

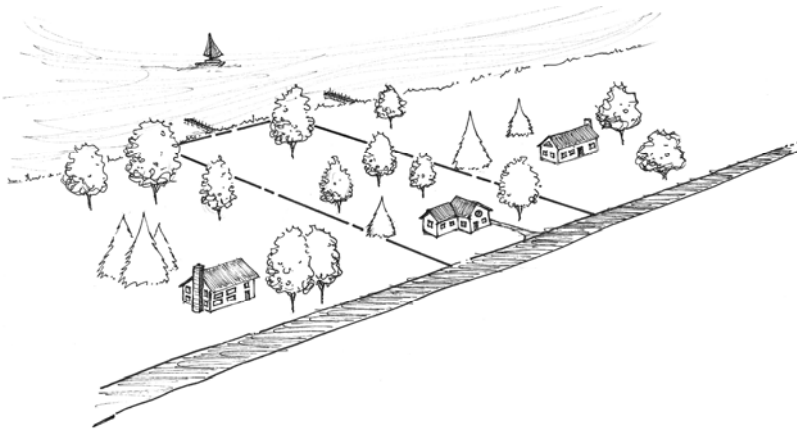
HOUSING AFFORDABILITY STRATEGIES: LAND USE PRACTICES

Zoning for Housing Affordability

Studies show that regulatory barriers like low-density zoning, complicated review procedures, and limitations on housing types can substantially raise the costs of land and construction—making new homes unaffordable for many households.

With housing costs high on the list of many families' concerns, some communities are considering changes to their zoning ordinances in efforts to lower the costs of development. Changes to requirements for lot sizes, densities, design features and administrative procedures will not only lower housing costs, but can also result in higher quality development.

Low-density zoning can be updated in ways that will increase a community's ability to create affordable housing while preserving rural and small-town character, which is a key selling point in many areas. Cluster housing and conservation design offer flexibility in lot sizes while preserving the natural features of a site and minimizing impacts of development. Sliding scale



Because of the region's rural character and limited infrastructure, most of the area's residential zoning districts are low-density. While it's often used in efforts to preserve rural and small-town character, low-density zoning can actually contribute to sprawl. And large lot sizes can significantly raise the costs of housing: a home on a one- or five- acre lot will cost substantially more than that same home on a quarter-acre lot.

zoning allows for small lots, while limiting the overall density in an area. These flexible techniques can result in smaller, less expensive lots without the impacts often associated with higher density.

In existing residential areas, especially those served by water and sewer, density increases can be an effective way to offer more potential for affordability. Raising densities in appropriate areas increases the availability of

Affordable Housing: Zoned Out

Zoning ordinances are oftentimes biased toward traditional single-family homes—which in many cases can be too large and expensive for smaller families or households on a budget. Housing types like accessory dwelling units, cottage housing, townhomes, or duplexes offer more potential for affordability, with few impacts to the character of an existing single-family neighborhood. But these housing types often aren't allowed "by right" under local zoning ordinances. When they are allowed, they may be subject to additional standards and lengthy review procedures that raise the costs of construction. Or, ordinances might limit multi-family uses to a single subdivision or to small zoning districts. Your community may want to consider changes to zoning that would offer more options for different household types and sizes.

Cluster Development

Cluster developments or conservation design offer a number of environmental, aesthetic, and economic benefits. By siting homes on smaller lots in clusters, developers reduce roadway and infrastructure costs, while preserving open areas for recreation, wildlife, and agriculture. More information on this technique is available in the *New Designs for Growth Development Guidebook*.

Streamlining Approval Procedures

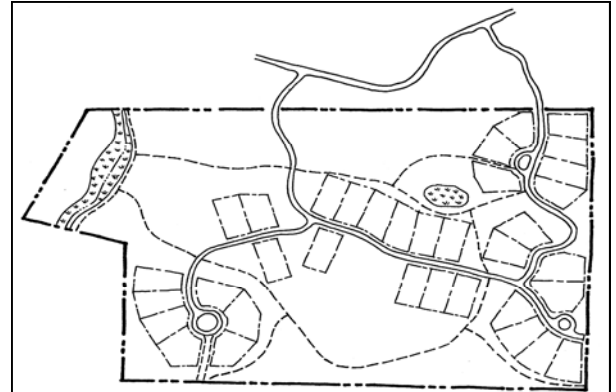
Residential developments often run into red tape in the form of complicated, time-consuming review procedures—which often hinge on discretionary or subjective standards. This creates delay and uncertainty for developers, which in turn can raise construction costs and may prevent some developers from pursuing these larger-scale projects altogether. These standards, which have in some cases led to litigation, can be a liability for local governments as well.

Streamlining review processes can reduce the complexity, uncertainty, and time delays that are part of these procedures—making these types of development more attractive to developers and reducing overall development costs. Some administrative changes and zoning updates can result in more efficient and cost effective review procedures:

- Examine ordinances and codes for inconsistent zoning language, vague or subjective standards, and duplicative review requirements.
- Review timelines for past projects to determine where overlap and delays may exist, or where standards are difficult to interpret.
- Clarify timelines and submittal requirements with checklists and flow charts.
- Replace vague or legalistic standards with “plain English” to ensure that standards are as clear and easy to understand as possible.
- Include criteria to guide the application of more flexible standards.
- Use pre-application conferences to discuss concept plans and clarify requirements and procedures.
- Allow for more administrative approvals for smaller projects and minor changes to plans.

land and permits the use of smaller lots—lowering the cost of land and new housing. Higher densities also allow for more economies-of-scale for builders; and when sewer, water, and other services are available, higher densities can spread service costs over more households.

While dense residential projects can potentially create more affordable housing, they’re often subject to additional standards that can raise the costs of development. Features like parking, landscaping, and private roads are often regulated in a “one size fits all” approach—although what’s needed for a small residential development may be substantially different than what will work for a large mixed-use project. Planned unit developments or other planned project types offer flexibility for these and other features, and in some cases can result in higher density and smaller, more affordable lots. But they’re often subject to complex review procedures, which can significantly raise holding costs for developers and may impact the feasibility of a residential project. Allowing design flexibility and streamlining review procedures for these and other projects may reduce



Cluster developments concentrate smaller lots on less sensitive areas of the site to preserve important natural features

costs for developers and homebuyers alike.

Local land use regulations, while often well-intended and effective in achieving community goals, can present serious challenges in efforts to create more housing choices. But community objectives must be balanced with housing needs in order to create livable, vibrant communities. Flexible regulations and design standards, efficient review and administrative procedures, and a diversity of housing and development types can go a long way toward accommodating housing needs while protecting the character and quality of life that make our region a desirable place to live.

Housing Policy & Outreach in Antrim-Benzie-Grand Traverse-Kalkaska-Leelanau Counties

communityhousingchoices

Community Housing Choices is a New Designs for Growth program intended to further the housing policies of the *New Designs for Growth Guidebook*, and is administered by the Northwest Michigan Council of Governments (NWMCOG). The goal of Community Housing Choices is to ensure sufficient housing choices for the region’s workforce, using education, collaboration, and advocacy to promote the adoption of land use and economic tools that will contribute to livable, vibrant communities. Community Housing Choices is designed to assist governments, nonprofits, developers, businesses, and citizens initiate proactive housing strategies in our communities.

This series of best practice resources serves as an extension of housing policies identified in the *New Designs for Growth Guidebook*. For more information on the *Guidebook*, please visit the website at www.newdesignsforgrowth.com, or call (231) 929-5000.

www.communityhousingchoices.org