

# HOUSING STRATEGIC PLAN

LENAWEE COUNTY, MICHIGAN



# ACKNOWLEDGEMENTS

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Adrian Dominican Sisters

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Lenco Credit Union

Premier Bank

TLC Credit Union

The City of Adrian

The Village of Blissfield

The City of Hudson

The Village of Britton

The City of Morenci

The Village of Clinton

The City of Tecumseh

The Village of Deerfield

The Village of Cement City

Adrian Charter Township

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# TABLE OF CONTENTS

ACKNOWLEDGEMENTS	2	SUPPORTING PROGRAMS	21	ADRIAN CHARTER TOWNSHIP	77
TABLE OF CONTENTS	3	WHY LENAWEЕ?	30	MADISON CHARTER TOWNSHIP	78
INTRODUCTION	4	COMMUNITY-SPECIFIC DATA AND RECOMMENDATIONS	33	PALMYRA CHARTER TOWNSHIP	79
ABOUT LENAWEЕ COUNTY	5	ADRIAN TOWNSHIP	34	SENECA TOWNSHIP	80
PROJECT PURPOSE	7	MADISON TOWNSHIP	37	CITY OF ADRIAN	81
PLANNING PROCESS	8	PALMYRA TOWNSHIP	40	CITY OF HUDSON	82
COUNTY-WIDE BARRIERS	9	SENECA TOWNSHIP	43	CITY OF MORENCI	83
FINANCIAL BARRIERS	9	CITY OF ADRIAN	46	CITY OF TECUMSEH	84
COUNTY AND COMMUNITY-WIDE STRATEGIES	11	CITY OF HUDSON	48	VILLAGE OF BLISSFIELD	85
DEVELOPMENT REVIEW PROCESS AND ZONING	11	CITY OF MORENCI	52	VILLAGE OF BRITTON	86
COUNTY-WIDE HOUSING RECOMMENDATIONS	12	CITY OF TECUMSEH	56	VILLAGE OF CEMENT CITY	87
IMPLEMENTATION STRATEGIES	13	VILLAGE OF BLISSFIELD	61	VILLAGE OF CLINTON	88
ATTRACTING NEW HOUSING CONSTRUCTION	15	VILLAGE OF BRITTON	64	VILLAGE OF DEERFIELD	89
LAND BANKED PROPERTY	16	VILLAGE OF CEMENT CITY	67	APPENDIX B: FOCUS GROUP SESSIONS	90
COLLABORATE WITH MODULAR HOME BUILDERS	16	VILLAGE OF CLINTON	70		
HOUSING FORMATS	17	VILLAGE OF DEERFIELD	73		
HOUSING PROGRAMS AVAILABLE	20	APPENDIX A: MUNICIPAL RESIDENTIAL MARKET ANALYTICS	76		

# INTRODUCTION

This Housing Strategic Plan for Lenawee County was commissioned by Housing Lenawee and paid for thanks to the generous contributions from the communities and organizations listed above under Acknowledgements. It is the implementation phase of the Target Market Analysis (TMA) that was published in 2023 by LandUseUSA.

Lenawee County has identified a need to prioritize the diversification of housing options for new and existing residents. Quality housing represents the American dream for many and whether owner-occupied or leased, is an indicator of economic prosperity for individuals and families. A sufficient supply of housing, for both purchase and lease, is essential for a vibrant economy in any community. This applies to people at virtually all income levels and stages of life.

This plan will serve as a guide going forward as we take what we have learned from the Target Market Analysis to identify tasks and projects that will help eliminate some of the barriers to diversified housing options and new housing construction. These strategies will work to improve housing availability across the spectrum of income groups, both for purchase and lease.

The plan focuses on current challenges and barriers to housing attainment options and offers strategies to bridge the gap between builders and the cost of building. Adding new housing, especially for middle-income buyers, will attract new residents and workers to the region which in turn, benefits the economy. There are two sections to this plan: strategies that apply to all communities across the county and more detailed strategies that apply to the thirteen (13) communities that participated financially in more detailed efforts. There are several action items in this report that can be implemented immediately and there are several that require additional support for implementation. Solving this critical issue will not occur overnight, in the next week, month or year. Having a plan to move forward along with growing strong community partnerships, brings Lenawee County years ahead of other communities looking to solve the same issue.

# ABOUT LENAWEE COUNTY



STRONG  
AGRICULTURAL  
SECTOR

DIVERSE  
MANUFACTURING  
BASE

EXCELLENT  
EDUCATION

AFFORDABLE

HIGH QUALITY OF  
LIFE

FRIENDLY AND  
WELCOMING

Lenawee County is located in the southeastern corner of Lower Michigan, with its county seat being the City of Adrian, south of the I-94 corridor between Detroit and Chicago. Nearby urban areas include Toledo, Ann Arbor, and Jackson, and it borders Ohio to the south and covers an area of approximately 761 square miles. As of 2022, it had a population of roughly 97,000 people. Lenawee has a rich history dating back to the 19th century, and proudly played a role in the Underground Railroad, helping escaped enslaved people on their journey to freedom.

Lenawee County's diverse economy includes manufacturing, agriculture, healthcare, education, and retail sectors. It is known for its agricultural production, mainly corn, soybeans, and dairy farming. The area offers various recreational opportunities, including parks, lakes, and outdoor activities like boating, fishing, bike trails, and hiking. The county offers many non-motorized trails, including the Hidden Lake Gardens and the Kiwanis Trail, to name two. The Irish Hills region within Lenawee County is a popular tourist destination. It also features attractions like the Croswell Opera House, the Adrian Symphony Orchestra, Adrian Center for the Arts, Tecumseh Center for the Arts, Michigan International Speedway, and several historical sites and museums.

Lenawee County, Michigan has many strong points, including:

- Strong agricultural sector: Lenawee County is a major agricultural producer in Michigan, ranking in the top ten for production of several crops, including corn, soybeans, and wheat. The county is also home to a number of microbrewing, wine making, food processing, and agricultural businesses.
- Diverse manufacturing base: Lenawee County has a diverse manufacturing base, with companies producing a wide range of products, including automotive parts, medical devices, chemical, telescope, and agricultural businesses. The county is also home to a large number of small businesses and startups.

- Excellent education system: Lenawee County has an excellent educational system offering 11 public school districts, several private school options and outstanding Special Education programs. The LISD Tech Center is an asset that allows students from all Lenawee Schools to explore college and prepare for careers through 28 state-approved Career Technical Education (CTE) programs and 6 local district-hosted, state-approved CTE programs. In addition to Lenawee's excellent academic rankings, many school districts offer state-of-the-art Performing Arts Centers and award-winning athletic programs. The county is also home to Adrian College, Jackson College and Siena Heights University.
- Affordable cost of living: Lenawee County has an affordable cost of living, with housing and other expenses that are below the state and national averages.
- High quality of life: Lenawee County offers a good quality of life with small-town charm, a safe and family-friendly environment, beautiful scenery, a strong and multi-faceted arts culture, and a variety of recreational and cultural activities including parks, lakes and trails.
- Friendly and welcoming community: Lenawee County is known for its entrepreneurial qualities, unique and culturally diverse restaurants and retail, and its friendly and welcoming nature. Residents are proud of their county and are always eager to help newcomers.

For more information, see <https://www.lenawee.mi.us/> and <https://www.visitlenawee.com/>

# PROJECT PURPOSE

There is currently a nation-wide housing shortage that extends back prior to the Great Recession. During that period virtually no new housing units were being built from 2008 until at least 2012. Many of the housing developers went bankrupt, and only a fraction of them re-entered the market when the economy improved. The current housing shortfall in Michigan is estimated to be 950,000 housing units.

On a state-wide level, many Michigan communities are facing a substantial challenge meeting housing demand. The primary reasons being insufficient housing supply, an increase in the cost of construction related to building materials, and a lack of skilled construction workers across the state.

Also compounding the housing shortage is the lack of variety in housing units. Most housing formats consist of either detached, large lot single-family residential, or apartment units. Yet many people are looking for either small lot single family residential houses, townhouses, or attached multiple-family units. One reason is the desire for maintenance-free units so they can downsize and move out of the large lot, single-family house. This, in turn, frees up a single-family home to be purchased by those on the younger end of the age scale looking for a detached house and yard.

Other factors that affect the housing market include a high demand for rental units and the increasing cost of single family homes. The younger, more mobile demographic are looking for quality rental units, knowing they will eventually move either within or away from the community. Still others are looking for quality affordable units for purchase and large lot, single-family houses are unaffordable. Recent increases in the cost of building materials combined with rising interest rates have placed the cost of these houses out of reach for many young people entering the job market.



# PLANNING PROCESS

This Housing Strategic Plan is a collaborative planning project between Housing Lenawee, LandUseUSA | Urban Strategies, and CIB Planning, and is a supplemental plan to support the data compiled within the Residential Target Market Analysis. The result of this project will be a housing roadmap to assist with housing policy, housing development opportunities and marketing ideas to support attraction efforts for both new residents and new housing developers. These actions can both strengthen and diversify housing within the County.

As part of the planning process, the planning team met with key stakeholders with a direct interest in housing for Lenawee County. Additionally, as part of the planning process, CIB Planning reviewed a number of policy documents for each municipality in the county including Master Plans (if available), Zoning Ordinances (if available), housing related policies and ordinances and a number of past and current housing development projects. A market tour was also conducted in January, 2023. This information will help guide the development of the overall strategy, as well as provide critical input on the future housing vision for the County.

Lastly, CIB Planning conducted a number of stakeholder phone calls with numerous builders and property managers to gather input for this project.

## Focus Group Sessions

Three focus group sessions were held in January 2023 to glean a better understanding of existing housing conditions and perspectives from stakeholders directly involved in the housing industry. Participants included representatives from local lending institutions, real estate agents and brokers, non-profit agencies, property managers, builders and municipal leaders, and economic development professionals. For full session notes, see Appendix B.



# COUNTY-WIDE BARRIERS

## FINANCIAL BARRIERS

An issue identified during the focus group discussions is the impact that the local, state, and federal regulatory environment is having on the bottom-line cost and other ways of preparing for new construction. The regulatory environment consists of local building permits, inspection fees, development review fees, sanitary and storm-sewer connection fees, water connection fees, state inspection fees, energy efficiency requirements, and other costs leading up to physical construction.

In some cases, these costs have added upwards of 30% to the expense of the new home. A challenge moving forward with any strategy will be looking at these costs and finding ways to improve the regulatory environment. By reducing these costs, there will emerge new opportunities for builders to enter the middle-income marketplace to meet the need for new housing throughout Lenawee County.

The regulatory environment for new construction varies across the County. The regulatory environment consists of several items such as the development review process, costs for permitting, costs for utility connections, taxes, environmental factors, and other regulations that add costs to the development process.

In the economic development world, time is money and time kills deals. While the Redevelopment Ready Communities Program (RRC) may not be ideal for all communities, it can be used as a tool and model to significantly improve the development review process within a community.

The intent of the program is to review all processes around redevelopment and align them to improve the overall development experience. The program can coordinate Master Plans and Zoning Ordinances to work cooperatively, along with identifying efficiencies for staff to improve the development review process, thereby reducing the time and cost associated with development review.

Specific to Lenawee County, it will be important to work with those communities that have prioritized planning for housing. Additionally, assistance will be needed to support communities that have not completed a Master Plan. While not all communities may be inclined to develop new housing, having a plan for future land use that guides and provides the basis for local zoning is not only important, but required by the Michigan Planning Enabling Act as well as the Michigan Zoning Enabling Act.

The average cost to build a new house in Lenawee County is at a price point between \$225 and \$275 per square foot. Given this, it is conceivable that a 1,400-square-foot home would be in the \$315,000-\$385,000, which does not meet the target range of middle-income buyers. This price point is on the high end of the buying spectrum for Lenawee County. Add in the cost of land with average lot prices between \$15,000 to \$35,000 and that 1,400-square-foot home can now reach \$340,000 to over \$400,000 taking it out of the attainable range for middle-income families.

The increased costs leave developers searching for ways to close the financial gap for proposed projects, and communities embracing new housing formats through smart community planning and housing-friendly policies.

As a result of this, Lenawee County has identified a need to prioritize the diversification of housing options for new and existing residents. Housing represents the “American Dream” for many across the United States and is one of the top symbols of economic prosperity for individuals and families. The ability to acquire housing, both for purchase and lease is essential to move the economy forward in any community. This goal applies to people at virtually all income levels and stage in life.

This plan will serve as a guide going forward as we take what we have learned from the Target Market Analysis to identify tasks and projects that will help eliminate some of the barriers to diversified housing options and new housing construction. These strategies will work to improve housing availability across the spectrum of income groups, both for purchase and for rent.

# COUNTY AND COMMUNITY-WIDE STRATEGIES

## I. DEVELOPMENT REVIEW PROCESS AND ZONING

The Target Market Analysis (TMA) has identified that there is a strong demand and need for new owner-occupied and for-lease units within Lenawee County. The TMA shows the highest demand is for smaller units. As it stands, current zoning ordinance minimum lot dimensions and minimum floor areas for units throughout most communities will not allow the market to meet that demand. Allowing developers to only build large units drives up the cost of housing and will make it less attainable for middle income buyers/renters.

Allowing for additional housing types in residential neighborhoods will increase housing supply and housing affordability. Research shows that limiting the land available to medium and higher density development raises housing prices because it is an artificial restriction on supply.<sup>1</sup> Expanding uses in residential zone districts to include duplexes, accessory dwelling units, townhomes, and apartment buildings is a way to create housing that serves the needs of Michigan's residents, increase housing supply, and increase housing affordability.

Eliminating or lowering parking minimums can reduce the amount of land consumed for development as well as lower the cost of housing per unit significantly. The cost of building surface parking spaces generally starts at \$20,000 for each space. The cost of providing parking also limits the ability of a developer to provide more housing units. Land or square footage that could be devoted to residential dwellings is relegated to parking. Eliminating parking minimums would allow developers to come up with the right amount of parking for their developments.

1. Frances Alonzo, "Census Bureau Releases New Estimates on America's Families and Living Arrangements," United States Census Bureau, November 29, 2021, <https://www.census.gov/newsroom/press-releases/2021/families-and-living-arrangements.html>.

### HOUSING STRATEGY

Following an extensive review of available Master Plans and Zoning Ordinances from all 34 Lenawee County cities, villages and townships, the following pages provide information and recommendations that are essential to address the shortage in housing and to realize the market potential identified in the 2023 Target Market Analysis.

#### Cities

Adrian  
Hudson  
Morenci  
Tecumseh

#### Villages

Addison  
Blissfield  
Britton  
Cement City  
Clayton  
Clinton  
Deerfield  
Onsted  
Palmyra

#### Townships

Adrian  
Blissfield  
Cambridge  
Clinton  
Deerfield  
Dover  
Fairfield  
Franklin  
Hudson  
Macon  
Madison  
Medina  
Ogden  
Raisin  
Ridgeway  
Riga  
Rollin  
Rome  
Seneca  
Tecumseh  
Woodstock

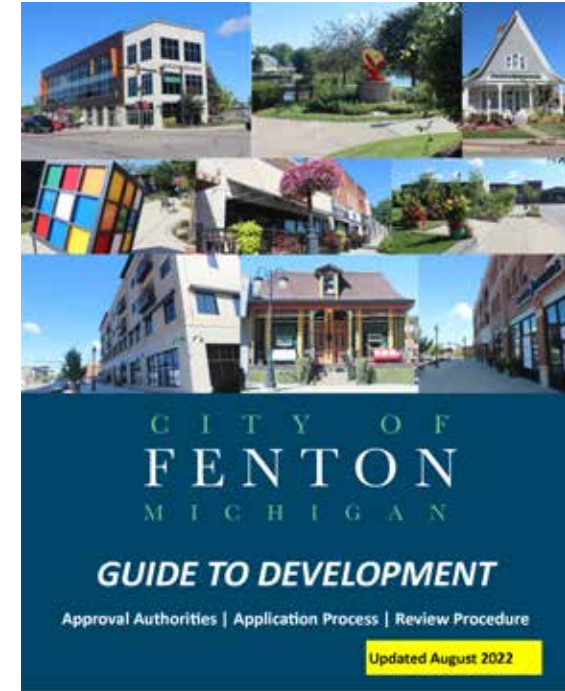
## 2. COUNTY-WIDE HOUSING RECOMMENDATIONS

**Create a development review process that is efficient and predictable while still ensuring that community standards are being met.**

- Make sure the Master Plan supports a variety of housing types throughout the community.
- Create a development handbook that details the review process and applications needed.
- Minimize the number of review steps to get development approved.
- Provide for a conceptual review meeting without cost to applicant.
- Once an application is determined as complete, make each step in the review process a maximum of 30 days.
- Have an internal project tracking system that coordinates all reviews and is easy to access for county departments (if involved), the community, and the applicant.

**Amend the zoning ordinance to encourage new housing development.**

- Allow alternate housing types, like townhouses and attached units, by right in a variety of zoning districts.
- Eliminate barriers to new housing development like allowing for smaller lot sizes and cluster development, where utilities are available.
- Establish design standards that would allow 2- and 4-unit buildings in single-family residential neighborhoods.
- Reduce the number of discretionary approvals needed for new housing development.
- Allow Accessory Dwelling Units (ADU) by right, with specific standards.



**APPROVAL AUTHORITIES TABLE**

It is important that developers and residents understand the different local authorities who will approve or decline submitted applications. While the application and approval process can be discussed with the City Administration prior to submitting a site plan, this table provides a general view of what local authorities will be reviewing their applications.

APPROVAL AUTHORITIES TABLE	APPROVING AUTHORITIES			
	Public Works Inspection Department (Business and Home Administration)	Planning Commission	Zoning Board of Appeals	City Council
Master Plan	X			
Site Plan Review		X		
Special Land Use		X		
Planned Unit Development		X (Recommendations)		X (Approval)
Subdivisions and Site Condominiums		X		
Recording and Ordinance Enforcement		X (Recommendations)		X (Approval)
Variance			X	
Administrative Appeal			X	
Building, Electrical and other Construction Permits	X			

For more information, see: [Article XVI Site Plan Review](#) of the City of Fenton Zoning Ordinance

### 3. IMPLEMENTATION STRATEGIES

Focused and dedicated implementation is the key to success with strategies listed below:

1. An inventory of available land should be prepared including ownership, tax, and zoning information. The availability and location of public utilities should also be included.
2. It is critical that the communities within Lenawee County obtain ownership of tax foreclosure properties that have development/redevelopment potential for mixed-use projects or housing.
3. Leverage opportunities provided through partnership with Lenawee County Land Bank Authority including utilization of Act 381, Brownfield Redevelopment TIF.
4. Identify key neighborhoods to prioritize and focus infill redevelopment and rehabilitation resources and efforts for new and existing housing. This could be done by identifying opportunity neighborhoods.
5. Ensure that the zoning and building review process is quick and efficient to avoid unnecessary delays. It would be beneficial for the county or Housing Lenawee to work with the MEDC Redevelopment Ready Communities program (RRC) to determine which communities are working through the certification process and which communities have improved or streamlined the development review process and promote those communities utilizing best practices.
6. Local companies and financial institutions (ProMedica, for example) should be recruited as partners in housing development, since they depend upon the ability to attract quality employees and customers. This includes industrial companies, and they should be called upon to help finance and fund local housing development activities.
7. A direct marketing program should be established by the Lenawee County to promote the community and attract developers.

Implementation plays a significant part in bringing about successful outcomes.

8. Explore the creation of a county-wide community land trust that can assist with long-term affordable/middle-income housing throughout the county. A community land trust (CLT) is a private, nonprofit organization that owns land on behalf of a community, promoting housing affordability and sustainable development and mitigating historical inequities in homeownership and wealth building.
9. Investigate the creation of a county-wide development risk insurance fund that would allow developers and builders to borrow money from lending institutions, while protecting them from foreclosures. This will help free up funding for projects that lending institutions might consider to be speculative in nature.
10. Identify opportunities to introduce modular housing into the community as an alternative to traditional stick-built units. This can include the use of shipping containers, with design standards to ensure they fit into the community. More information about this is outlined below.



## ATTRACTING NEW HOUSING CONSTRUCTION

All communities must search for creative ways to generate new housing development, on both the construction and land development ends of the financial equation.

This can come in the form of building capacity with small scale developers as well as local investors/builders (“home grown”) and eliminating some of the hurdles that make housing development challenging. This can also be accomplished by creating Public/Private Partnerships (P3's) with local municipalities and non-profit entities. The community, the P3, and regional consortiums should look for ways to encourage new housing construction that include, but are not limited to the following:

- 1. Acquiring land:** Both lenders and larger developers are shying away from new developments not meeting their investment goals, so Lenawee County communities, utilizing existing tools such as a DDA, should strive to acquire land that may be in foreclosure, vacant, blighted or owned by the Lenawee County Land Bank Authority. This land could then be sold as-is or if possible, with the necessary infrastructure needed to attract potential developers. If land can be obtained at a reduced price through tax foreclosure, then the community can utilize the reduced cost as a negotiating tool to work with developers and secure higher-quality projects.
- 2. Utilizing Planned Unit Development:** Through utilization of PUD, Clustered Development Plan, or the Neo-Traditional Neighborhood Redevelopment Plan, communities can pre-plan areas for new neighborhood development or existing neighborhood reinvestment. These tools can offer both the communities and developers with a greater level of flexibility in the permit review process, as well as increased leverage, creativity of design, and offsetting of localized impacts of new development (e.g. traffic, landscaping, noise).
- 3. Extending infrastructure to the site:** The long-term benefits of extending infrastructure to sites far outweigh short-term incentives. If the community can install utilities to the property already purchased at a lower financing rate, then this will greatly improve the ability to attract builders. With roads, sewer and water already installed, the communities will then have the ability to sell individual lots to builders and eliminate the risk that comes with developing an entire subdivision. This also gives the community flexibility with regard to selecting the developer plus the builder the ability to ensure high-quality construction.

## LAND BANKED PROPERTY

There are a number of properties throughout Lenawee County that are and will be held by the Lenawee County Land Bank Authority. These properties can both be a liability and an asset to the municipalities of Lenawee County.

When properties are held by a Land Bank, they are not income generating for the County or local municipalities as they are not required by statute to pay residential property tax. Essentially, the more properties in the Land Bank, the less revenue to the communities. Secondly, many of these properties tend to be vacant and blighted, and in need of demolition. The County should work with its Land Bank partners to identify a priority demolition plan and access ARPA recovery funds to implement demolition efforts across the county as soon as possible to stabilize blighted areas, which can also help reduce crimes committed on these vacant properties.

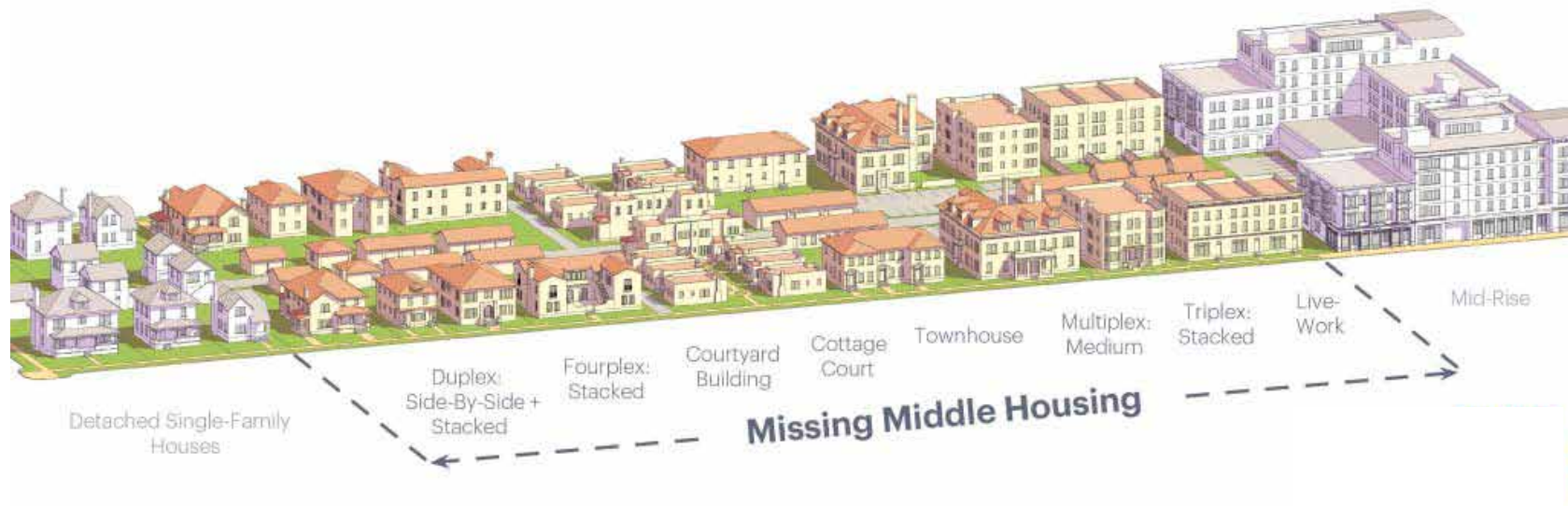
This is only successful when there is a plan for redevelopment of these vacant properties. Through the Land Bank Act, Land Banks have access to certain economic development tools that can be lucrative to potential investors and developers. Housing Lenawee should work with the Lenawee County Land Bank Authority to consolidate vacant parcels where possible. This would enable Housing Lenawee to seek grant funding and issue a Developer Request for Qualifications to solicit a pool of qualified developers. Ideally, developers selected through the RFQ process would have the capacity to immediately build on these vacant parcels using Brownfield Tax Increment Financing to assist with closing the financial gaps between construction and sale of the residential units.

## COLLABORATE WITH MODULAR HOME BUILDERS



A possible impediment to future growth for both current and prospective Lenawee County residents in the Lifestyle Clusters within the moderate-to-low-income clusters could be the lack of information, vision, or existing income gap to build a home on a lot. By establishing a relationship and partnership with modular home builders, residents and prospective residents would have an opportunity to build a home at a lower cost than the more traditional home builders that exist in Michigan's market.





## HOUSING FORMATS

The term 'missing middle housing' describes a range of multiple family or cluster housing types that are compatible in scale with single-family housing, and can be seamlessly blended into single family districts or utilized for transitional neighborhoods around the central business district or commercial nodes. Missing Middle Housing provides more units on less land than single-family detached housing, which increases housing supply. The smaller units in the Missing Middle Housing spectrum provide residents with a lower overall cost than they would find in single family, detached homes on the same property.<sup>1</sup>

<sup>1</sup> Michigan Association of Planning (MAP), "Missing Middle Housing Solutions," Michigan Economic Development Corporation (MEDC), August 12, 2021, [www.miplace.org](http://www.miplace.org)

In Lenawee County, it is recommended to explore units in and near the downtowns of urban communities of all sizes. Depending on the community's size, presence of a downtown, and urbanicity, consider developing a mix of the following:

- Accessory Dwellings, including efficiencies or studio apartments attached to the main house; studios above garages; and detached cottages in the back yards or arranged around shared courtyards.
- Duplexes, Triplexes, Fourplexes (may be houses or townhouses).
- Townhouses and Rowhouses with no more than 6 entrances along any building facade. For-sale townhouses must have private porches, garages, and patios, and vista views of inland lakes, golf courses, rolling hills, and/or downtowns. For-lease townhouses may have stoops and parking lots, covered or not; and they do not need to include vista views.
- Apartment Houses (appearance is similar to a large house but it is built with 6 to 12 apartments).
- Walkup Loft Buildings (four corner lofts on each of three levels, and an easy walkup from the sidewalk in a walkable place).
- Courtyard Apartments (urban apartments with a shared courtyard)
- Rehabbed or new-build lofts over street-front retail in every downtown, no matter how small it is. Lenawee County can support approximately two lofts per year, even in the smallest of downtowns.

As demonstrated by the data analysis performed by LandUseUSA, smaller units can command a higher price per square foot; they have lower total rents and can help serve the needs of low-income households. Units with lower rents tend to have much faster absorption rates. 'Absorption rate' is a term used in real estate to describe the speed homes are sold in a specific market in a specific time frame. It's determined by dividing the number of homes sold by the number of available homes within the time frame. A high absorption rate means there is a high demand for homes and that homes do not stay on the market for long. A market with an absorption rate at or above 20% is typically called a seller's market, whereas an absorption rate below 15% signals a buyer's market.

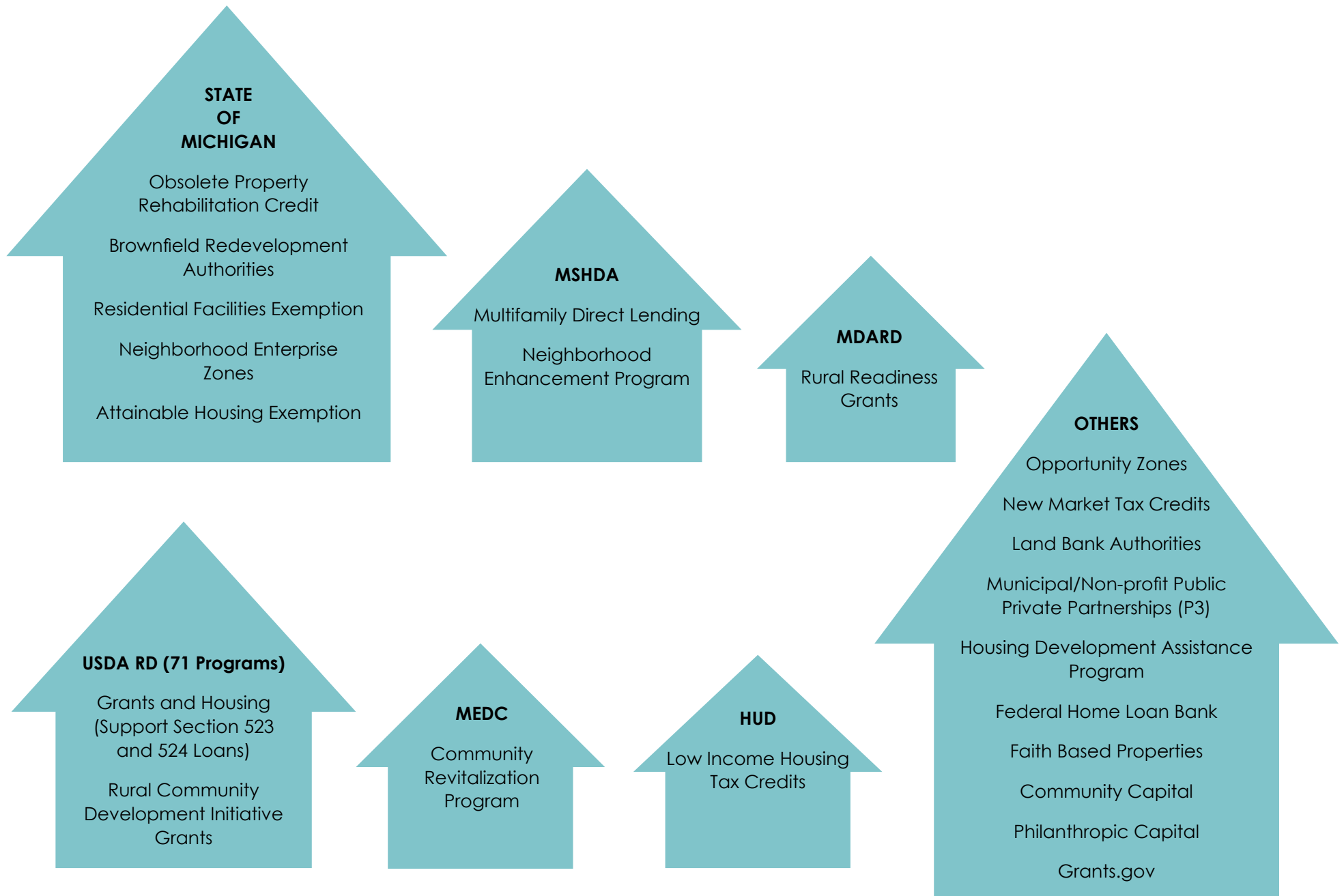
Monthly Contract Rent per Square Foot  
 Comparison by Building Format  
 Lenawee County and Surrounding Region  
 (Excludes the cities of Monroe, Ann Arbor, and Jackson)



Source: Underlying data provided by Gil Henry & Assoc Real Estate Agency; and enhanced with data from county assessor records, phone surveys, field work, and internet research. Analysis and exhibit prepared by LandUseUSA; 2022 - 2023.

Attached building formats, especially courtyard apartments, walkups, and lofts, should be designed with a variety of unit sizes to provide choices for a range of incomes. This will help communities achieve more diversity. In concept, the corner units at the upper levels and with the best views are the largest and have the highest rents. Inversely, the inside units on the lowest levels at the backs of the buildings may be studio apartments, efficiencies, or micro lofts.

# 4. HOUSING PROGRAMS AVAILABLE



The following programs are available at the time of publication with detail in the pages that follow. *\*These programs are consistently revised and can change.*

# SUPPORTING PROGRAMS

One of the common themes identified by stakeholders in Lenawee County was the lack of financing opportunities for new housing construction, especially for speculative building. While banks and mortgage lenders are financing new construction for home buyers to build individual home sites, there is still hesitancy to finance large construction projects. Some of the reasoning behind this includes tighter lending regulations since the Great Recession. Other issues included low credit ratings and lack of capital and collateral.

It is also recognized that funding support is needed to improve and revitalize existing housing stock within established residential neighborhoods throughout the county. The following strategies could help to assist with closing the financing gap. It should be noted that these are a spectrum of support tools and may not apply to every community in the county:

1. **MSHDA Multifamily Direct Lending:** MSHDA offers direct lending to eligible borrowers in the form of loans from both tax-exempt and taxable bonds, as well as MSHDA gap funding loans and equity bridge loans in certain situations, for the development of affordable rental housing. MSHDA direct lending programs are available for both new construction and acquisition and rehabilitation of affordable or conventionally financed rental housing, mixed use buildings, or the adaptive re-use of other structures.

<https://www.michigan.gov/mshda/developers/multifamily-direct-lending-pgrms>

2. **MSHDA Neighborhood Enhancement Program:** The NEP program's primary goals are to identify and fund innovative activities to address specific needs; assist and showcase where people are engaged and facilitating change; and provide funding to facilitate and implement additional activities.

The NEP program can financially assist high-impact, innovative, neighborhood housing-oriented activities that benefit low- and moderate-income areas and residents. All components are designed to fund tangible housing-oriented activities that are: implementation ready; highly visible; impactful to the communities and residents quality of life; holistically focused; and where there is buy-in and demonstrated local support.

The NEP program is made available statewide through a yearly competitive funding round to applicants consisting of local non-profit agencies (501c3) and local units of government.

<https://www.michigan.gov/mshda/neighborhoods/neighborhood-enhancement>

**3. MEDC Community Revitalization Program:** The Michigan Community Revitalization Program (MCRP) is an incentive program available from the Michigan Strategic Fund (MSF), in cooperation with the Michigan Economic Development Corporation (MEDC). The program is designed to provide grants, loans, or other economic assistance for eligible investment projects in Michigan and promote community revitalization that will accelerate private investment in the following categories:

- Areas of historical disinvestment.
- Contribute to Michigan's reinvention as a vital, job generating state.
- Foster redevelopment of functionally obsolete or historic properties.
- Reduce blight.
- Protect the natural resources of this state.

<https://www.miplace.org/programs/michigan-community-revitalization-program/>

**4. Opportunity Zones:** Opportunity Zones are a tool enacted in the 2017 Tax Cuts and Jobs Act. The program is designed to incentivize patient capital investments in low-income communities nationwide that have been cut off from capital and experienced a lack of business growth. There are three types of tax incentives that relate to the treatment of capital gains, each of the incentives are connected to the longevity of an investor's stake in a qualified Opportunity Fund that provides the most upside to those who hold their investment for 10 years or more.

Preliminary information indicates that an Opportunity Zone can be utilized as a primary investment in a variety of activities. Funds can be used to create new businesses, new commercial or residential real estate, or infrastructure. Opportunity Zones can be used to invest in existing businesses if they double the investment basis over 30 months.

The incentive can also be combined with other tools such as New Market Tax Credits (NMTC), Low-Income Housing Tax Credit (LIHTC) and historic rehabilitation tax credit, adding a valuable package for economic and community development. Communities in Lenawee County should also consider creating and targeting other resources, especially job training, that will play an important role in leveraging investments. New activity within the community will help reveal that these and other opportunities exist.

<https://www.michigan.gov/mshda/developers/opportunity-zones>

- 5. New Market Tax Credits:** Historically, low-income communities experience a lack of investment, as evidenced by vacant commercial properties, outdated manufacturing facilities, and inadequate access to education and healthcare service providers. The New Market Tax Credit Program (NMTC Program) aims to break this cycle of disinvestment by attracting the private investment necessary to reinvigorate struggling local economies.

The NMTC Program attracts private capital into low-income communities by permitting individual and corporate investors to receive a tax credit against their federal income tax in exchange for making equity investments in specialized financial intermediaries called Community Development Entities (CDEs). The credit totals 39% of the original investment amount and is claimed over a period of seven years.

<https://www.cdfifund.gov/programs-training/programs/new-markets-tax-credit>

- 6. Low Income Housing Tax Credit:** The Low-Income Housing Tax Credit (LIHTC) is the most important resource for creating affordable housing in the United States today. The LIHTC database, created by HUD and available to the public since 1997, contains information on 45,905 projects and 2.97 million housing units placed in service between 1987 and 2015. It is recommended that all communities in the County support LIHTC proposals.

<https://www.michigan.gov/mshda/developers/lihtc/lihtc/low-income-housing-tax-credit-lihtc>

- 7. Obsolete Property Rehabilitation Credit:** The Obsolete Property Rehabilitation Act (OPRA), Public Act 146 of 2000, provides for a tax incentive to encourage the redevelopment of obsolete buildings. A new exemption will not be granted after December 31, 2026, but an exemption then in effect will continue until the certificate expires.

The tax incentive is designed to assist in the redevelopment of older buildings in which a facility is contaminated, blighted or functionally obsolete. The goal is to rehabilitate older buildings into vibrant commercial and mixed-use projects.

<https://www.michigan.gov/taxes/property/exemptions/obsolete/obsolete-property-rehabilitation-act-opra>

- 8. Brownfield Redevelopment Authority (Act 381):** Once created, a BRA reviews proposal for the redevelopment of eligible property and determines what financial incentives are necessary to enable success. The authority prepares a plan that identifies the brownfield projects. Each project section of the plan includes the description of the eligible property, the eligible activities, the TIF approach to be taken and other issues related to the subject parcels.

The authority then recommends to the governing body of the municipality (city or village council, township board or county commission) that the decision-making body holds a public hearing regarding the plan and subsequently acts to approve with modifications or deny the plan. The authority would recommend revisions to the plan as new projects are submitted or revisions are requested on existing plan projects.

The act has been recently amended to include housing projects as eligible for TIF capture funding. The projects can either be administered through MSHDA or through a local authority. If the project is market rate and administered through a local authority, the state education tax may also be captured.

More information:

<https://www.michigan.gov/egle/about/organization/remediation-and-redevelopment/brownfields>

Link to Act:

<https://www.michigan.gov/egle/about/organization/remediation-and-redevelopment/brownfields/act-381-tax-increment-financing>

- 9. Municipal/Non-profit Public Private Partnerships (P3):** This opportunity would allow a municipality or non-profit agency the ability to partner with a for-profit builder to develop new housing options across the region. By partnering, it is possible for the developers/builders to get land at a lower cost, thereby reducing total construction costs.

In theory, the municipality/non-profit could hold the land, reducing holding costs and taxes while the project is under construction. The P3 could also be instrumental with infrastructure development on the property and eventually recuperate initial costs upon final sale of property.

- 10. Neighborhood Improvement Authority:** Through the provisions of Public Act 57 of 2018, a Neighborhood Improvement Authority (NIA) may be established. An NIA may use its funds, including tax increment financing, to fund residential and economic growth in residential neighborhoods. An authority may also issue bonds to finance these improvements.

Once established, the NIA prepares a development plan and a tax increment financing plan to submit for approval to the local municipality. A development plan describes the costs, location, and resources for the implementation of the public improvements that are projected to take place in the NIA district.



A tax increment financing plan includes the development plan and details the tax increment procedure, the amount of bonded indebtedness to be incurred, and the duration of the program. After adoption of the two plans, the development plan is implemented and the tax increments, which occur because of improvements in the eligible property, accrue to the NIA to be used as required by the development plan.

The activities of the NIA may be financed by a) donations to the authority; b) revenue bonds; c) revenues from buildings or property owned or leased by the NIA; d) tax increments; e) special assessments; and f) grants.

It is recommended that Lenawee County consider utilizing NIA's in areas of disinvestment or areas in need of infrastructure or structural improvements, predominantly in older neighborhoods within cities and villages. <https://www.miplace.org/4a73da/globalassets/documents/fact-sheets/neighborhood-improvement-authority-pa-61.pdf>

- 11. Housing and Community Development Fund:** Lenawee County communities could also create a housing development assistance program (HDAP) in partnership with the local Brownfield Redevelopment Authority (MCL Act 381) and the Land Bank for the State of Michigan.

The purpose of the HDAP is to provide financing assistance to developers who are interested in building new housing (attached or detached formats) for buyers that are within the HUD defined range of 80% to 110% of local Area Median Income (AMI). This would translate to a sales price range of \$150,000 - \$225,000.

For a builder to build a new housing structure in this sales price range, there is almost always a financial gap that exists between the final sales cost and the final construction cost. The HDAP program utilizes Tax Increment Finance established by a TIF district to assist with closing that financial gap.

<https://www.michigan.gov/mshda/developers/housing-and-community-development-fund-hcdf>

**12. Federal Home Loan Bank:** Serving Michigan, the FHLB of Indianapolis is one of 11 Regional FHLBank offices that support mortgage lending and community investment through their member organizations (in Lenawee, financial institutions). FHLB primary objectives are to support housing finance and community development and provide direct support of affordable housing. Products and services include forgivable grants and loans in support of home repairs, down payment assistance to increase affordability, new housing development and much more. <https://fhlbanks.com/>

**13. Residential Facilities Exemption:** The Residential Housing Facilities Act (known as the Residential Housing Exemption), 2022 PA 237, provides a tax incentive to owners of rental housing property of more than four units to enable renovation and expansion of aging facilities and assist in the building of new facilities. A Residential Housing Exemption Certificate (RHEC) entitles the facility to exemption from ad valorem real property taxes for a term of one to twelve (1-12) years as determined by the local governmental unit. Applications are filed, reviewed, and approved by the local governmental unit. The State Tax Commission (STC) must also approve the application and issue the exemption certificate.

<https://www.michigan.gov/taxes/property/exemptions/residential-housing-exemption>

**14. Neighborhood Enterprise Zone (NEZ):** The Neighborhood Enterprise Zone Act, PA 147 of 1992, as amended, provides for the development and rehabilitation of residential housing located within eligible distressed communities. New and rehabilitated facilities applications are filed, reviewed and approved by the local unit of government, but are also subject to review at the State level by the Property Services Division.

The State Tax Commission (STC) is responsible for final approval and issuance of new and rehabilitated facility certificates. Exemptions for new and rehabilitated facilities are not effective until approved by the STC. NEZ Homestead applications are filed, reviewed and approved by the local unit of government. The City of Adrian has five approved NEZ's.

<https://www.michigan.gov/taxes/property/exemptions/nez/neighborhood-enterprise-zone-nez-act>

**15. Attainable Housing Exemption:** The Attainable Housing Facilities Act (known as the Attainable Housing Exemption), 2022 PA 236, provides a tax incentive to owners of rental housing property of not more than four units to enable renovation and expansion of aging facilities and assist in the building of new facilities. An Attainable Housing Exemption Certificate (AHEC) entitles the facility to exemption from ad valorem real property taxes for a term of one to twelve 1-12 years as determined by the local governmental unit.

Applications are filed, reviewed, and approved by the local governmental unit. The State Tax Commission (STC) must also approve the application and issue the exemption certificate.

<https://www.michigan.gov/taxes/property/exemptions/attainable-housing-exemption>

**16. USDA Rural Development Grants and Housing Support:** Rural Housing site loans provide two types of loans to purchase and develop housing sites for low- and moderate-income families:

a. Section 523 loans are used to acquire and develop sites only for housing to be constructed by the Self-Help method. Refer to RD Instruction 1944-I for more information about the Self-Help program.

b. Section 524 loans are made to acquire and develop sites for low- or moderate-income families, with no restriction as to the method of construction. Low-income is defined as between 50-80% of the Area Median Income (AMI); the upper limit for moderate income is 115% of the AMI.

Who may apply for this program?

- Section 523 loans: Private or public non-profit organizations that will provide sites solely for self-help housing.
- Section 524 loans: Private or public non-profit organizations. The building site may be sold to low- or moderate-income families utilizing USDA's Housing and Community Facilities Program's (HCFP) loan programs, or any other mortgage financing program which serves low- and moderate-income families.
- Non-profits that have the legal authority to operate a revolving loan fund.
- Non-profits that have the financial, technical and managerial capacity to comply with relevant federal and state laws and regulations.
- Federally-recognized Tribes.

The USDA Rural Development Summary of Major Programs Guide can be found here:

[https://www.rd.usda.gov/files/RD\\_ProgramMatrix.pdf](https://www.rd.usda.gov/files/RD_ProgramMatrix.pdf)

**17. USDA Rural Development:** Rural Community Development Initiative Grants typical open period is July of each year. Non-profits or public bodies can apply. The purpose of the grant is to improve housing, community facilities, and community and economic development projects in rural areas.

<https://www.michigan.gov/mdard/business-development/grantfund/rural-readiness-grant-program>

**18. MDARD Rural Readiness Grant Program:** The Rural Readiness Grant Program is focused on activities that are preparing your community or organization for longer term solutions, future investment, or larger funding opportunities for priority issues in your community. A list of eligible project types is available online at:

<https://www.michigan.gov/mdard/business-development/grantfund>

Some examples of potential projects for this funding include:

- Plans or feasibility studies for a community/business incubator.
- Leadership development or governance programs.
- A shared grant writing or project management model supported by/available to multiple organizations.
- Planning for infrastructure or housing needs within a particular neighborhood or community.

**19. Grants.gov:** This website is updated often with grant opportunities available from HUD. An example at the time of this publication is FY2023 Choice Neighborhoods Implementation Grants, which city governments can apply for. This grant supports the implementation of comprehensive neighborhood revitalization plans that are expected to achieve the following three core goals: Housing, People, Neighborhood. [Grants.gov](https://www.grants.gov) is constantly being updated and should be monitored for housing-related funding and other resources through HUD. [https://www.hud.gov/program\\_offices/cfo/gmomgmt/grantsinfo/fundingopps](https://www.hud.gov/program_offices/cfo/gmomgmt/grantsinfo/fundingopps)

**20. Community Capital:** Community capital is defined as capital sourced from a broad cross-section of the community and invested in the community. It is more than a legal and financial strategy as at its core, it's about equity, inclusivity, empowerment, and shared prosperity. Community capital has been empowered itself by recent legislation, policy, and management tools that now enable virtually any/every member of any community to invest in community-based projects, including housing. There are now also community investment fund structures that can raise local investment into a fund that can help build or renovate housing. For more information, contact [www.nc3now.org](http://www.nc3now.org)

**21. Philanthropic Capital:** The philanthropic world is more and more frequently engaged in “impact investing”; notably looking to solve local problems by partnering with traditional sources of capital. There are a growing number of housing projects in Michigan and nationwide, where capital is provided as seed or match money from community and family foundations, most often from program income funds but now also from corpus funds. Philanthropic capital is most often seen as part of the capital required for low-income or affordable housing, as well as work-force housing; generally where there is a social good tied to a housing project. For information about foundation impact investing in Michigan, contact local foundations or the Council of Michigan Foundations [www.michiganfoundations.org](http://www.michiganfoundations.org)

**22. Faith Based Property:** While communities across the country are struggling to provide affordable housing options for their most vulnerable citizens, a new set of sometimes-overlooked development partners is rising to the challenge: religious institutions. Many of these institutions own vacant buildings and underutilized land in established neighborhoods.

Projects to repurpose unneeded land surrounding a religious worship structure often involves a still-active (though possibly struggling) congregation interested in both addressing the affordability challenge and preserving or improving the future of that worshipping community. Since the “excess” land that may be made available for housing is often currently used as a parking lot, they also frequently involve questions of zoning regulations requiring minimum amounts of parking.

In conclusion, several federal, state, and local financial support programs exist that will improve and revitalize existing housing stock throughout the county. Leveraging these financial tools as well as revising the regulatory process discussed in this strategy will assist in strengthening and diversifying the housing stock.

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## 5. WHY LENAWEE?

The resources and tools presented above are only as good as Lenawee County's ability to utilize it for the purposes of attracting new investment. Telling the story is one of the single most important strategies for improving the image across the region and sharing the massive opportunity for new housing construction for missing middle formats. The following projects should be completed to improve visibility of the local communities and highlight the market opportunity.

1. Create a marketing strategy utilizing the results of the Target Market Analysis (TMA), specifically focused on the ability to add new housing formats that will be focused on attracting new builders and developers to the county which specialize in the housing formats recommended within the TMA.
2. Create a marketing strategy that speaks directly to the lifestyle clusters identified within the TMA as the most likely demographic clusters to migrate and move into the county, either into new or existing housing formats across the county. The marketing strategy should highlight strengths of the community, specifically lifestyle strengths (walkability, recreation opportunities, shopping amenities, cost of living and access to multiple employment sectors and opportunities).

Based on the market analysis data and feedback from attendees at the focus group sessions, the planning team crafted a marketing chart that outlines the key audience segments, their primary interests, outreach tools, and key messages about county assets. In essence, the chart below describes the who, what, how and why.

Segment	Primary Interests	Outreach Tools	Established Key Messages to Segment
Developers, Investors, Entrepreneurs	<ul style="list-style-type: none"> <li>• Return on investment</li> <li>• Reducing risk</li> <li>• Quality/style of development</li> <li>• Quick tenant placement</li> <li>• Predictable permitting process</li> <li>• Zoning and land use</li> </ul>	<ul style="list-style-type: none"> <li>• Trade media and press</li> <li>• Briefings/tours</li> <li>• Website</li> <li>• Social media</li> <li>• Area business reports</li> <li>• Target Market Analyses (residential/retail)</li> <li>• Engagement in community building vision</li> <li>• Info sheets or brochures (i.e. Business development packets)</li> </ul>	<ul style="list-style-type: none"> <li>• <b>Strong market potential:</b> The annual market potential for Lenawee County is 610 per year of new owner capture and 1,556 renter households per year, excluding rehabilitations and interceptions.</li> <li>• <b>Committed to continuous improvement:</b> Lenawee County is committed to creating an environment to develop a diverse mix of housing, and their priority is addressing the existing barriers and challenges to residential development.</li> <li>• <b>Favorable business climate:</b> Lenawee County has a favorable business climate with low taxes and a supportive business community. The county is home to several business incubators and accelerators that provide support to startups and small businesses.</li> <li>• <b>Strong economy:</b> Lenawee County has a strong and diversified economy with a mix of manufacturing, agriculture, and healthcare industries. The unemployment rate is consistently below the state average.</li> <li>• <b>High quality of life:</b> Lenawee County offers a high quality of life with a variety of amenities and attractions. The county is home to several parks, lakes, and rivers, as well as a variety of cultural and historical attractions.</li> <li>• <b>Excellent educational system:</b> Lenawee County has an excellent educational system with public schools that are consistently ranked among the best in the state. The county is home to Adrian College, Siena Heights University, and Jackson College.</li> </ul>
Visitors/Potential Residents	<ul style="list-style-type: none"> <li>• Entertainment opportunities</li> <li>• Fun activities for all age groups</li> <li>• High quality of life</li> <li>• High quality of education</li> <li>• Affordability</li> <li>• Accessibility</li> <li>• Convenience</li> <li>• Safety</li> <li>• Charm</li> </ul>	<ul style="list-style-type: none"> <li>• Website</li> <li>• Social Media</li> <li>• Word of mouth</li> <li>• Advertisements and Paid media</li> <li>• Newspaper or media articles</li> <li>• Radio</li> </ul>	<ul style="list-style-type: none"> <li>• <b>High quality of life:</b> Lenawee County offers a high quality of life with a variety of amenities and attractions. The county is home to several parks, lakes, and rivers, as well as a variety of cultural and historical attractions.</li> <li>• <b>Affordable cost of living:</b> Lenawee County has affordable housing costs with housing and other expenses that are below the state and national averages.</li> <li>• <b>Excellent educational system:</b> Lenawee County has an excellent educational system with public schools that are consistently ranked among the best in the state. The county is home to Adrian College, Siena Heights University, and Jackson College.</li> <li>• <b>Friendly and welcoming:</b> Lenawee County is known for its friendly and welcoming community. Residents are proud of their county and are always eager to help newcomers. The county is home to several festivals and events to bring people together.</li> <li>• <b>Strong economy:</b> Lenawee County has a strong and diversified economy with a mix of manufacturing, agriculture, and healthcare industries. The county's unemployment rate is consistently below the state average.</li> </ul>

<p><b>Regional &amp; Intermediary Organizations, Public-Private Partnerships</b> (Chambers of Commerce, Schools, Foundations, Colleges and Universities, etc.)</p>	<ul style="list-style-type: none"> <li>• Promoting and expanding economic development in the region</li> <li>• Growing the organization's reputation and credibility</li> <li>• Networking</li> </ul>	<ul style="list-style-type: none"> <li>• Websites</li> <li>• Social media</li> <li>• Brochures/Fact sheets</li> <li>• Briefings, meetings</li> <li>• Engagement in community building vision</li> <li>• Community educational forums</li> </ul>	<ul style="list-style-type: none"> <li>• <b>Strong market potential:</b> The annual market potential for the county is 610 per year of new owner capture and 1,556 renter households per year, excluding rehabilitations and interceptions.</li> <li>• <b>Committed to continuous improvement:</b> The county is committed to creating an environment to develop a diverse mix of housing, and their priority is addressing the existing barriers and challenges to residential development.</li> <li>• <b>Favorable business climate:</b> Lenawee County has a favorable business climate with low taxes and a supportive business community. The county is home to several business incubators and accelerators that provide support to startups and small businesses.</li> <li>• <b>Strong economy:</b> Lenawee County has a strong and diversified economy with a mix of manufacturing, agriculture, and healthcare industries. The unemployment rate is consistently below the state average.</li> <li>• <b>High quality of life:</b> Lenawee County offers a high quality of life with a variety of amenities and attractions. The county is home to several parks, lakes, and rivers, as well as a variety of cultural and historical attractions.</li> <li>• <b>Excellent educational system:</b> Lenawee County has an excellent educational system with public schools that are consistently ranked among the best in the state. The county is home to Adrian College, Siena Heights University, and Jackson College.</li> </ul>
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Community Marketing will attract new investment to Lenawee County.



# COMMUNITY-SPECIFIC DATA AND RECOMMENDATIONS

This section contains summaries and recommended action items for the following communities and prioritizes the policy-based recommendations based on the color-coded legend below. The community's existing capabilities and resources were considered when prioritizing tasks, and some prioritization may differ between the communities.

Adrian Township  
Madison Township  
Palmyra Township  
Seneca Township  
City of Adrian  
City of Hudson  
City of Morenci  
City of Tecumseh  
Village of Blissfield  
Village of Britton  
Village of Cement City  
Village of Clinton  
Village of Deerfield

## PRIORITIZATION LEGEND FOR ACTION ITEMS

**HIGH PRIORITY**

**MIDDLE PRIORITY, 1-2 YEARS**

**LOW PRIORITY, 3-5 YEARS**

# ADRIAN TOWNSHIP

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Adrian Township is located directly north and adjacent to the City of Adrian. It lies in the Adrian-Tecumseh corridor, which includes about 55% of the county's population, and through which run the River Raisin and the Kiwanis Trail. The eastern border of Adrian Township is identified by the major north/south Highway US-52 that extends from the Ohio border north through Lenawee and Washtenaw Counties and beyond. With two golf courses, a new state-of-the-art hospital and YMCA that are easily accessible to local residents, a large solar farm, significant undeveloped land and infrastructure in place to accommodate growth in certain areas, the Township is uniquely positioned to capture/intercept new homeowners and renters with new construction.

## SUMMARY OF MARKET POTENTIAL FROM TMA

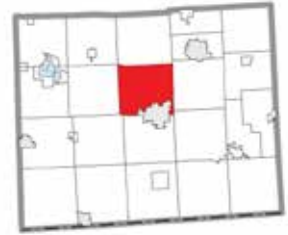
### Rehabilitate Existing Units

- Market potential to retain current residents through the rehabilitation of up to 90 existing units each and every year over the next 5 years.
- The market potential for rehabs is predominately for-lease units for renters.
- Rehabilitation is expensive so owners and developers need access to key programs to assist with the costs.
- There are several programs through MSHDA which can assist as well as through small lending institutions and in some cases, non-profit organizations.
- Reduce minimum parking requirements for older, sometimes historic, buildings.

### Capture Existing Residents with New Builds

- Market potential to build 99 new housing units each and every year over the next 5 years.
- Priority ideally will be placed on identifying those properties throughout the township where these homes are most likely to be built.



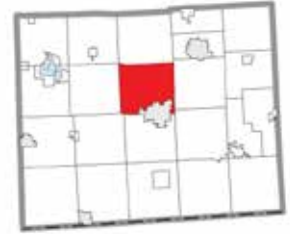


- This should include those properties where the township can have the greatest impact on reducing the overall costs of construction.
- Priority should be given to those properties that have existing infrastructure.
- The township could potentially reduce costs even more by considering a reduction of fees placed on plan reviews and tap connections.
- Identify properties either owned by the township or another public entity, such as the land bank, and write down the initial cost of purchase and development.

## Intercept Potential Residents with New Builds

- Market potential to intercept 30 households with new build units each and every year over the next 5 years. This represents a type of “upside, bonus or lift” on the market potential and assumes that developers will build Missing Middle Housing formats to intercept households that otherwise would bypass the township altogether. The estimates are good for at least 5 years.
- These households are bypassing the township but would move into the community if new housing choices meet their expectations and lifestyle preferences.
- To accommodate new home potential, it is imperative that the township identify where costs can be reduced through local policy like reducing the land costs of public properties.
- Increase allowable densities where appropriate to create economies of scale for local developers.
- Tapping into philanthropic and non-profit housing agencies with a focus on new housing development such as Habitat for Humanity or through the establishment of a county-wide community land trust.
- Allow up to 4 attached units by right in all residential districts throughout the township.





## Recommended Policy Action Items

Allowing smaller lot sizes, lot widths, and home/unit sizes consumes less land for residential development. This aligns with the 2007 master plan goal of permitting future residential uses in areas with adequate infrastructure and permitting residential development that uses land efficiently and that is compatible with the rural character of the township. Large lots and large minimum home/unit sizes use more land and infrastructure than a development with smaller lots. As it stands, current zoning ordinance minimum lot dimensions and minimum floor areas for units do not allow the market to meet the demand identified in the TMA. Allowing developers to only build large units drives up the cost of housing and will make it less attainable for middle income buyers/renters. This also greatly affects what a new homeowner or renter will have to pay for new housing.

- Investigate potential locations for the development of housing to support hospital staff and assist in recruitment efforts.
- In the Master Plan and Zoning Ordinance, designate areas, which may lend themselves to higher density development such as apartments, attached units, condos and townhouses.
- Reduce lot size and lot width requirements for all residential housing districts to 50 ft. minimum lot width and 5,000 sq. ft. minimum lot area where public utilities are available.
- Reduce the minimum required floor areas for dwelling units from 1,100 square feet and 900 square feet respectively in all R Zoning Districts to 600 square feet.
- Update R-1 district to allow for townhomes/rowhouses, duplexes, triplexes, and quadplexes.
- Allow cluster development and senior citizen housing in moderate and medium density areas.
- Allow accessory dwelling units in all residential districts.
- Eliminate or ease parking minimums from the current ordinance of 2 parking spaces per dwelling unit.



# MADISON TOWNSHIP

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Note: Madison Township  
excludes the City of Adrian.



Madison Township was established in 1834 and became a Charter Township in 1980. The community is centrally located in Lenawee County, immediately south of the City of Adrian and among the largest municipalities in Lenawee County with 8,439 residents, offering important amenities to them including full time police, fire, and EMS services. For developers and businesses seeking a home, Madison provides public water and sewer for its heavily populated areas, and a welcoming and professional staff. A vibrant retail corridor runs along US-223, a major Lenawee County east/west thoroughfare that features national, regional, and local businesses. M-52 is also a major highway that runs north/south through Madison Township and all of Lenawee County, which also features local retail.

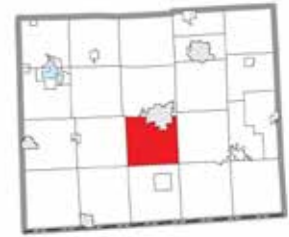
The community hosts two excellent school districts, Madison Public Schools and Adrian Public Schools, and is home to the Lenawee County Airport, which features a 5,000 ft. runway which can accommodate virtually all business and general aviation aircraft. The community offers a variety of housing types and sizes, from traditional subdivisions to condominiums, apartments and senior housing, to more rural housing on larger lots and acreage. Limited lakeside housing is also a feature with the River Raisin running through part of Madison Township.

## SUMMARY OF MARKET POTENTIAL FROM TMA

### Rehabilitate Existing Units

- Market potential to retain current residents through the rehabilitation of up to 219 existing units each and every year over the next 5 years.
- The market potential for rehabs is predominately for-lease units for renters.
- Rehabilitation is expensive so owners and developers need access to key programs to assist with the costs.
- There are several programs through MSHDA which can assist as well as through small lending institutions and in some cases, non-profit organizations.
- Reduce minimum parking requirements for older, sometimes historic, buildings.





## Capture Existing Residents with New Builds

- Market potential to build 88 new housing units each and every year over the next 5 years.
- Priority must be placed on identifying those properties throughout the township where these homes are most likely to be built.
- This must include those properties where the township can have the greatest impact on reducing the overall costs of construction.
- Priority should be given to those properties that have existing infrastructure.
- The township could potentially reduce costs even more by considering a reduction of fees placed on plan reviews and tap connections.
- Identify properties either owned by the township or another public entity, such as the land bank, and write down the initial cost of purchase and development.

## Intercept Potential Residents with New Builds

- Market potential to intercept 96 households with new build units each and every year over the next 5 years. This represents a type of “upside, bonus or lift” on the market potential and assumes that developers will build Missing Middle Housing formats to intercept households that otherwise would bypass the township altogether. The estimates are good for at least 5 years.
- These households are bypassing the township but would move into the community if new housing choices meet their expectations and lifestyle preferences.
- To accommodate new home potential, it is imperative that the township identify where costs can be reduced through local policy like reducing the land costs of public properties.
- Increase allowable densities where appropriate to create economies of scale for local developers.
- Tapping into philanthropic and non-profit housing agencies with a focus on new housing development such as Habitat for Humanity or through the establishment of a county-wide community land trust.
- Allow up to 4 attached units by right in all residential districts throughout the township.





## Recommended Policy Action Items

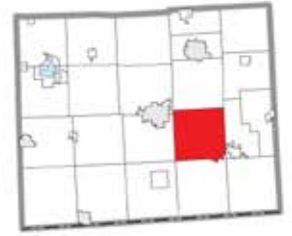
Allowing smaller lot sizes, lot widths, and home/unit sizes consumes less land for residential development. This aligns with the 2022 master plan goal of promoting housing in appropriate densities according to availability of infrastructure in order to maintain the rural character of the community. Large lots and large minimum home/unit sizes use more land and infrastructure than a development with smaller lots. As it stands, current zoning ordinance minimum lot dimensions and minimum floor areas for units do not allow the market to meet the demand identified in the TMA. Allowing developers to only build large units drives up the cost of housing and will make it less attainable for middle income buyers/renters. This also greatly affects what a new homeowner or renter will have to pay for new housing.

- Combine the R-1 Zoning District with the existing R-2 Zoning District into a single zoning district utilizing the minimum lot size of 7,500 square feet per lot as opposed to the 10,000 square feet requirement in R-1. Looking at the existing zoning map, a very small amount of acreage across the Township is zoned R-2. Please note that this recommendation applies to this and similar areas where public utilities are available.
- Rename R-3 district to R-2, R-4 to R-3, and R-5 to R-4. Collapsing these residential districts simplifies the zoning ordinance.
- Reduce lot size and lot width requirements for all residential housing districts to 50 ft. minimum lot width and 5,000 square feet minimum lot area.
- Reduce minimum required floor areas for dwelling units from 850 square feet and 750 square feet respectively in all residential zoning districts to 600 square feet.
- In the Master Plan and Zoning Ordinance, designate areas, which may lend themselves to higher density development such as apartments, attached units, condos and townhouses.
- Allow cluster development and senior citizen housing in moderate and medium density areas.
- Allow accessory dwelling units in R-1 and R-2 residential districts.
- Eliminate or ease parking minimums from the current ordinance of 2 parking spaces per dwelling unit.



# PALMYRA TOWNSHIP

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Palmyra Township is located in southeast Lenawee County with Blissfield to the east and Adrian to the west. Thousands of commuters travel for work, recreation and other destinations each week on US-223, a major east west highway that connects to US-23 and runs through the center of Palmyra Township including Palmyra's residential district. The River Raisin winds its way through the entire Township, which is known for numerous specialty farms including nurseries, flowers and pumpkins, as well as family dairy and agricultural farms producing soybeans, corn, wheat, and other grains. Palmyra Township is an ideal community for those who want to live in the country with easy access to Ann Arbor, Monroe, Detroit and Toledo.

## SUMMARY OF MARKET POTENTIAL FROM TMA

### Rehabilitate Existing Units

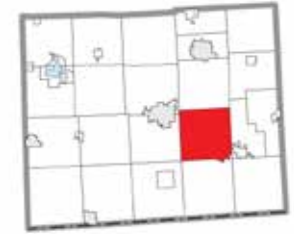
- Market potential to retain current residents through the rehabilitation of up to 51 existing units each and every year over the next 5 years.
- The market potential for rehabs is predominately for-lease units for renters.
- Rehabilitation is expensive so owners and developers need access to key programs to assist with the costs.
- There are several programs through MSHDA which can assist as well as through small lending institutions and in some cases, non-profit organizations.
- Reduce minimum parking requirements for older, sometimes historic, buildings.

### Capture Existing Residents with New Builds

- Priority must be placed on identifying those properties throughout the township where these homes are most likely to be built.
- The township could potentially reduce costs even more by considering a reduction of fees placed on plan reviews and tap connections.







- Identify properties either owned by the township or another public entity, such as the land bank, and write down the initial cost of purchase and development.
- Market potential to build 34 new housing units each and every year over the next 5 years.
- This must include those properties where the township can have the greatest impact on reducing the overall costs of construction.
- Priority should be given to those properties that have existing infrastructure.

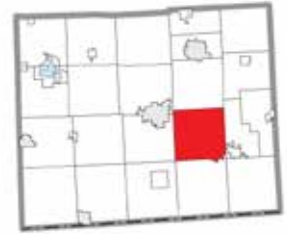
## Intercept Potential Residents with New Builds

- Market potential to intercept 15 households with new build units each and every year over the next 5 years. This represents a type of “upside, bonus or lift” on the market potential and assumes that developers will build Missing Middle Housing formats to intercept households that otherwise would bypass the township altogether. The estimates are good for at least 5 years.
- These households are bypassing the township but would move into the community if new housing choices meet their expectations and lifestyle preferences.
- To accommodate new home potential, it is imperative that the township identify where costs can be reduced through local policy like reducing the land costs of public properties.
- Increase allowable densities where appropriate to create economies of scale for local developers.
- Tapping into philanthropic and non-profit housing agencies with a focus on new housing development such as Habitat for Humanity or through the establishment of a county-wide community land trust.
- Allow up to 4 attached units by right in all residential districts throughout the township.



## Recommended Policy Action Items

Allowing smaller lot sizes, lot widths, and home/unit sizes consumes less land for residential development. This aligns with the 2005 master plan goal of protecting areas of unique agricultural capability. Large lots and large minimum home/unit sizes use more land and infrastructure than a development with smaller lots. As it stands, current zoning ordinance minimum lot dimensions and minimum floor areas for units do not allow the market to meet the demand identified in the TMA. Allowing developers to only build large units drives up the cost of housing and will make it less attainable for middle income buyers/renters. This also greatly affects what a new homeowner or renter will have to pay for new housing.



- Update or create new master plan for community. Last revised master plan was in 2005.
- Update the zoning ordinance map to better illustrate where zoning districts are located.
- In the Master Plan and Zoning Ordinance, designate areas, which may lend themselves to higher density development such as apartments, attached units, condos and townhouses.
- Reduce lot size and lot width requirements for AR (Agricultural Residential) from 1-acre minimum lot width and 200 ft. minimum lot width to 50 ft. and 5,000 sq. ft., respectively, if connected to sewer/water. If soil is adequate for ground water and septic, consider reducing lot size and width for ½ acre and 100 ft. wide.
- Create a new residential district that allows for multifamily housing. Currently multifamily housing is only allowed under special approval under AR.
- Allow cluster development and senior citizen housing in moderate and medium density areas.
- Allow accessory dwelling units in AR.
- Eliminate or ease parking minimums from the current ordinance of 2 parking spaces per dwelling unit.



# SENECA TOWNSHIP

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Seneca Township is located in the western section of southernmost Lenawee County along the Ohio border, west of Highway M-52, a major Lenawee County north/south thoroughfare. With the exception of the City of Morenci and a significant portion of Sand Creek, a Minor Civil Division (MCD), Seneca Township is 40 square miles and the home of many dairy and agricultural farming families who grow soybeans, corn, wheat, and other grains. Seneca Township offers its residents many parks and its location makes it convenient to commute to Adrian, Hillsdale County to the west and northern Ohio.

## SUMMARY OF MARKET POTENTIAL FROM TMA

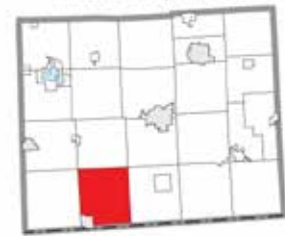
### Rehabilitate Existing Units

- Market potential to retain current residents through the rehabilitation of up to 15 existing units each and every year over the next 5 years.
- The market potential for rehabs is predominately for-lease units for renters.
- Rehabilitation is expensive so owners and developers need access to key programs to assist with the costs.
- There are several programs through MSHDA which can assist as well as through small lending institutions and in some cases, non-profit organizations.

### Capture Existing Residents with New Builds

- The township could potentially reduce costs even more by considering a reduction of fees placed on plan reviews and tap connections.
- Identify properties either owned by the township or another public entity, such as the land bank, and write down the initial cost of purchase and development.
- Market potential to build 15 new housing units each and every year over the next 5 years.
- Priority must be placed on identifying those properties throughout the township where these homes are most likely to be built.



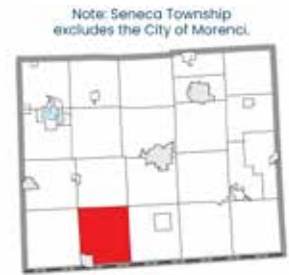


- This must include those properties where the township can have the greatest impact on reducing the overall costs of construction.
- Priority should be given to those properties that have existing infrastructure.

## Intercept Potential Residents with New Builds

- Market potential to intercept 6 households with new build units each and every year over the next 5 years. This represents a type of “upside, bonus or lift” on the market potential and assumes that developers will build Missing Middle Housing formats to intercept households that otherwise would bypass the township altogether. The estimates are good for at least 5 years.
- These households are bypassing the township but would move into the community if new housing choices meet their expectations and lifestyle preferences.
- To accommodate new home potential, it is imperative that the township identify where costs can be reduced through local policy like reducing the land costs of public properties.
- Increase allowable densities where appropriate to create economies of scale for local developers.
- Tapping into philanthropic and non-profit housing agencies with a focus on new housing development such as Habitat for Humanity or through the establishment of a county-wide community land trust.





## Recommended Policy Action Items

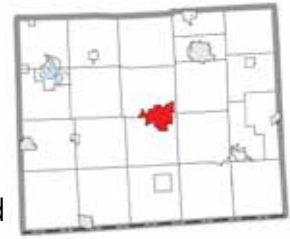
Allowing smaller lot sizes, lot widths, and home/unit sizes consumes less land for residential development. This would help with the preserving of agricultural land in the township. Large lots and large minimum home/unit sizes use more land than a development with smaller lots. As it stands, current zoning ordinance minimum lot dimensions and minimum floor areas for units do not allow the market to meet the demand identified in the TMA. Allowing developers to only build large units drives up the cost of housing and will make it less attainable for middle income buyers/renters. This also greatly affects what a new homeowner or renter will have to pay for new housing.

- Create a Master Plan for the township.
- Update the zoning map to better illustrate where zoning districts are located.
- Reduce lot size and lot width requirements for R (Residential) to 5,000 sq. ft. minimum lot area and 50 ft. minimum lot width if connected to sewer/water, especially near the City of Morenci.
- Investigate allowing smaller than 1 acre lot sizes where suitable soils are available to support septic systems.
- Allow accessory dwelling units in residential districts.
- In the Master Plan and Zoning Ordinance, designate areas, which may lend themselves to higher density development such as apartments, attached units, condos and townhouses.



# CITY OF ADRIAN

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Adrian is in Lenawee County, Michigan, and serves as the county seat. Adrian was founded in 1826 and named after the Roman Emperor Hadrian. It has a rich history dating back to the 19th century and played a significant role in the Underground Railroad, assisting escaped enslaved people on their journey to freedom.

Adrian is known for its educational institutions. Adrian College, a private liberal arts college; Siena Heights University, a Catholic university; and Jackson College offer quality, transformational educational opportunities in the city. The city's economy is diverse, with manufacturing, healthcare, education, and retail sectors contributing to its economic base. The presence of educational institutions also has an impact on the local economy.

Adrian offers a range of cultural and recreational activities. The Croswell Opera House, one of Michigan's oldest continuously operating theaters, provides entertainment options. The city has parks and sports facilities and is home to the Lenawee County Historical Museum. Adrian hosts various events throughout the year, including art fairs, music festivals, and community gatherings. Adrian has a historic charm, well-preserved architecture, unique shops, restaurants, and cultural attractions.

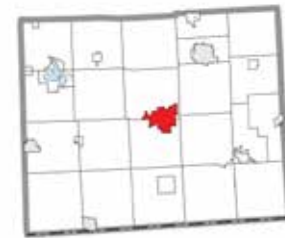
Adrian is centrally-located in Lenawee County and conveniently situated in southeastern Michigan, making it relatively close to Jackson, Ann Arbor, as well as Toledo, Ohio.

## SUMMARY OF MARKET POTENTIAL FROM TMA

### Rehabilitate Existing Units

- Market potential to retain current residents through the rehabilitation of up to 1,634 existing units each and every year over the next 5 years.
- The market potential for rehabs is predominately for-lease units for renters.
- Rehabilitation is expensive so owners and developers need access to key programs to assist with the costs.
- There are several programs through MSHDA which can assist as well as through small lending institutions and in some cases, non-profit organizations.
- Reduce minimum parking requirements for older, sometimes historic, buildings.





## Capture Existing Residents with New Builds

- Market potential to build 882 new housing units each and every year over the next 5 years.
- Priority must be placed on identifying those properties throughout the city where these homes are most likely to be built.
- This must include those properties where the city can have the greatest impact on reducing the overall costs of construction.
- Priority should be given to those properties that have existing infrastructure.
- The city could potentially reduce costs even more by considering a reduction of fees placed on plan reviews and tap connections.
- Identify properties either owned by the city or another public entity, such as the land bank, and write down the initial cost of purchase and development.

## Intercept Potential Residents with New Builds

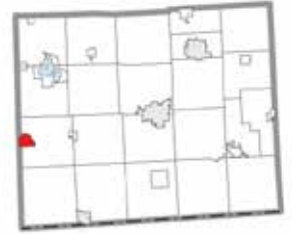
- Market potential to intercept 443 households with new build units each and every year over the next 5 years. This represents a type of “upside, bonus or lift” on the market potential and assumes that developers will build Missing Middle Housing formats to intercept households that otherwise would bypass the city altogether. The estimates are good for at least 5 years.
- These households are bypassing the city but would move into the community if new housing choices meet their expectations and lifestyle preferences.
- To accommodate new home potential, it is imperative that the city identify where costs can be reduced through local policy like reducing the land costs of public properties.
- Increase allowable densities where appropriate to create economies of scale for local developers.
- Tapping into philanthropic and non-profit housing agencies with a focus on new housing development such as Habitat for Humanity or through the establishment of a county-wide community land trust.
- Allow up to 4 attached units by right in all residential districts throughout the city.

**\* Recommended policy actions will be added once the city has completed updates to the Comprehensive Plan and Zoning Ordinance.**



# CITY OF HUDSON

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Known as a small town with a big heart, Hudson is located on the western edge of Lenawee County at the junction of east-westbound M-34 and north-southbound US-127. The city is home to historic buildings and many residences reflect architectural designs from the 19th and 20th centuries. Rolling topography interspersed with waterways, Hudson is blessed with natural beauty including three parks. Just five miles southeast is Lake Hudson State Recreation Area, offering camping, fishing and boating as well as the State's only Dark Skies Preserve for stargazers.

Hudson's non-motorized, ADA-compliant trail system connects city parks and links to downtown and Hudson's Industrial Park located on 150 acres with infrastructure installed for future businesses. Hudson is a business-friendly town taking a personal approach to helping those interested in developing or expanding their business. The City, its DDA, and Chamber of Commerce encourage and support small business and sponsor many annual activities.

Hudson is surrounded by significant agricultural properties primarily growing wheat, corn and soybeans and several large dairy operations. Hudson's K-12 school system and its Southern Michigan Center for Science and Industry is at the forefront in Lenawee County for educating and training our next generation of talented workforce.

## SUMMARY OF MARKET POTENTIAL FROM TMA

### Rehabilitate Existing Units

- Market potential to retain current residents through the rehabilitation of up to 41 existing units each and every year over the next 5 years.
- The market potential for rehabs is predominately for-lease units for renters.
- Rehabilitation is expensive so owners and developers need access to key programs to assist with the costs.
- There are several programs through MSHDA which can assist as well as through small lending institutions and in some cases, non-profit organizations.
- Reduce minimum parking requirements for older, sometimes historic, buildings.







## Capture Existing Residents with New Builds

- Market potential to build 28 new housing units each and every year over the next 5 years.
- Priority must be placed on identifying those properties throughout the city where these homes are most likely to be built.
- This must include those properties where the city can have the greatest impact on reducing the overall costs of construction.
- Priority should be given to those properties that have existing infrastructure.
- The city could potentially reduce costs even more by considering a reduction of fees placed on plan reviews and tap connections.
- Identify properties either owned by the city or another public entity, such as the land bank, and write down the initial cost of purchase and development.

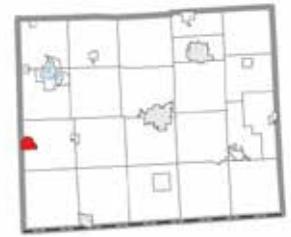
## Intercept Potential Residents with New Builds

- Market potential to intercept 5 households with new build units each and every year over the next 5 years. This represents a type of “upside, bonus or lift” on the market potential and assumes that developers will build Missing Middle Housing formats to intercept households that otherwise would bypass the city altogether. The estimates are good for at least 5 years.
- These households are bypassing the city but would move into the community if new housing choices meet their expectations and lifestyle preferences.
- To accommodate new home potential, it is imperative that the city identify where costs can be reduced through local policy like reducing the land costs of public properties.
- Increase allowable densities where appropriate to create economies of scale for local developers.
- Tapping into philanthropic and non-profit housing agencies with a focus on new housing development such as Habitat for Humanity or through the establishment of a county-wide community land trust.
- Allow up to 4 attached units by right in all residential districts throughout the city.



## Recommended Policy Action Items

Allowing smaller lot sizes, lot widths, and home/unit sizes consumes less land for residential development. This aligns with the 2016 master plan goal of focusing in existing residential areas, with an eye toward filling in empty lots within established blocks, especially in the area immediately north of Downtown. Large lots and large minimum home/unit sizes use more land and infrastructure than a development with smaller lots. As it stands, current zoning ordinance minimum lot dimensions and minimum floor areas for units do not allow the market to meet the demand identified in the TMA. Allowing developers to only build large units drives up the cost of housing and will make it less attainable for middle income buyers/renters. This also greatly affects what a new homeowner or renter will have to pay for new housing.



- Reduce the minimum floor area for dwelling units from 1,000 square feet to 600 square feet in R-1 district.
- Identify lots for infill housing development as opposed to consolidating vacant lots with abutting properties.
- Investigate alternate housing types to reduce housing costs.
- Create a zoning map to better illustrate where zoning districts are located.
- Update R-2 district to allow for townhomes/rowhouses, triplexes, and quadplexes.
- Encourage upper-story residential uses in the Central Business District, in part by assisting downtown property-owners in obtaining state Rental Rehabilitation Grants.
- In the Master Plan and Zoning Ordinance, designate areas, which may lend themselves to higher density development such as apartments, attached units, condos and townhouses.
- Reduce lot size and lot width requirements for all residential housing districts to 50 ft. minimum lot width and 5,000 sq. ft. minimum lot area.
- Allow accessory dwelling units in R-1 and R-2 districts.
- Allow cluster development and senior citizen housing in moderate and medium density areas.

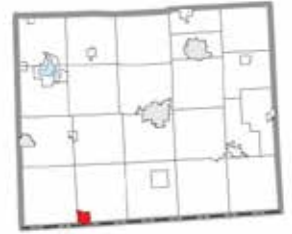


- The city could add shared parking provisions in the downtown core to allow parking requirements to be met if off-street or public parking can meet the parking requirements for the proposed use or rehab within 500 feet of the site.
- Eliminate or ease parking minimums from the current ordinance of 2 parking spaces per dwelling unit, plus 1 for every two dwelling units.
- The city should work on a plan to provide public off-street parking to downtown businesses/residents if parking is still a concern.



# CITY OF MORENCI

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Founded in 1833, Morenci is the southernmost city in Michigan and located in the southwest region of Lenawee County. Morenci boasts a well-preserved historic downtown district that offers a glimpse into its past while maintaining a welcoming atmosphere for residents and visitors. Morenci hosts a variety of community events, including the Town & Country Festival, Back-to-School Bash, Fall Fest, Lighted Holiday Parade & Community Christmas Tree Lighting, and various downtown activities.

The town offers three parks with an array of recreation, such as playgrounds, tennis courts, baseball diamonds, a skate park, and a nature area to explore. A recent MDNR Spark Grant awarded to the City of Morenci will revitalize Stephenson Park, adding accessible playground equipment, pickleball and basketball courts, pavilions, and a quarter-mile concrete walking path.

Morenci is home to Morenci Area Schools, known for its character development and educational success. The school also has a partnership with Morenci's library, known for its innovative programming. This dedication to education extends to collaborations between the school, local businesses, and organizations, contributing to the town's unique character.

Morenci's economy is robust, with two industrial parks featuring manufacturing, machinery recycling, fabrication, and cannabis cultivation. This economic diversity bolsters the community and ensures its continued growth.

Residential architecture ranges from stately homes of the 1800s to modern family structures. Open lots remain available to build on throughout the city.

Due to Morenci's location, it is considered the First Step into Pure Michigan, offering easy access to Toledo, Ohio, to the east and Hillsdale County to the west. The Ohio Turnpike (I-80/90) is a short drive to the south.



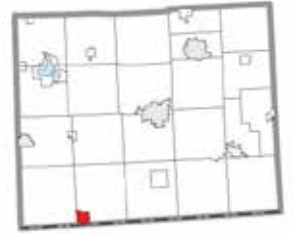
## SUMMARY OF MARKET POTENTIAL FROM TMA

### Rehabilitate Existing Units

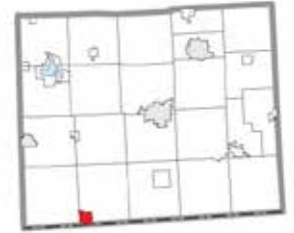
- Market potential to retain current residents through the rehabilitation of up to 105 existing units each and every year over the next 5 years.
- The market potential for rehabs is predominately for-lease units for renters.
- Rehabilitation is expensive so owners and developers need access to key programs to assist with the costs.
- There are several programs through MSHDA which can assist as well as through small lending institutions and in some cases, non-profit organizations.
- Reduce minimum parking requirements for older, sometimes historic, buildings.

### Capture Existing Residents with New Builds

- Market potential to build 83 new housing units each and every year over the next 5 years.
- Priority must be placed on identifying those properties throughout the city where these homes are most likely to be built.
- This must include those properties where the city can have the greatest impact on reducing the overall costs of construction.
- Priority should be given to those properties that have existing infrastructure.
- The city could potentially reduce costs even more by considering a reduction of fees placed on plan reviews and tap connections.
- Identify properties either owned by the city or another public entity, such as the land bank, and write down the initial cost of purchase and development.



## Intercept Potential Residents with New Builds

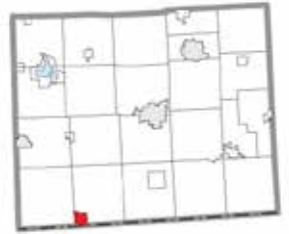


- To accommodate new home potential, it is imperative that the city identify where costs can be reduced through local policy like reducing the land costs of public properties.
- Allow up to 4 attached units by right in all residential districts throughout the city.
- Market potential to intercept 36 households with new build units each and every year over the next 5 years. This represents a type of “upside, bonus or lift” on the market potential and assumes that developers will build Missing Middle Housing formats to intercept households that otherwise would bypass the city altogether. The estimates are good for at least 5 years.
- These households are bypassing the city but would move into the community if new housing choices meet their expectations and lifestyle preferences.
- Increase allowable densities where appropriate to create economies of scale for local developers.
- Tapping into philanthropic and non-profit housing agencies with a focus on new housing development such as Habitat for Humanity or through the establishment of a county-wide community land trust.



## Recommended Policy Action Items

Allowing smaller lot sizes, lot widths, and home/unit sizes consumes less land for residential development. This aligns with the 2016 master plan goal of encouraging new housing development on the east side of the community along with condo and/or senior living on the west side of the community. Large lots and large minimum home/unit sizes use more land and infrastructure than a development with smaller lots. As it stands, current zoning ordinance minimum lot dimensions and minimum floor areas for units do not allow the market to meet the demand identified in the TMA. Allowing developers to only build large units drives up the cost of housing and will make it less attainable for middle income buyers/renters. This also greatly affects what a new homeowner or renter will have to pay for new housing.

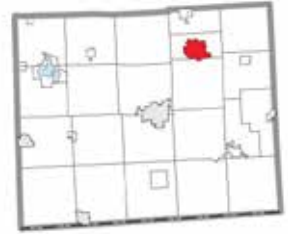


- Amend the site plan review process to expand the limited site plan review requirements from 10% land change to 20%.
- Encourage upper-story residential uses in the Central Business District, in part by assisting downtown property-owners in obtaining state Rental Rehabilitation Grants.
- The city could add shared parking provisions in the downtown core to allow parking requirements to be met if off-street or public parking can meet the parking requirements for the proposed use or rehab within 500 feet of the site.
- In the Master Plan and Zoning Ordinance, designate areas, which may lend themselves to higher density development such as apartments, attached units, condos and townhouses.
- Reduce lot size and lot width requirements for all residential housing districts to 50 ft. minimum lot width and 5,000 sq. ft. minimum lot area.
- Reduce the minimum floor area for dwelling units from 750 square feet to 600 square feet in R-1 and R-2 districts.
- Update R-2 district to allow for townhomes/rowhouses, triplexes, and quadplexes.
- Allow accessory dwelling units in R-1 and R-2 districts.
- Eliminate or ease parking minimums from the current ordinance of 2 parking spaces per dwelling unit, plus 1 for every two dwelling units.
- The city should work on a plan to provide public off-street parking to downtown businesses/residents if parking is still a concern.
- Allow cluster development and senior citizen housing in moderate and medium density areas.



# CITY OF TECUMSEH

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Tecumseh, Michigan is a vibrant small community, situated 25 miles southwest of Ann Arbor, and 45 miles northwest of Toledo. Nestled into the rolling landscape of Lenawee County, the city's location provides easy access to major highways and transportation hubs. Tecumseh is home to over 8,700 residents and 275 innovative businesses that are connected to the larger region and the world with multiple broadband and fiber optic providers.

Quality of life is valued in Tecumseh. There are more than 360 acres of parks and trails throughout the City. The Tecumseh Center for the Arts, Michigan State University's Hidden Lake Gardens and nearby county parks all provide inviting recreational opportunities for residents and visitors to enjoy.

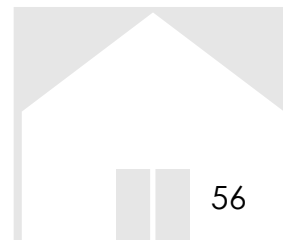
Excellent educational facilities are provided through the Tecumseh Public Schools and the Lenawee Intermediate School District (LISD). The area's access to major universities, including the University of Michigan, Eastern Michigan University, University of Toledo, Siena Heights University, Adrian College, and Jackson College have long provided the backdrop for innovation and talent in the Tecumseh area.

While Tecumseh already offers a range of housing options including charming bungalows, nationally registered historic homes and more contemporary neighborhoods, the demand for new housing options is significant. Tecumseh's commutable distance to Ann Arbor, Toledo, Jackson, and Downriver, but more affordable land prices, make Tecumseh an up-and-coming residential market.

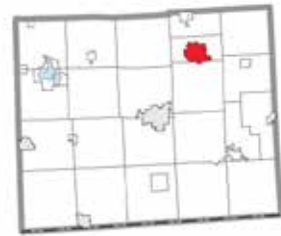
## SUMMARY OF MARKET POTENTIAL FROM TMA

### Rehabilitate Existing Units

- Market potential to retain current residents through the rehabilitation of up to 542 existing units each and every year over the next 5 years.
- The market potential for rehabs is predominately for-lease units for renters.
- Rehabilitation is expensive so owners and developers need access to key programs to assist with the costs.







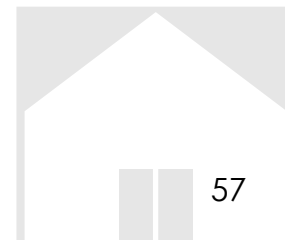
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- There are several programs through MSHDA which can assist as well as through small lending institutions and in some cases, non-profit organizations.
  - Reduce minimum parking requirements for older, sometimes historic, buildings.

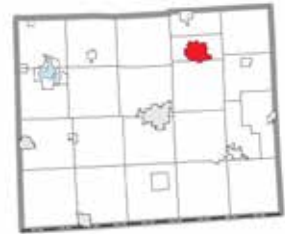
## Capture Existing Residents with New Builds

- Market potential to build 247 new housing units each and every year over the next 5 years.
- Priority must be placed on identifying those properties throughout the city where these homes are most likely to be built.
- This must include those properties where the city can have the greatest impact on reducing the overall costs of construction.
- Priority should be given to those properties that have existing infrastructure.
- The city could potentially reduce costs even more by considering a reduction of fees placed on plan reviews and tap connections.
- Identify properties either owned by the city or another public entity, such as the land bank, and write down the initial cost of purchase and development.

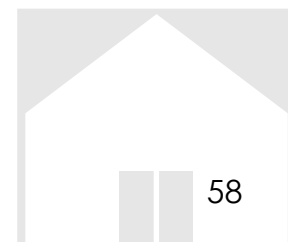
## Intercept Potential Residents with New Builds

- Market potential to intercept 75 households with new build units each and every year over the next 5 years. This represents a type of “upside, bonus or lift” on the market potential and assumes that developers will build Missing Middle Housing formats to intercept households that otherwise would bypass the city altogether. The estimates are good for at least 5 years.
- These households are bypassing the city but would move into the community if new housing choices meet their expectations and lifestyle preferences.
- To accommodate new home potential, it is imperative that the city identify where costs can be reduced through local policy like reducing the land costs of public properties.





- 
- Increase allowable densities where appropriate to create economies of scale for local developers.
  - Tapping into philanthropic and non-profit housing agencies with a focus on new housing development such as Habitat for Humanity or through the establishment of a county-wide community land trust.
  - Allow up to 4 attached units by right in all residential districts throughout the city.



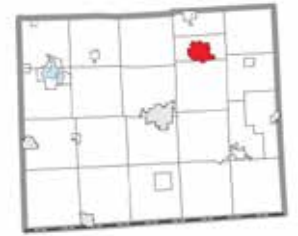


## Recommended Policy Actions

Allowing smaller lot sizes, lot widths, and home/unit sizes consumes less land for residential development. This aligns with the 2016 master plan goal of encouraging continued variety of single-family dwellings to provide options for households with varying incomes and needs. Large lots and large minimum home/unit sizes use more land and infrastructure than a development with smaller lots. As it stands, current zoning ordinance minimum lot dimensions and minimum floor areas for units do not allow the market to meet the demand identified in the TMA. Allowing developers to only build large units drives up the cost of housing and will make it less attainable for middle income buyers/renters. This also greatly affects what a new homeowner or renter will have to pay for new housing.

- Reduce the minimum floor area for dwelling units from 1,200 square feet to 600 square feet in RA districts.
- Update RT district to allow for townhomes/rowhouses, triplexes, and quadplexes.
- Encourage upper-story residential uses in the Central Business District, in part by assisting downtown property-owners in obtaining state Rental Rehabilitation Grants.
- The city could add shared parking provisions in the downtown core to allow parking requirements to be met if off-street or public parking can meet the parking requirements for the proposed use or rehab within 500 feet of the site.
- Update the DDA/TIF Plan to provide for project-specific tax increment financing on housing and mixed-use projects to close the financial feasibility gap.
- Create an application and review process for project-specific tax increment financing requests.
- Combine the RA-1 Zoning District with the existing RA-2 Zoning District into a single zoning district utilizing the minimum lot size of 7,200 square feet per lot as opposed to the 9,600 square feet requirement in RA-1.
- Combine the RM-1 Zoning District with the existing RM-2 Zoning District into a single zoning district utilizing the 45 ft. maximum height as opposed to the 30 ft. maximum height requirement in RM-1.
- Reduce lot size and lot width requirements for all residential housing districts to 45 ft. minimum lot width and 5,000 sq. ft. minimum lot area.



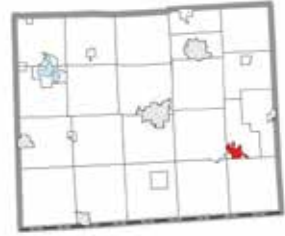


- Identify lots for infill housing development as opposed to consolidating vacant lots with abutting properties.
- The city should work on a plan to provide public off-street parking to downtown businesses/ residents if parking is still a concern.
- In the Master Plan and Zoning Ordinance, designate areas, which may lend themselves to higher density development such as apartments, attached units, condos and townhouses.
- Allow cluster development and senior citizen housing in moderate and medium density areas.
- Develop a pattern book for 2- and 4-unit structures that would be permitted by-right as infill housing in specific single family residential neighborhoods.
- Allow accessory dwelling units in RA and RT districts.
- Eliminate or ease parking minimums from the current ordinance of 2 parking spaces per dwelling unit, plus 1 for every two dwelling units.



# VILLAGE OF BLISSFIELD

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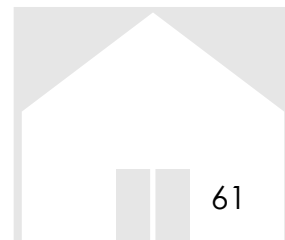


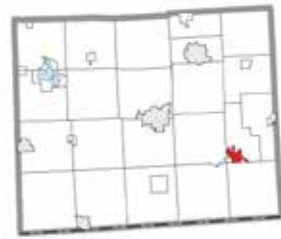
The Village of Blissfield is located mostly within Blissfield Township with small portions in Palmyra and Riga Townships. US-223, a major highway that connects Blissfield to US-23 and Toledo from the east and US-127 to the west, is a major truck route that brings thousands of travelers through the center of Blissfield each week. Blissfield places an emphasis on recreational opportunities including numerous parks and a new (2020) Aquatic Center. The Village and private parties are currently working to establish a trail system within the Village and along the River Raisin. Blissfield hosts numerous festivals and other events throughout the year and its economy is a mix of manufacturing and small businesses with an array of retail establishments downtown. The surrounding area is primarily agricultural with primary products of soybeans, wheat, corn, and other grains. The Village is a friendly, welcoming community to live, work, play and raise a family and its easy access to Ann Arbor, Monroe, Detroit and Toledo make it very appealing.

## SUMMARY OF MARKET POTENTIAL FROM TMA

### Rehabilitate Existing Units

- Market potential to retain current residents through the rehabilitation of up to 166 existing units each and every year over the next 5 years.
- The market potential for rehabs is predominately for-lease units for renters.
- Rehabilitation is expensive so owners and developers need access to key programs to assist with the costs.
- There are several programs through MSHDA which can assist as well as through small lending institutions and in some cases, non-profit organizations.
- Reduce minimum parking requirements for older, sometimes historic, buildings.



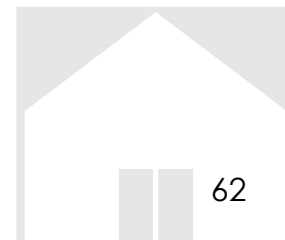


## Capture Existing Residents with New Builds

- The village could potentially reduce costs even more by considering a reduction of fees placed on plan reviews and tap connections.
- Identify properties either owned by the village or another public entity, such as the land bank, and write down the initial cost of purchase and development.
- Market potential to build 47 new housing units each and every year over the next 5 years.
- Priority must be placed on identifying those properties throughout the village where these homes are most likely to be built.
- This must include those properties where the village can have the greatest impact on reducing the overall costs of construction.
- Priority should be given to those properties that have existing infrastructure.

## Intercept Potential Residents with New Builds

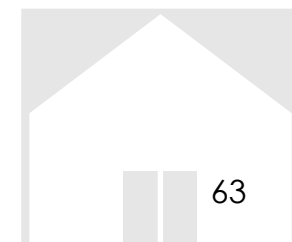
- Allow up to 4 attached units by right in all residential districts throughout the village.
- Market potential to intercept 53 households with new build units each and every year over the next 5 years. This represents a type of “upside, bonus or lift” on the market potential and assumes that developers will build Missing Middle Housing formats to intercept households that otherwise would bypass the village altogether. The estimates are good for at least 5 years.
- These households are bypassing the village but would move into the community if new housing choices meet their expectations and lifestyle preferences.
- To accommodate new home potential, it is imperative that the village identify where costs can be reduced through local policy like reducing the land costs of public properties.
- Increase allowable densities where appropriate to create economies of scale for local developers.
- Tapping into philanthropic and non-profit housing agencies with a focus on new housing development such as Habitat for Humanity or through the establishment of a county-wide community land trust.





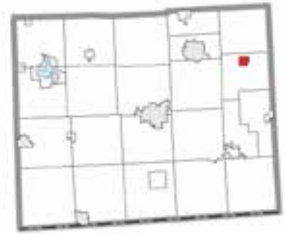
## Recommended Policy Action Items

- Allowing smaller lot sizes, lot widths, and home/unit sizes consumes less land for residential development. This aligns with the 2012 master plan goal of preserving natural features. Large lots and large minimum home/unit sizes use more land and infrastructure than a development with smaller lots. As it stands, current zoning ordinance minimum lot dimensions and minimum floor areas for units do not allow the market to meet the demand identified in the TMA. Allowing developers to only build large units drives up the cost of housing and will make it less attainable for middle income buyers/renters. This also greatly affects what a new homeowner or renter will have to pay for new housing.
- Reduce lot size and lot width requirements for all residential housing districts to 50 ft. minimum lot width and 5,000 sq. ft. minimum lot area.
- Update R-2 district to allow for townhomes/rowhouses, duplexes, triplexes, and quadplexes by right.
- Eliminate or ease parking minimums from the current ordinance of 2 parking spaces per dwelling unit, plus 1 for every two dwelling units.
- The city should work on a plan to provide public off-street parking to downtown businesses/residents if parking is still a concern.
- Encourage upper-story residential uses in the Central Business District, in part by assisting downtown property-owners in obtaining state Rental Rehabilitation Grants.
- The village could add shared parking provisions in the downtown core to allow parking requirements to be met if off-street or public parking can meet the parking requirements for the proposed use or rehab within 500 feet of the site.
- In the Master Plan and Zoning Ordinance, designate areas, which may lend themselves to higher density development such as apartments, attached units, condos and townhouses.
- Allow cluster development and senior citizen housing in moderate and medium density areas.
- Allow accessory dwelling units in R-1 and R-2 districts.



# VILLAGE OF BRITTON

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The Village of Britton is the eastern most entry point for Lenawee County, a significant first-impression community located in north Ridgeway Township due east of the City of Tecumseh on Highway M-50, a major east/west thoroughfare that spans all of Lenawee County. Thousands travel through Britton's village center each week to reach recreation destinations and commute to and from Washtenaw, Monroe and Wayne Counties as well as northern Ohio. The Village has a rich history, offers numerous parks and festivals, is a significant agricultural producer, welcomes new business and is an ideal place to raise a family. Britton's excellent location provides numerous market opportunities for additional housing; expansion of water and sewer infrastructure will allow that potential to be realized.

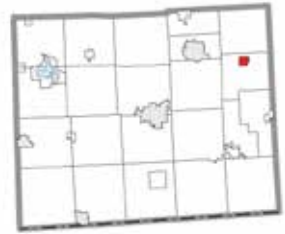
## SUMMARY OF MARKET POTENTIAL FROM TMA

### Rehabilitate Existing Units

- Market potential to retain current residents through the rehabilitation of up to 10 existing units each and every year over the next 5 years.
- The market potential for rehabs is predominately for-lease units for renters.
- Rehabilitation is expensive so owners and developers need access to key programs to assist with the costs.
- There are several programs through MSHDA which can assist as well as through small lending institutions and in some cases, non-profit organizations.
- Reduce minimum parking requirements for older, sometimes historic, buildings.







## Capture Existing Residents with New Builds

- The village could potentially reduce costs even more by considering a reduction of fees placed on plan reviews and tap connections.
- Identify properties either owned by the village or another public entity, such as the land bank, and write down the initial cost of purchase and development.
- Market potential to build 9 new housing units each and every year over the next 5 years.
- Priority must be placed on identifying those properties throughout the village where these homes are most likely to be built.
- This must include those properties where the village can have the greatest impact on reducing the overall costs of construction.
- Priority should be given to those properties that have existing infrastructure.

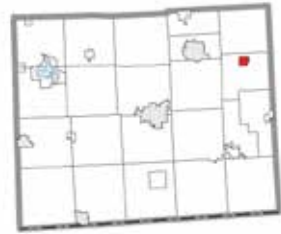
## Intercept Potential Residents with New Builds

- To accommodate new home potential, it is imperative that the village identify where costs can be reduced through local policy like reducing the land costs of public properties.
- Allow up to 4 attached units by right in all residential districts throughout the village.
- Market potential to intercept 6 households with new build units each and every year over the next 5 years. This represents a type of “upside, bonus or lift” on the market potential and assumes that developers will build Missing Middle Housing formats to intercept households that otherwise would bypass the village altogether. The estimates are good for at least 5 years.
- These households are bypassing the village but would move into the community if new housing choices meet their expectations and lifestyle preferences.
- Increase allowable densities where appropriate to create economies of scale for local developers.
- Tapping into philanthropic and non-profit housing agencies with a focus on new housing development such as Habitat for Humanity or through the establishment of a county-wide community land trust.



## Recommended Policy Action Items

Allowing smaller lot sizes, lot widths, and home/unit sizes consumes less land for residential development. This aligns with the 2016 master plan goal of maintaining the current housing stock and to plan for new residences which will offer a variety of residential densities and styles to meet the needs of current and future residents. Large lots and large minimum home/unit sizes use more land and infrastructure than a development with smaller lots. As it stands, current zoning ordinance minimum lot dimensions and minimum floor areas for units do not allow the market to meet the demand identified in the TMA. Allowing developers to only build large units drives up the cost of housing and will make it less attainable for middle income buyers/renters. This also greatly affects what a new homeowner or renter will have to pay for new housing.

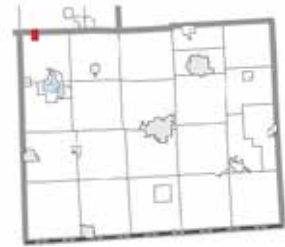


- Reduce lot size and lot width requirements for all residential housing districts to 50 ft. minimum lot width and 5,000 sq. ft. minimum lot area.
- Reduce the minimum floor area for dwelling units from 750 square feet to 600 square feet in R-1 and R-2 districts.
- Update R-2 district to allow for townhomes/rowhouses, duplexes, triplexes, and quadplexes by right.
- Encourage upper-story residential uses in the Central Business District, in part by assisting downtown property-owners in obtaining state Rental Rehabilitation Grants.
- Amend the site plan review process to allow residential use on the upper floors of C-1, Central Business District, by right.
- In the Master Plan and Zoning Ordinance, designate areas, which may lend themselves to higher density development such as apartments, attached units, condos and townhouses.
- Allow accessory dwelling units in R-1 and R-2 districts.
- Eliminate or ease parking minimums from the current ordinance of 2 parking spaces per dwelling unit, plus 1 for every two dwelling units.
- Allow cluster development and senior citizen housing in moderate and medium density areas.
- The village could add shared parking provisions in the downtown core to allow parking requirements to be met if off-street or public parking can meet the parking requirements for the proposed use or rehab within 500 feet of the site.



# VILLAGE OF CEMENT CITY

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Cement City is a small village located in the farthest northwest corner of Lenawee County, mainly within Woodstock Township, with a small northern portion in Columbia Township in Jackson County. It is conveniently located just off the heavily-traveled east/west Highway US-12 and just a few miles from the major north/south Highway US-127 leading to Lansing, Michigan's State Capital. Cement City is located near many lakes and popular campgrounds. It has a historical museum and is an ideal place to live for those who appreciate small town/country living with easy access to larger towns and cities.

## SUMMARY OF MARKET POTENTIAL FROM TMA

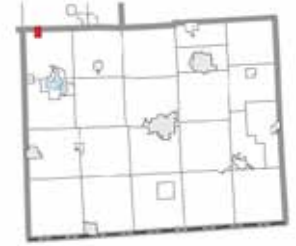
### Rehabilitate Existing Units

- Market potential to retain current residents through the rehabilitation of up to 13 existing units each and every year over the next 5 years.
- The market potential for rehabs is predominately for-lease units for renters.
- Rehabilitation is expensive so owners and developers need access to key programs to assist with the costs.
- There are several programs through MSHDA which can assist as well as through small lending institutions and in some cases, non-profit organizations.

### Capture Existing Residents with New Builds

- The village could potentially reduce costs even more by considering a reduction of fees placed on plan reviews and tap connections.
- Identify properties either owned by the village or another public entity, such as the land bank, and write down the initial cost of purchase and development.
- Market potential to build 21 new housing units each and every year over the next 5 years.
- Priority must be placed on identifying those properties throughout the village where these homes are most likely to be built.





- This must include those properties where the village can have the greatest impact on reducing the overall costs of construction.
- Priority should be given to those properties that have existing infrastructure.

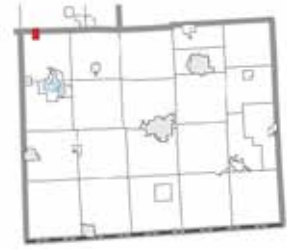
## Intercept Potential Residents with New Builds

- To accommodate new home potential, it is imperative that the village identify where costs can be reduced through local policy like reducing the land costs of public properties.
- Allow up to 4 attached units by right in all residential districts throughout the village.
- Market potential to intercept 6 households with new build units each and every year over the next 5 years. This represents a type of “upside, bonus or lift” on the market potential and assumes that developers will build Missing Middle Housing formats to intercept households that otherwise would bypass the village altogether. The estimates are good for at least 5 years.
- These households are bypassing the village but would move into the community if new housing choices meet their expectations and lifestyle preferences.
- Increase allowable densities where appropriate to create economies of scale for local developers.
- Tapping into philanthropic and non-profit housing agencies with a focus on new housing development such as Habitat for Humanity or through the establishment of a county-wide community land trust.



## Recommended Policy Action Items

Allowing smaller lot sizes, lot widths, and home/unit sizes consumes less land for residential development. This aligns with the 2014 master plan goal of encouraging development of residential units in areas where sewer connections are available, or alternative sewer systems or where soil types permit septic systems. Large lots and large minimum home/unit sizes use more land and infrastructure than a development with smaller lots. As it stands, current zoning ordinance minimum lot dimensions and minimum floor areas for units do not allow the market to meet the demand identified in the TMA. Allowing developers to only build large units drives up the cost of housing and will make it less attainable for middle income buyers/renters. This also greatly affects what a new homeowner or renter will have to pay for new housing.

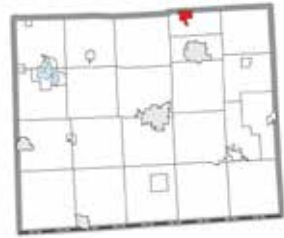


- Reduce lot size and lot width requirements for all residential housing districts to 50 ft. minimum lot width and 5,000 sq. ft. minimum lot area if connected to central sewer and water systems.
- Reduce the minimum required floor areas for dwelling units from 860 square feet in all residential zoning districts to 600 square feet.
- Update RL and RS districts to allow for townhomes/rowhouses, duplexes, triplexes, and quadplexes.
- Provide a zoning map for the village to illustrate where zoning districts are located.
- In the Master Plan and Zoning Ordinance, designate areas, which may lend themselves to higher density development such as apartments, attached units, condos and townhouses.
- Allow cluster development and senior citizen housing in moderate and medium density areas.
- Explore the opportunity for allowing accessory dwelling units in RL and RS districts.



# VILLAGE OF CLINTON

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The Village of Clinton is located in farthest northeast corner of Lenawee County, in Clinton Township, and is considered the entry point to Michigan's beautiful Irish Hills. Running through the village center is US-12, known as the Old Sauk Trail, which extends all the way to Chicago. Just west of Clinton is M-52, the major north/south highway running through Lenawee County. The Village has a wonderful, historic downtown and is well known for its annual Clinton Fall Festival. Its proximity to Tecumseh and Adrian to the south; Washtenaw County including Chelsea and Ann Arbor to the north; Ypsilanti, Detroit and Detroit Metro Airport to the east; and the Irish Hills, Michigan International Speedway and Jackson County to the west, make it a very desirable community.

## SUMMARY OF MARKET POTENTIAL FROM TMA

### Rehabilitate Existing Units

- Market potential to retain current residents through the rehabilitation of up to 75 existing units each and every year over the next 5 years.
- The market potential for rehabs is predominately for-lease units for renters.
- Rehabilitation is expensive so owners and developers need access to key programs to assist with the costs.
- There are several programs through MSHDA which can assist as well as through small lending institutions and in some cases, non-profit organizations.
- Reduce minimum parking requirements for older, sometimes historic, buildings.

### Capture Existing Residents with New Builds

- The village could potentially reduce costs even more by considering a reduction of fees placed on plan reviews and tap connections.
- Identify properties either owned by the village or another public entity, such as the land bank, and write down the initial cost of purchase and development.





- Market potential to build 51 new housing units each and every year over the next 5 years.
- Priority must be placed on identifying those properties throughout the village where these homes are most likely to be built.
- This must include those properties where the village can have the greatest impact on reducing the overall costs of construction.
- Priority should be given to those properties that have existing infrastructure.

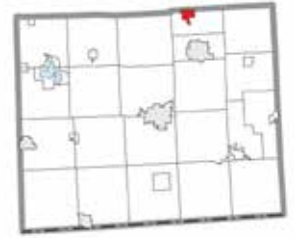
## Intercept Potential Residents with New Builds

- Allow up to 4 attached units by right in all residential districts throughout the village.
- To accommodate new home potential, it is imperative that the village identify where costs can be reduced through local policy like reducing the land costs of public properties.
- Market potential to intercept 21 households with new build units each and every year over the next 5 years. This represents a type of “upside, bonus or lift” on the market potential and assumes that developers will build Missing Middle Housing formats to intercept households that otherwise would bypass the village altogether. The estimates are good for at least 5 years.
- These households are bypassing the village but would move into the community if new housing choices meet their expectations and lifestyle preferences.
- Increase allowable densities where appropriate to create economies of scale for local developers.
- Tapping into philanthropic and non-profit housing agencies with a focus on new housing development such as Habitat for Humanity or through the establishment of a county-wide community land trust.



## Recommended Policy Action Items

Allowing smaller lot sizes, lot widths, and home/unit sizes consumes less land for residential development. This aligns with the 2010 master plan goal of to provide for the development of new, high quality single family residential growth at varying densities and affordability. Large lots and large minimum home/unit sizes use more land and infrastructure than a development with smaller lots. This also greatly affects what a new homeowner or renter will have to pay for new housing.



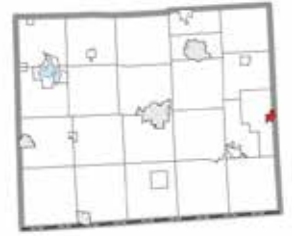
- Combine the R-1 Zoning District with the existing R-2 Zoning District into a single zoning district utilizing the minimum lot size of 7,500 square feet and 60 ft. minimum lot width as opposed to the 9,600 square feet and 75 ft. lot width in R-1.
- Remove R-1 District altogether unless there is a consent judgement requiring it.
- Reduce lot size and lot width requirements for all residential housing districts to 50 ft. minimum lot width and 5,000 sq. ft. minimum lot area.
- Update R-2 district to allow for townhomes/rowhouses, duplexes, triplexes, and quadplexes.
- Encourage upper-story residential uses in the Central Business District, in part by assisting downtown property-owners in obtaining state Rental Rehabilitation Grants.
- The city should work on a plan to provide public off-street parking to downtown businesses/ residents if parking is still a concern.
- In the Master Plan and Zoning Ordinance, designate areas, which may lend themselves to higher density development such as apartments, attached units, condos and townhouses.
- Allow accessory dwelling units in R-2 district.
- Eliminate or ease parking minimums from the current ordinance of 2 parking spaces per dwelling unit.
- Allow cluster development and senior citizen housing in moderate and medium density areas.
- The village could add shared parking provisions in the downtown core to allow parking requirements to be met if off-street or public parking can meet the parking requirements for the proposed use or rehab within 500 feet of the site.





# VILLAGE OF DEERFIELD

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Deerfield is a small village located in Deerfield Township between Highways M-50 to the north and US-223 to the south on the far east boundary of Lenawee County. The village center features businesses and hosts a popular festival each year. Deerfield is known for its beautiful country roads, surrounding agricultural richness including apple orchards, and the scenic River Raisin. It is ideal for people who want to live in a small village and country setting, yet be near larger cities such as Adrian, Dundee, Monroe, Ann Arbor, or Toledo.

## SUMMARY OF MARKET POTENTIAL FROM TMA

### Rehabilitate Existing Units

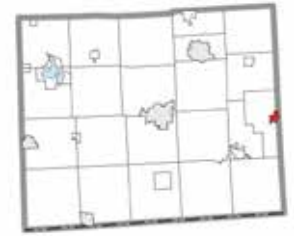
- Market potential to retain current residents through the rehabilitation of up to 7 existing units each and every year over the next 5 years.
- Rehabilitation is expensive so owners and developers need access to key programs to assist with the costs.
- There are several programs through MSHDA which can assist as well as through small lending institutions and in some cases, non-profit organizations.
- Reduce minimum parking requirements for older, sometimes historic, buildings.

### Capture Existing Residents with New Builds

- The village could potentially reduce costs even more by considering a reduction of fees placed on plan reviews and tap connections.
- Identify properties either owned by the village or another public entity, such as the land bank, and write down the initial cost of purchase and development.
- Market potential to build 10 new housing units each and every year over the next 5 years.



- Priority must be placed on identifying those properties throughout the village where these homes are most likely to be built.
- This must include those properties where the village can have the greatest impact on reducing the overall costs of construction.
- Priority should be given to those properties that have existing infrastructure.



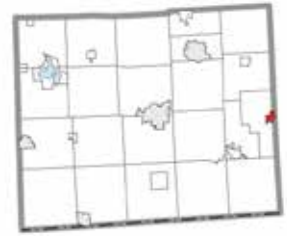
## Intercept Potential Residents with New Builds

- To accommodate new home potential, it is imperative that the village identify where costs can be reduced through local policy like reducing the land costs of public properties.
- Allow up to 4 attached units by right in all residential districts throughout the village.
- Market potential to intercept 9 households with new build units each and every year over the next 5 years. This represents a type of “upside, bonus or lift” on the market potential and assumes that developers will build Missing Middle Housing formats to intercept households that otherwise would bypass the village altogether. The estimates are good for at least 5 years.
- These households are bypassing the village but would move into the community if new housing choices meet their expectations and lifestyle preferences.
- Increase allowable densities where appropriate to create economies of scale for local developers.
- Tapping into philanthropic and non-profit housing agencies with a focus on new housing development such as Habitat for Humanity or through the establishment of a county-wide community land trust.



## Recommended Policy Action Items

Allowing smaller lot sizes, lot widths, and home/unit sizes consumes less land for residential development. Large lots and large minimum home/unit sizes use more land and infrastructure than a development with smaller lots. This also greatly affects what a new homeowner or renter will have to pay for new housing.



- Update or create new master plan for community. Last revised master plan was in 2005.
- Combine the R-2 Zoning District with the existing R-1 Zoning District into a single zoning district utilizing the minimum lot size of 7,200 square feet and 60 ft. minimum lot width as opposed to the 10,000 square feet and 100 ft. lot width in R-2. Looking at the existing zoning map, a very small amount of acreage across the Township is zoned R-2.
- Remove R-2 District altogether unless there is a consent judgement requiring it.
- Update RT district to allow for townhomes/rowhouses, duplexes, triplexes, and quadplexes.
- Encourage upper-story residential uses in the Central Business District, in part by assisting downtown property-owners in obtaining state Rental Rehabilitation Grants.
- The village could add shared parking provisions in the downtown core to allow parking requirements to be met if off-street or public parking can meet the parking requirements for the proposed use or rehab within 500 feet of the site.
- Eliminate or ease parking minimums from the current ordinance of 2 parking spaces per dwelling unit.
- In the Master Plan and Zoning Ordinance, designate areas, which may lend themselves to higher density development such as apartments, attached units, condos and townhouses.
- Allowing accessory dwelling units in RT district.
- The city should work on a plan to provide public off-street parking to downtown businesses/residents if parking is still a concern.
- Allow cluster development and senior citizen housing in moderate and medium density areas.



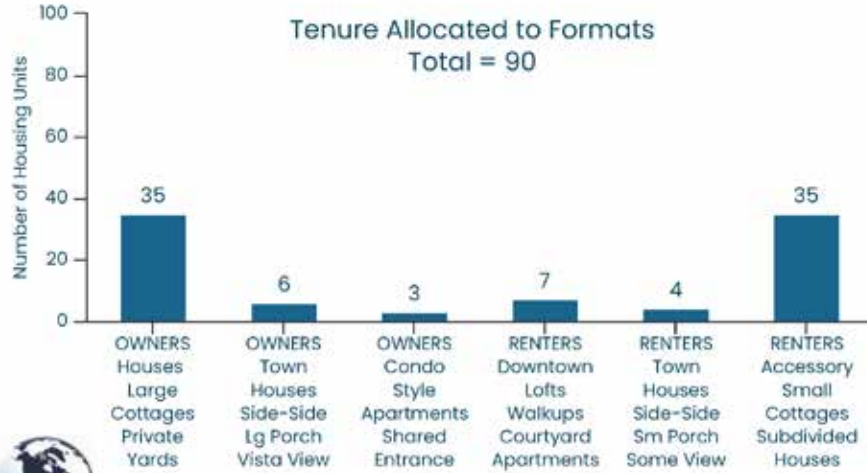
# APPENDIX A: MUNICIPAL RESIDENTIAL MARKET ANALYTICS



# ADRIAN CHARTER TOWNSHIP



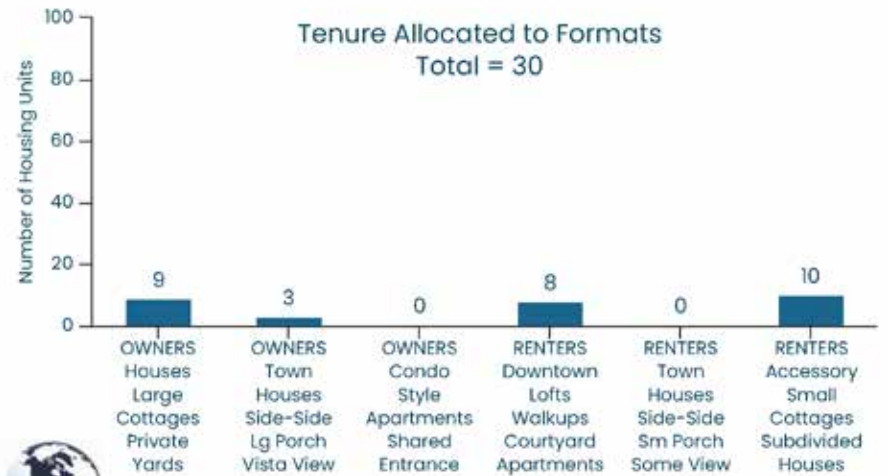
## Retain with Rehabs | Year 2025



LandUseUSA  
UrbanStrategies

Source: Target market analysis and exhibit prepared by LandUseUSA on behalf of Housing Lenawee; 2022.

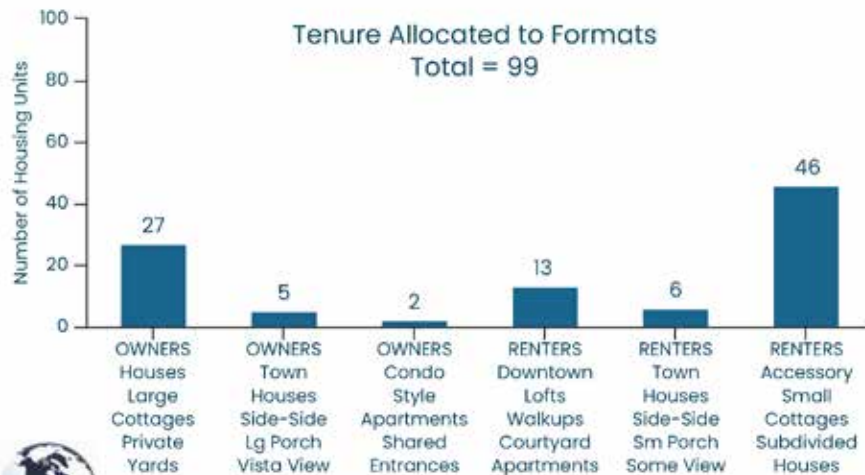
## Intercept with New Builds | Year 2025



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UrbanStrategies

Source: Target market analysis and exhibit prepared by LandUseUSA on behalf of Housing Lenawee; 2022.

## Capture with New Builds | Year 2025



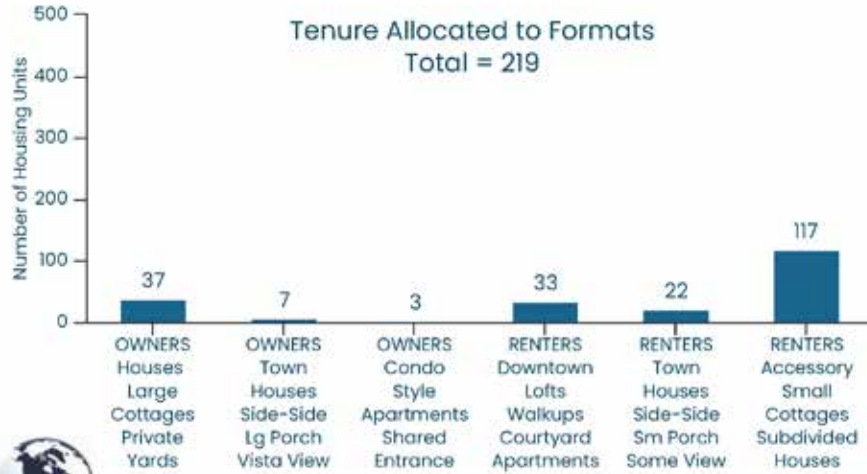
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# MADISON CHARTER TOWNSHIP

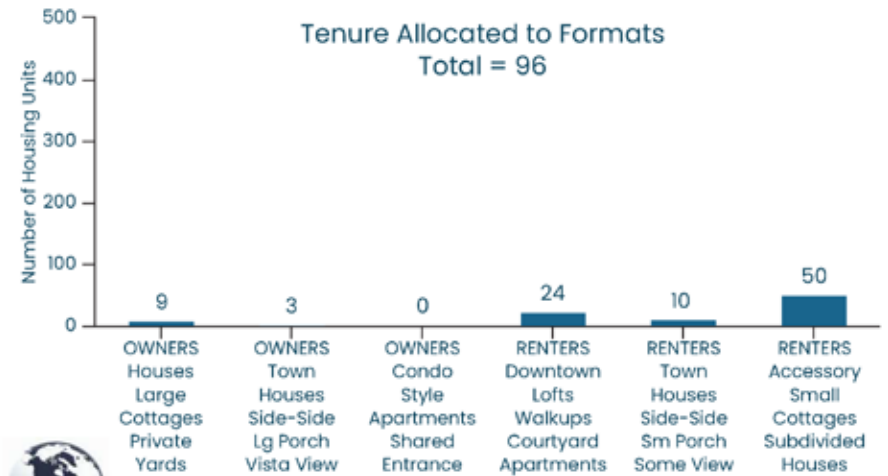


## Retain with Rehabs | Year 2025



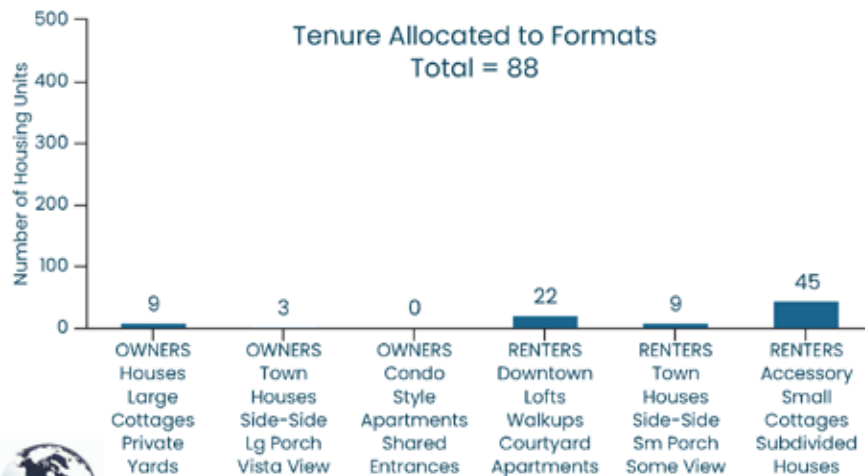
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## Intercept with New Builds | Year 2025



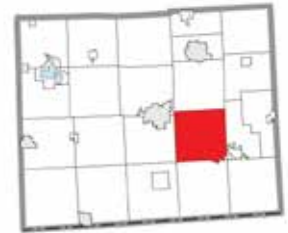
Source: Target market analysis and exhibit prepared by LandUseUSA on behalf of Housing Lenawee; 2022.

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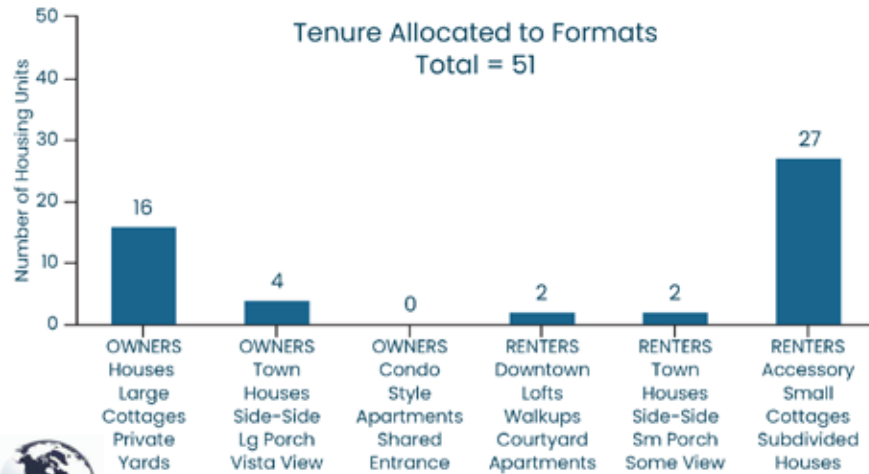


Source: Target market analysis and exhibit prepared by LandUseUSA on behalf of Housing Lenawee; 2022.

# PALMYRA CHARTER TOWNSHIP



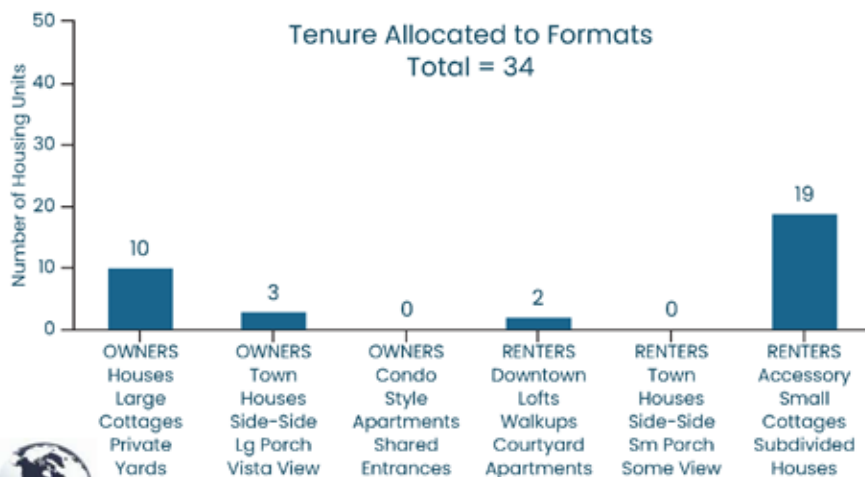
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Source: Target market analysis and exhibit prepared by LandUseUSA on behalf of Housing Lenawee; 2022.

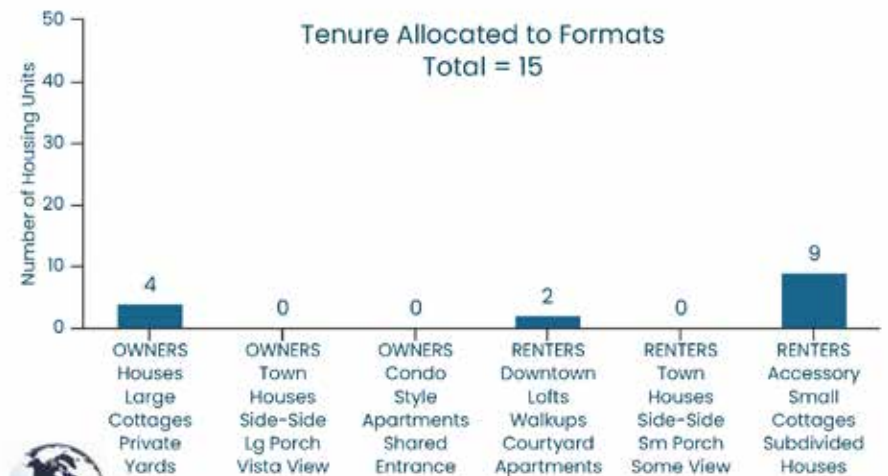
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UrbanStrategies

Source: Target market analysis and exhibit prepared by LandUseUSA on behalf of Housing Lenawee; 2022.

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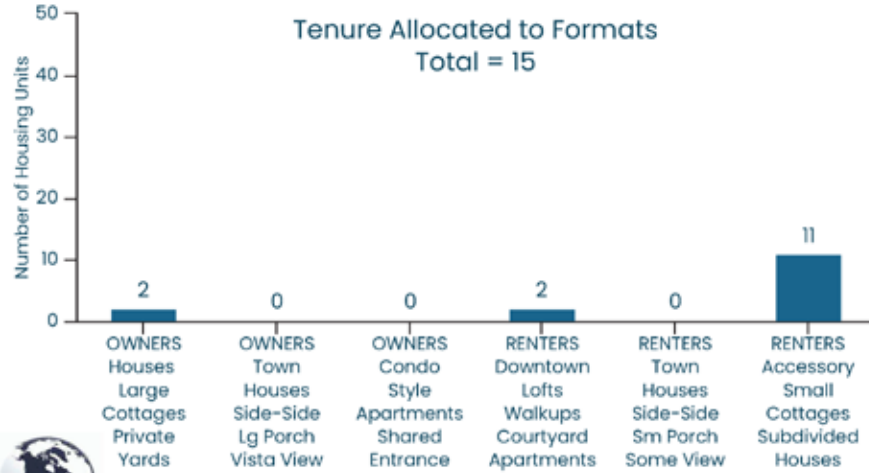
LandUseUSA  
UrbanStrategies

Source: Target market analysis and exhibit prepared by LandUseUSA on behalf of Housing Lenawee; 2022.

# SENECA TOWNSHIP



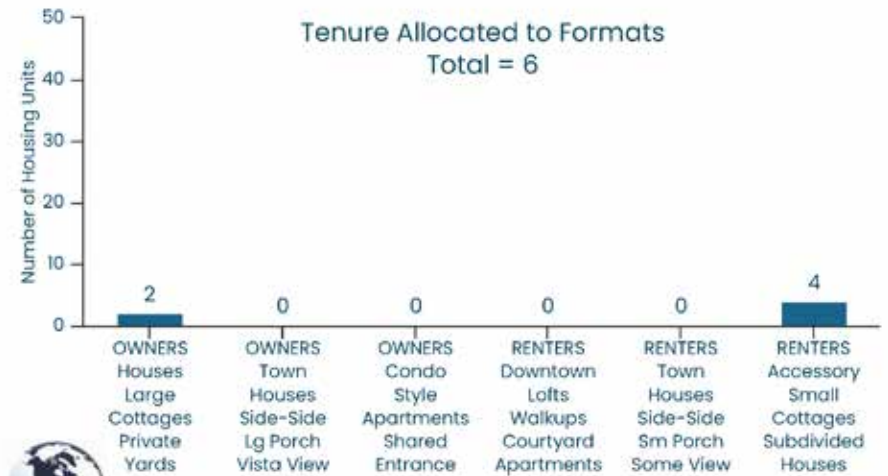
## Retain with Rehabs | Year 2025



LandUseUSA  
UrbanStrategies

Source: Target market analysis and exhibit prepared by LandUseUSA on behalf of Housing Lenawee; 2022.

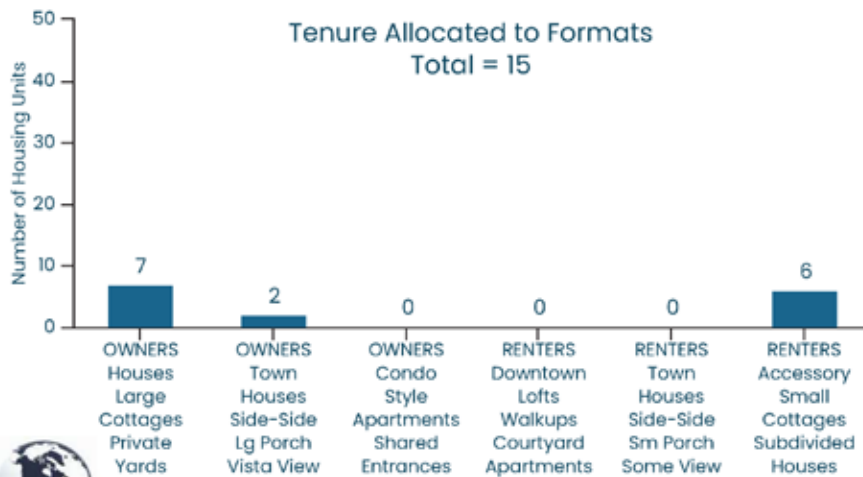
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UrbanStrategies

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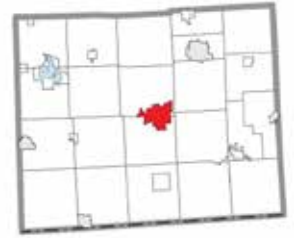


LandUseUSA  
UrbanStrategies

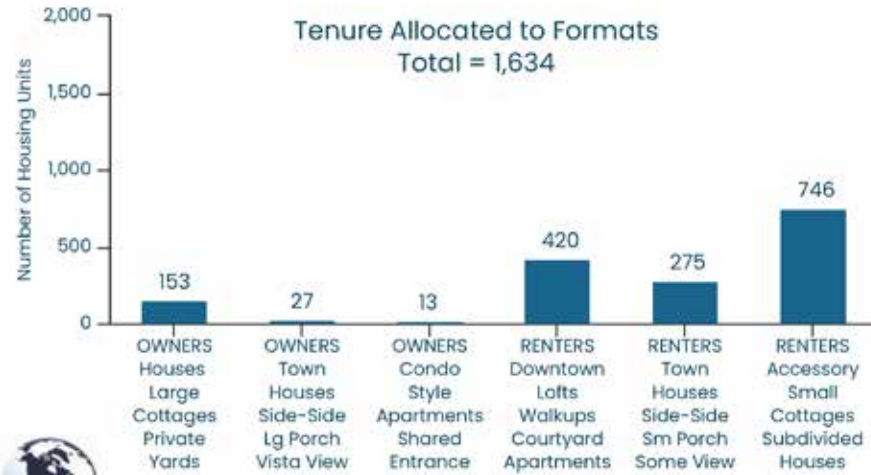
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# CITY OF ADRIAN

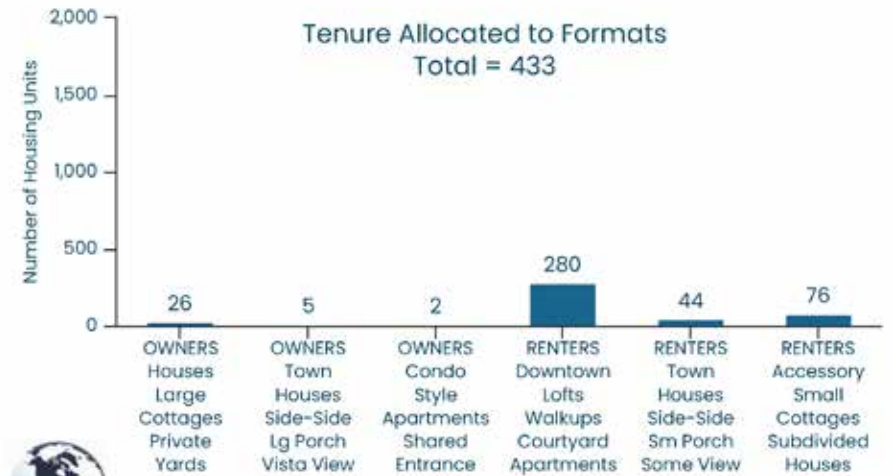


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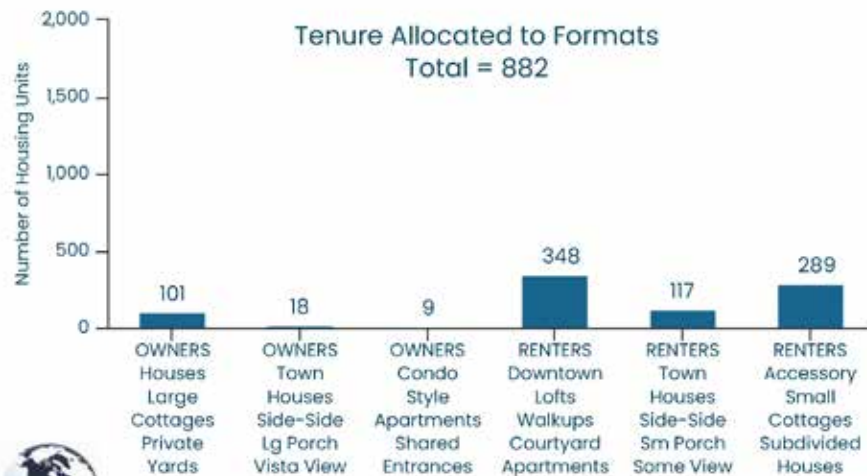
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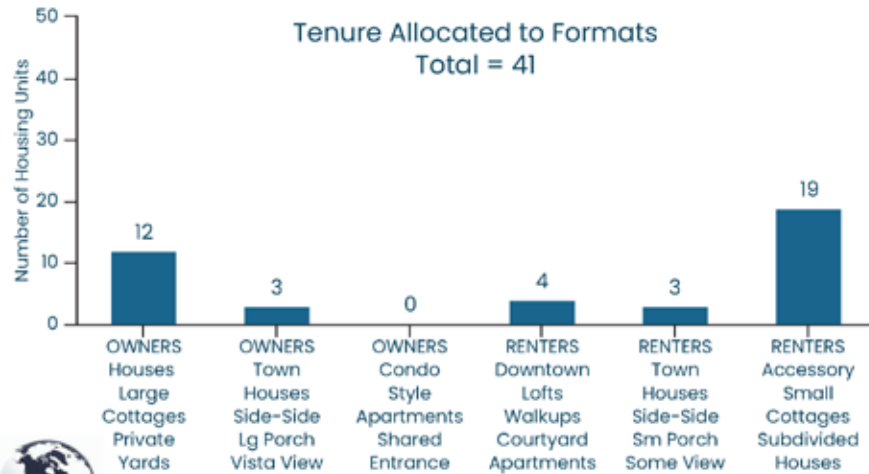


Source: Target market analysis and exhibit prepared by LandUseUSA on behalf of Housing Lenawee; 2022.

# CITY OF HUDSON



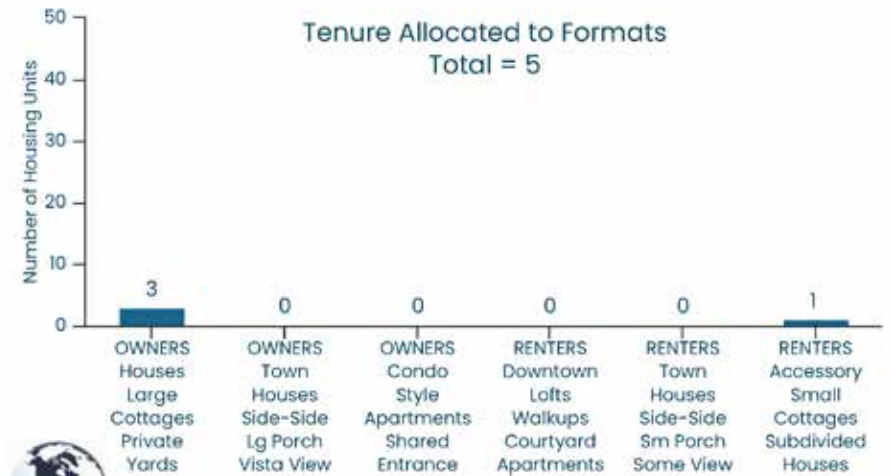
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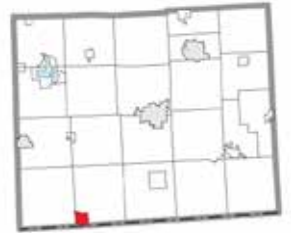
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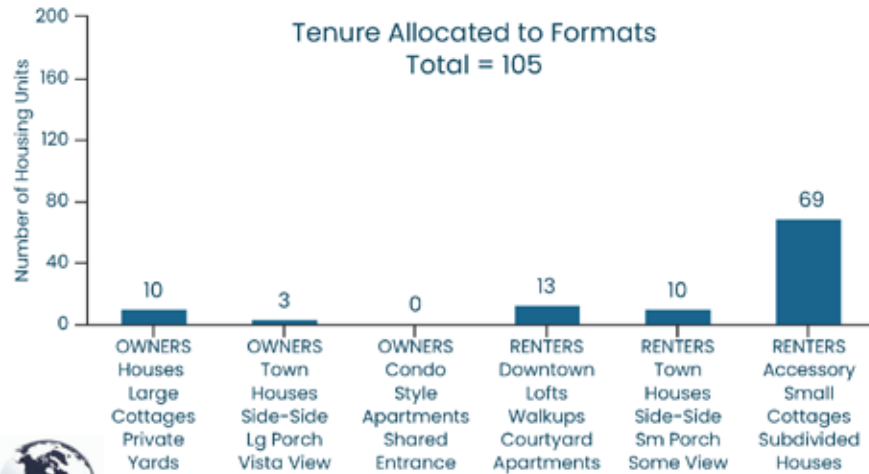
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# CITY OF MORENCI

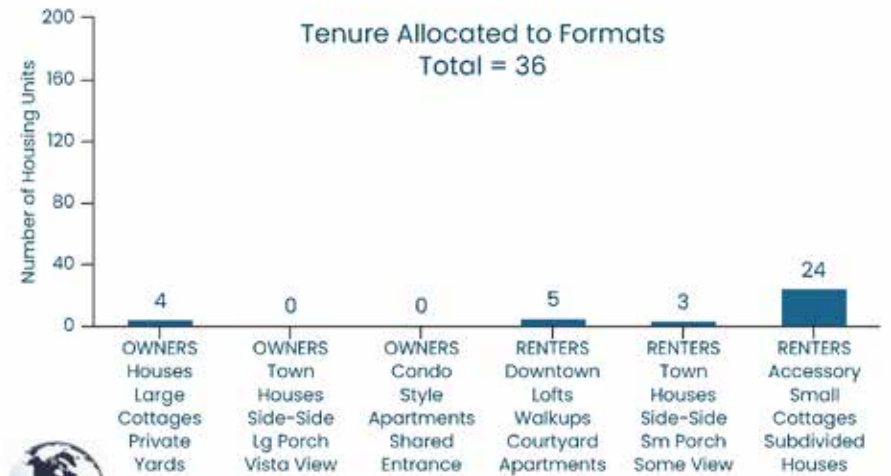


## Retain with Rehabs | Year 2025



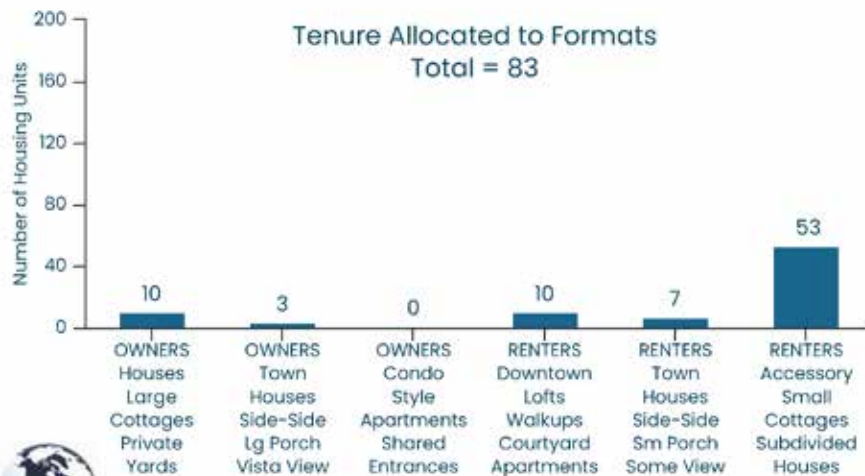
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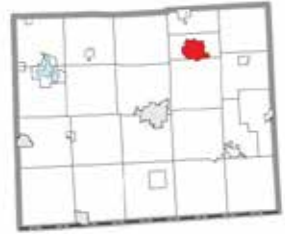
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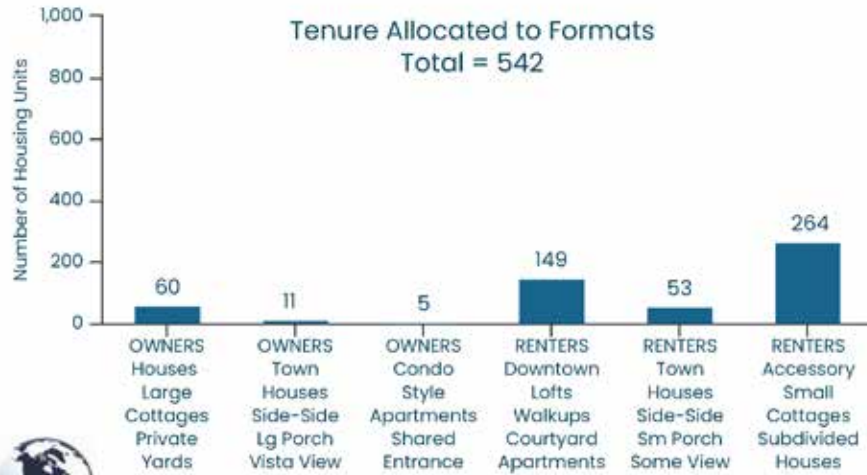


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# CITY OF TECUMSEH

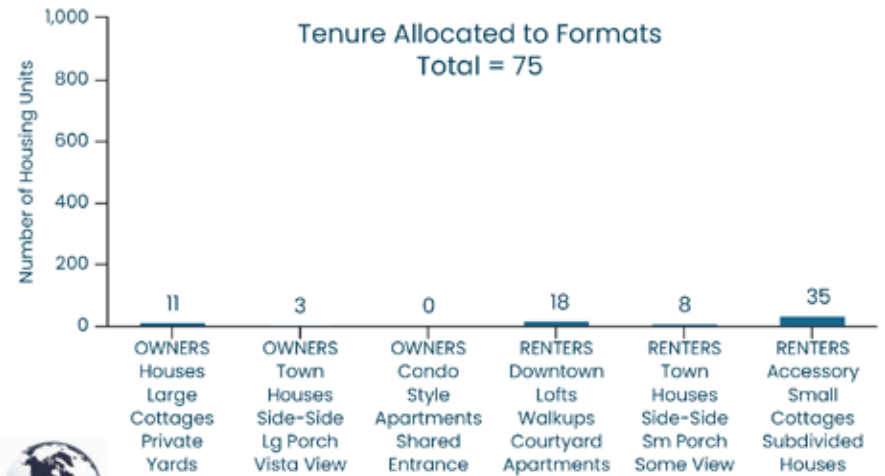


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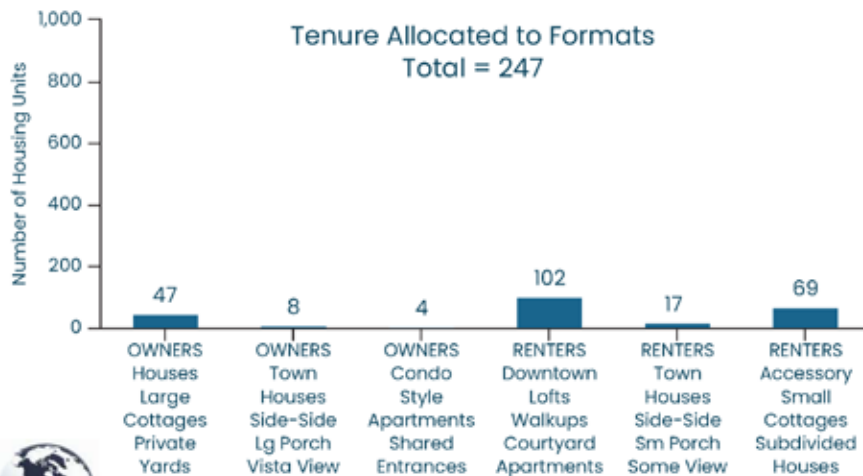
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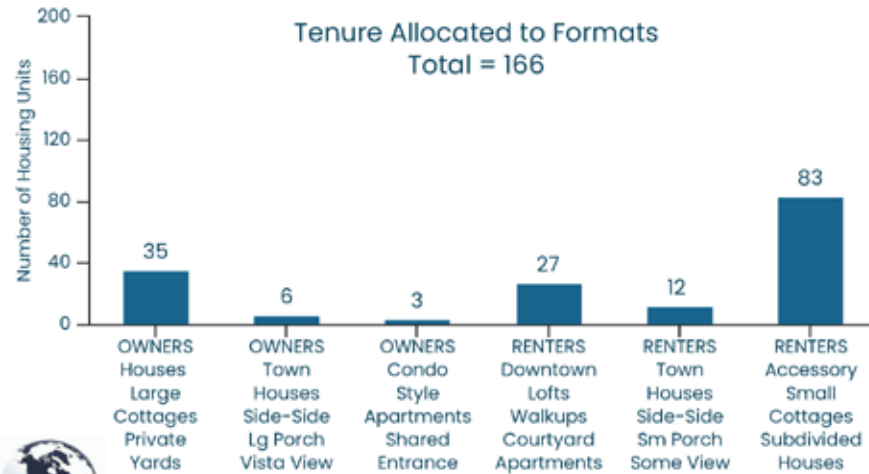


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# VILLAGE OF BLISSFIELD



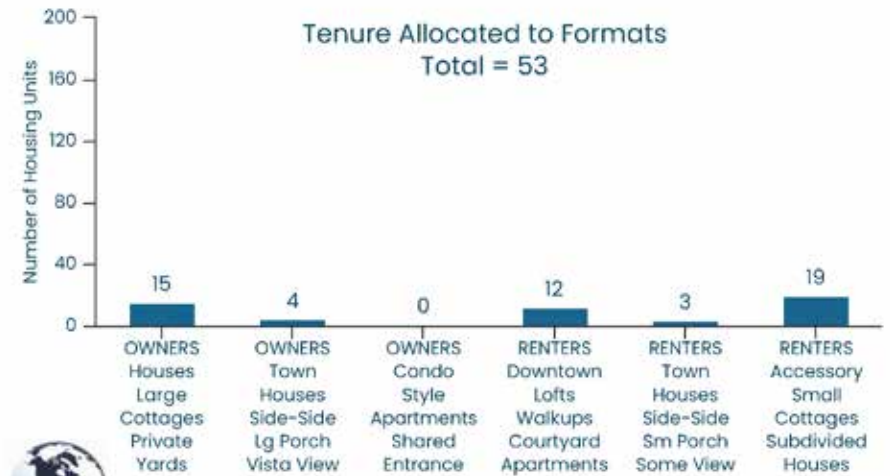
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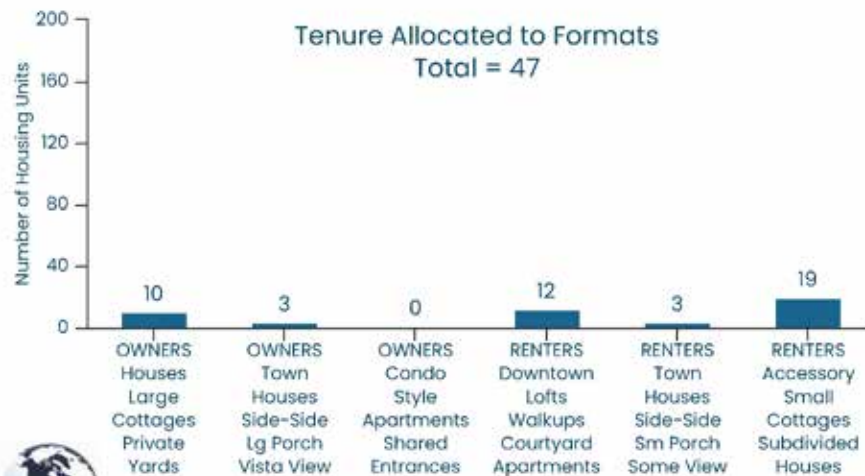
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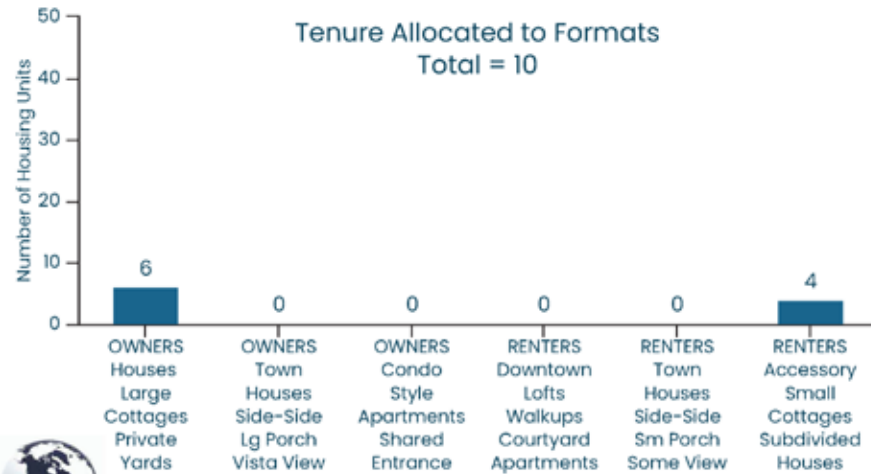
LandUseUSA  
UrbanStrategies

Source: Target market analysis and exhibit prepared by LandUseUSA on behalf of Housing Lenawee; 2022.

# VILLAGE OF BRITTON



## Retain with Rehabs | Year 2025



LandUseUSA  
UrbanStrategies

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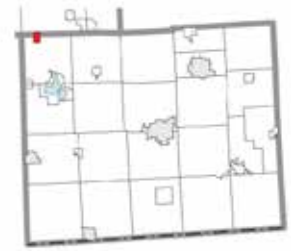
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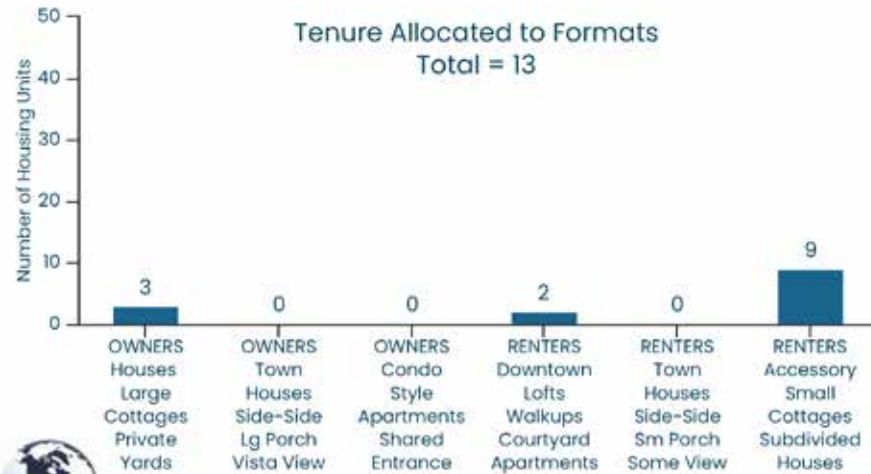
LandUseUSA  
UrbanStrategies

Source: Target market analysis and exhibit prepared by LandUseUSA on behalf of Housing Lenawee; 2022.

# VILLAGE OF CEMENT CITY



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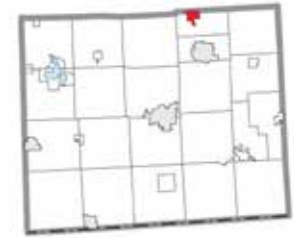
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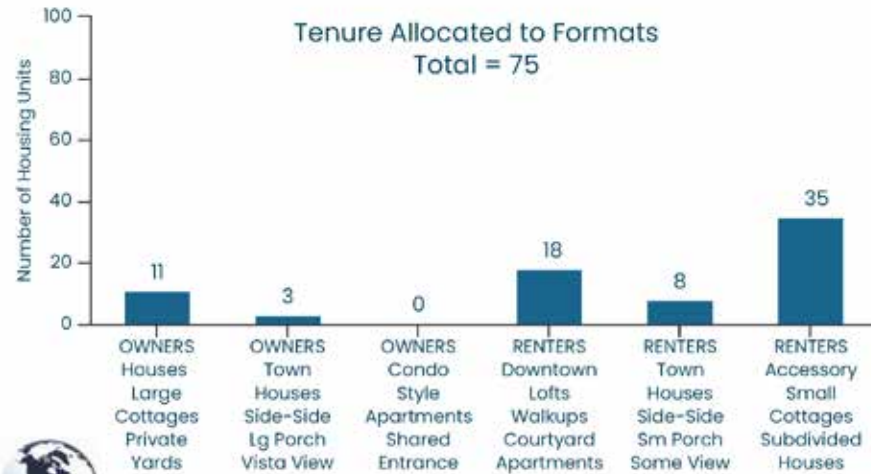


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# VILLAGE OF CLINTON



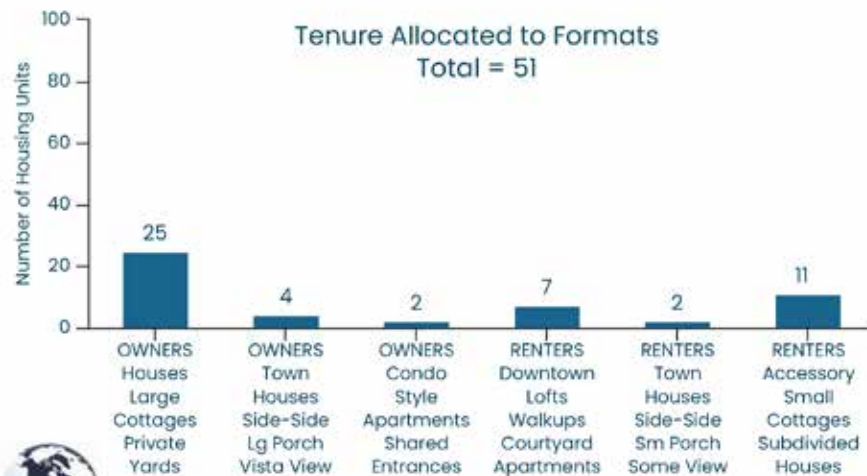
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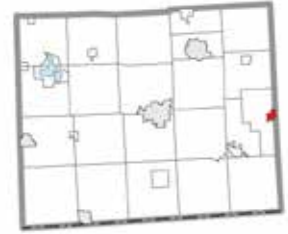


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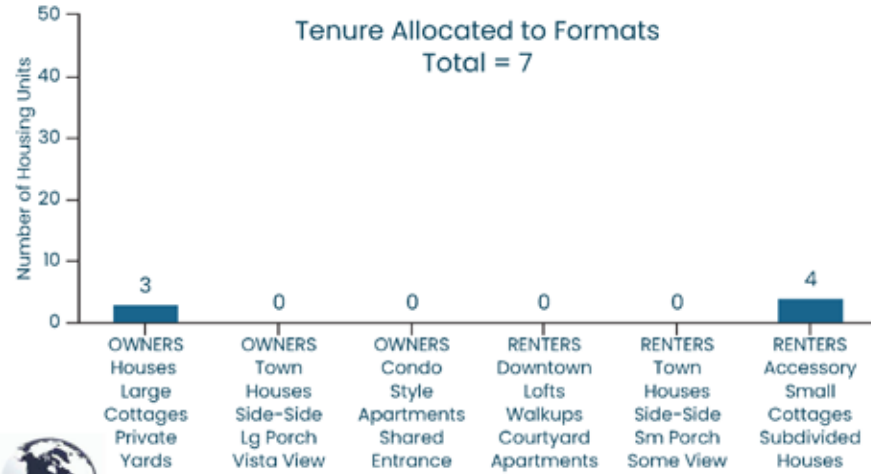
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# VILLAGE OF DEERFIELD



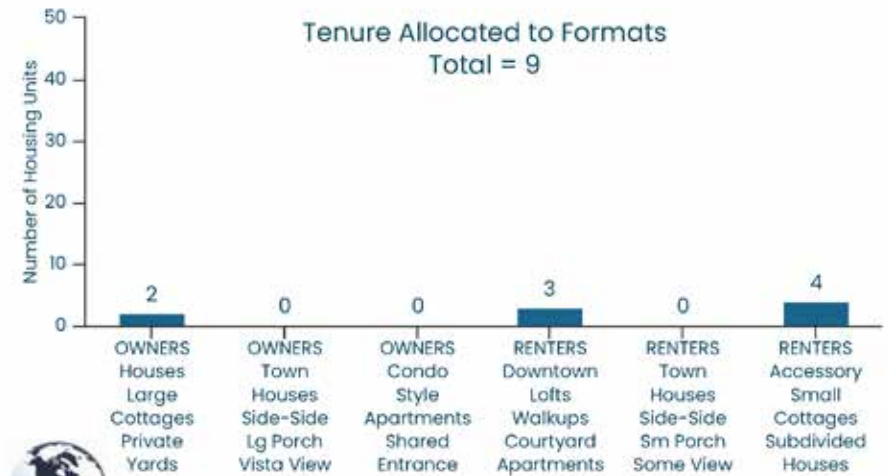
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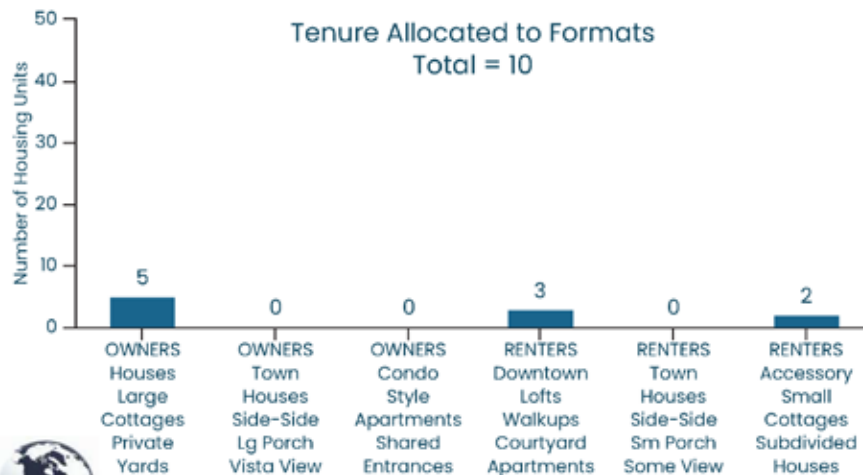
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# APPENDIX B: FOCUS GROUP SESSIONS



## Session 1 – Realtors, Lenders and Property Managers

Need for more rental units

Municipalities not in favor of multifamily units

MISHDA Downpayment Assistance Program for first time home buyers

Pandemic caused work history issues for people trying to qualify for a new mortgage

Families move here for schools + cost of housing.

Stronger housing demand closer to Ann Arbor

Assisted living is being built

Need for affordable assisted housing

Single Family Rentals impact first-time homebuyers.

1,580 homes on market

\$30k for infrastructure for vacant lot development

Need for Municipal participation in development

- Roads
- Sewer
- Water

Time for approvals

Need New industry

Zoning slows construction and limits types/Formats

Need lower income independent living

Riverview Terrace (condemned)

- lost 170 units

20 +- Short term Rentals

No Corporate Housing

Townhouses

- rental, not owner occupied

Accessory units?

Zoning Flexibility

Transportation accessibility.

Bring down cost of new construction on existing infill lots

Mindful of appraisals for new construction

Slower home sales

Not enough affordable housing (160K and under, or to 175k)

3 BR 2 Bath ranch homes sell quickly

middle income is around \$225,000.

Sales are at Pre-pandemic pricing

Little new construction

cost of infrastructure

Agencies don't work well (outside City of Adrian) for new developments.

Rental units - no new underway and most are leased.

## Session 2 – Builders

### What is being built

- Single Family and condos
- Apartments
- Lake Front Homes
- Habitat for Humanity (1-2 houses per year and partner with the Land Bank)
- Some historic restoration of Downtown Adrian apartments
- Former Bixby Hospital Housing Project
- 1-2 custom builds (\$450k and up)

### Why is building not happening

- Costs are holding back the market
- Labor shortage
- Regulatory time frame is too slow (Platting and Land Division Approvals)
- Density is an issue
  - Many townships require half acre or larger lots
- Municipalities need to do better planning of infill development including two Adrian School Sites
  - McKinley
  - Jefferson
  - Garfield

- Unutilized or underutilized vacant land and land bank sites in the City of Adrian and other communities.
- Little perceived coordination between local, county and state agencies.
- There is a need for a county-wide housing coordinator to package and promote vacant properties and redevelopment sites
- Politics and anti-development sentiments throughout the county, especially in leadership positions.
- Development review process needs to be standardized and predictable across the county

### Building Costs

Contractor Grade - \$225/sf

Avg. with some upgrades - \$250 - \$300/sf

Custom - \$400 - \$500/sf

Subcontractor prices are up as well

Development support is needed (cost sharing, abatements and other incentives)

- Road development
- Sewer and water line construction
- Engineering and plan development
- Waive tap fees
- Negotiable development agreement

Gaps in infrastructure throughout the county and costs associated with adding new infrastructure is a challenge for the county.

- Water
- Sewer
- Schools
- Activities for families and children

The county faces staff and resource limitations and capacity for quick growth

Need to attract strong new businesses and retain and grow existing companies

Need for incubation and small business support centers in the county

Promedica is a strength for the county and should attract new residents and employees growing the demand for more housing

Bonner Hills PUD – City of Tecumseh

Communities are seeing high demand for rentals

- Empty nesters
- New tenants in the county
- Blissfield is exploring tiny houses
- City of Adrian is updating ordinances

There needs to be a better balance throughout the county

- Maintenance of community character
- Need for abundance of housing format options
- Need to add flexibility to mix uses in various zoning districts throughout the county
- Adrian is considering ADU's
- Could add new units in Hudson and Tecumseh

Allen Edwin Homes is considering a for-lease detached unit subdivision

People are the treasure of the county

# HOUSING STRATEGIC PLAN

LENAWEE COUNTY, MICHIGAN

