

# Hello!

**Take the  
Brightmoor plan  
survey - scan  
this QR code!**

Or, request a  
paper survey!



## **Housing Focus Group activities as you come in:**

- What part of the Brightmoor area do you live in?
- Survey Questions:
  - Desired Housing Options
  - Community Members with Highest Housing Needs

# Brightmoor

## AREA FRAMEWORK PLAN

Housing Focus Group



# Introductions

Our **MC** today:  
**Dominique Boyer**

Our **speakers** today:

- **PDD**
- **HRD**
- **DLBA**
- **Agency Team**

Our **table resources** today:

- DLBA
- HRD
- Others

# Today's Discussion

- Discuss **your housing goals** and **values** that should inform the plan
- Present **questions and data** that can inform housing goals and discussion today
- **Interactive discussion** during and after the presentation

# What residents have shared about housing so far

Feedback from the Feb Community Workshop & Focus Groups

The topics covered in today's presentation are based on housing concerns and needs attendees shared at the February community workshop and focus groups.

## Needs for more affordable and diverse housing

"Implement similar housing types throughout the neighborhood"

SOUTHWEST (Eliza Howell)

"Affordable housing infill"

NORTHEAST (Brightmoor)

"People need help to maintain their homes"

NORTHWEST (Brightmoor)

"Need for more 55+ and senior housing"

SOUTHWEST (Castle Rouge)

"Glad and hopeful about Maya Angelou Village"

NORTHEAST (Miller Grove)

# Discussion Question

- What housing challenges are you facing?
- What keeps you in, or brought you to Brightmoor?



# Example Housing Goals / Values

1. Provide more options and **types of housing**
2. Provide **affordable rental and homeownership** opportunities
3. Stabilize existing residents with **home repair** and **quality rental options**
4. Prevent **gentrification and displacement** of existing residents
5. **Reactivate vacant properties** with creative strategies (e.g. Rehabbed and Ready, homesteading, etc.)

These are examples!

We would love to hear from you:  
What are your housing goals and values?

Senior housing? Multi-generational housing?

How can we deal with the regional / national issue of high construction costs, particularly for single-family homes?

This means more people moving in - who will they be?

# Background Information

1. Who **lives in the Brightmoor area now**?
2. What have **residents shared** (so far) about housing needs?
3. What is the **housing market** like in Detroit and Brightmoor today?



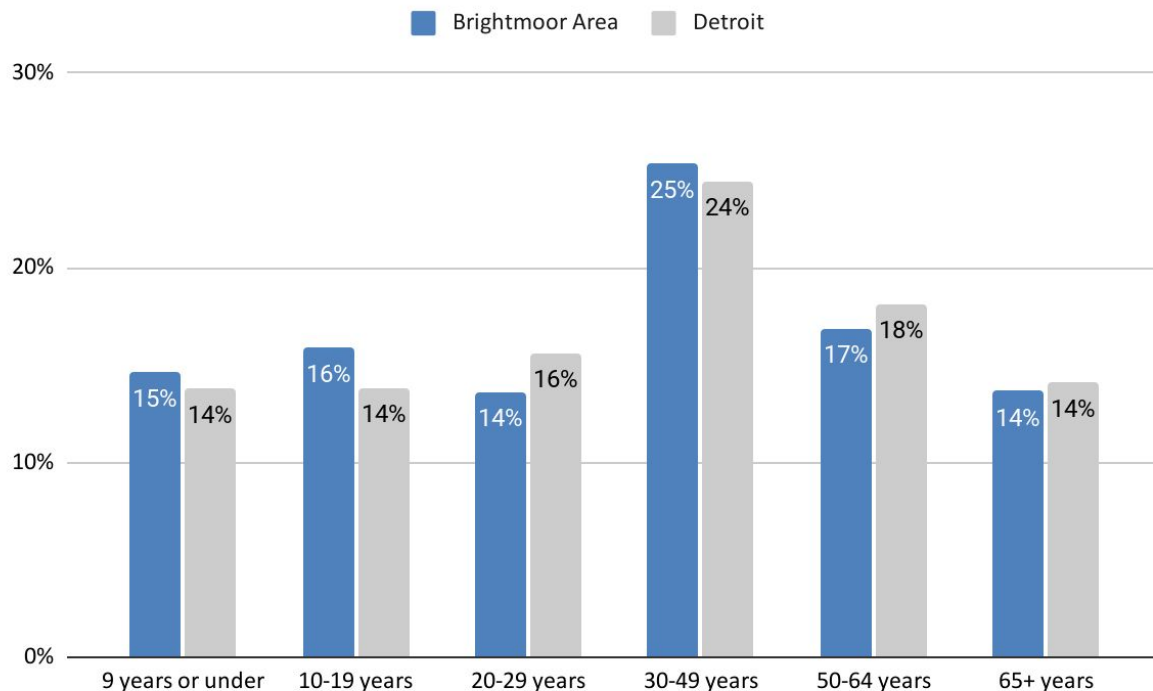


Who lives in the  
Brightmoor area now?

# Age

The **age and family composition** of residents in a neighborhood matters a great deal when considering housing needs.

Young single adults have different needs from families, who have different needs from empty nesters and seniors.



## Stories: Young Family

Michael currently rents an apartment in a nearby neighborhood, and is interested in moving to Brightmoor because he has family in the area.

In Brightmoor today, about **37% of households are “family households” led by single people**, including single women (28.5%) or single men (8.9%) living with relatives.

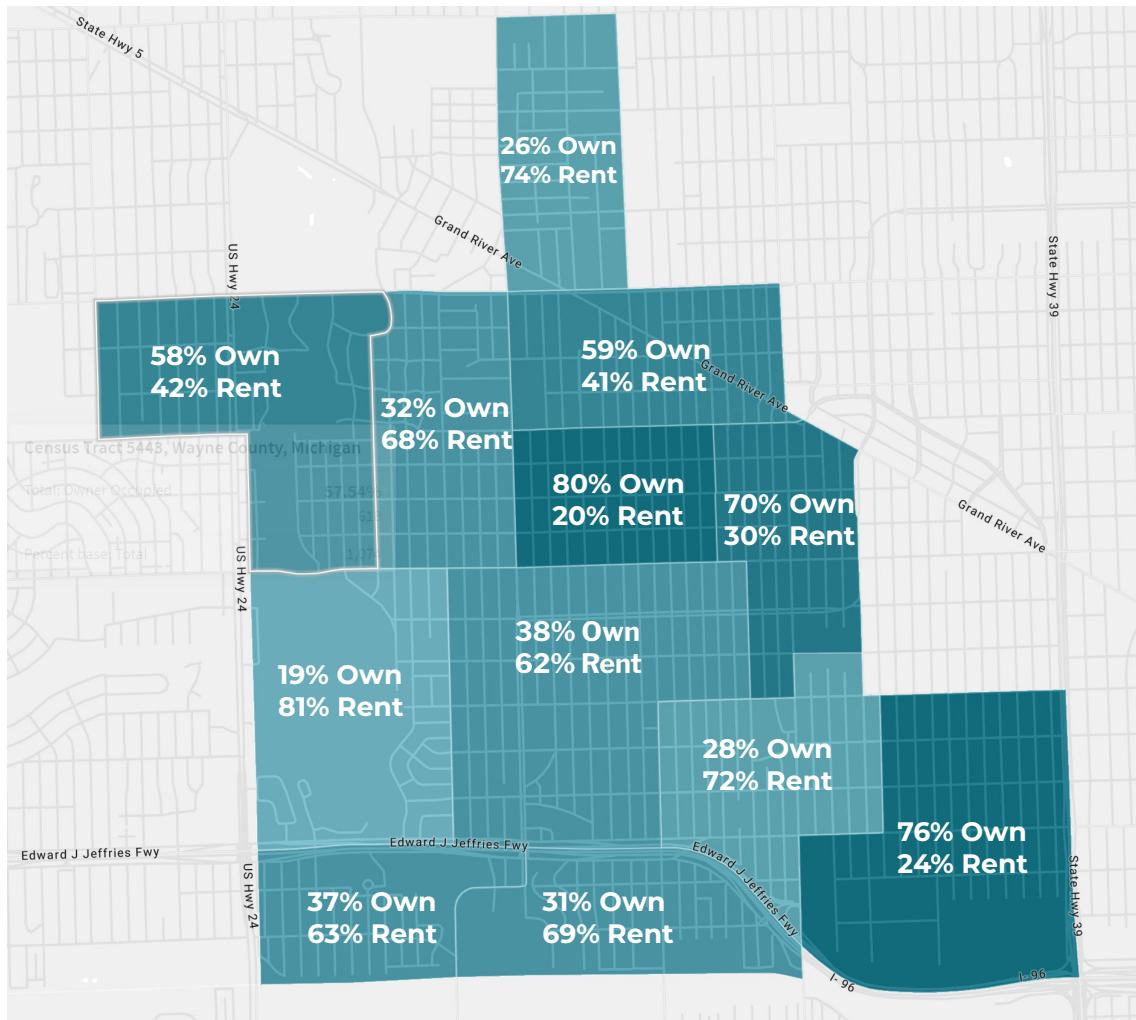


# Owners and Renters

In the Brightmoor area:

- **47%** of residents own their homes
- **53%** rent their homes

The total percentage of owners and renters is **very different** in different parts of the area.



# Median Household Income

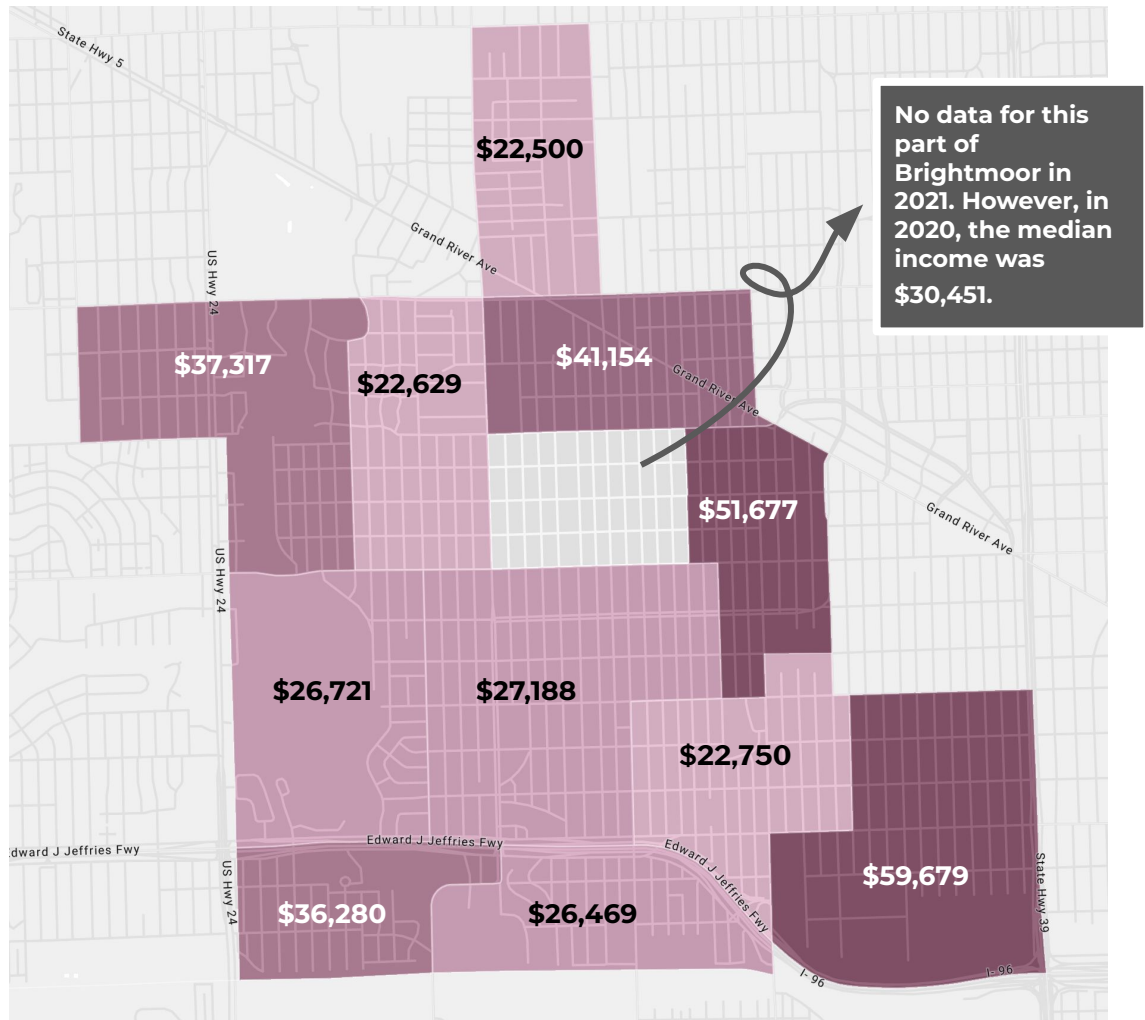
Median income **varies** across the Brightmoor area.

| Brightmoor Core            |
|----------------------------|
| ~ \$22,000 - \$27,000/year |
| 25-35% AMI (3 person HH)   |

| Edge Neighborhoods         |
|----------------------------|
| ~ \$22,000 - \$60,000/year |
| 25-70% AMI (3 person HH)   |

Source: Social Explorer / ACS 2017-2021



## Stories: Older Couple

In their late sixties, Ernest and Edna currently own their home in Brightmoor, but are having some trouble maintaining their home as they grow older.

In Brightmoor today, **one-third (34%) of residents have income from Social Security.** Special consideration is needed for housing that meets the needs of people on fixed incomes.



*We'd like to stay close to our children in the neighborhood and move into senior housing*

# Access to Affordable Housing: Defining “Affordable”

Housing is generally considered affordable if your housing costs **do not exceed 30%** of your household’s monthly income.

The federal government also uses Area Median Income or “AMI” as a way to define affordability. Federal subsidies often require homes to be rented or sold at **less than 80% AMI**.

| If Your 3 person Household Earns... | 30% of Monthly Income Is... | Your AMI Level Is About... |
|-------------------------------------|-----------------------------|----------------------------|
| \$22,000 / year                     | \$550 / month               | 25% AMI                    |
| \$40,000                            | \$1,000                     | 50% AMI                    |
| \$50,000                            | \$1,250                     | 60% AMI                    |
| \$75,000                            | \$1,875                     | 90% AMI                    |

# Access to Affordable Housing: Cost Burden

A household is called “cost burdened” if they spend **more than 30%** of their annual income on housing.

**More than half of renters** (57%), and **more than one-third of homeowners** (36%) are cost-burdened in the Brightmoor area.

| <b>Renter-Occupied Housing Units</b> | 5,574 |       |
|--------------------------------------|-------|-------|
| Renters Paying 30% to 49%            | 1,450 | 26.0% |
| Renters Paying 50% or More           | 1,723 | 30.9% |

| <b>Owner-Occupied Housing Units</b> | 4,999 |       |
|-------------------------------------|-------|-------|
| Homeowners Paying 30% to 49%        | 1,292 | 25.8% |
| Homeowners Paying 50% or More       | 534   | 10.7% |



What have residents shared (so far) about housing needs?

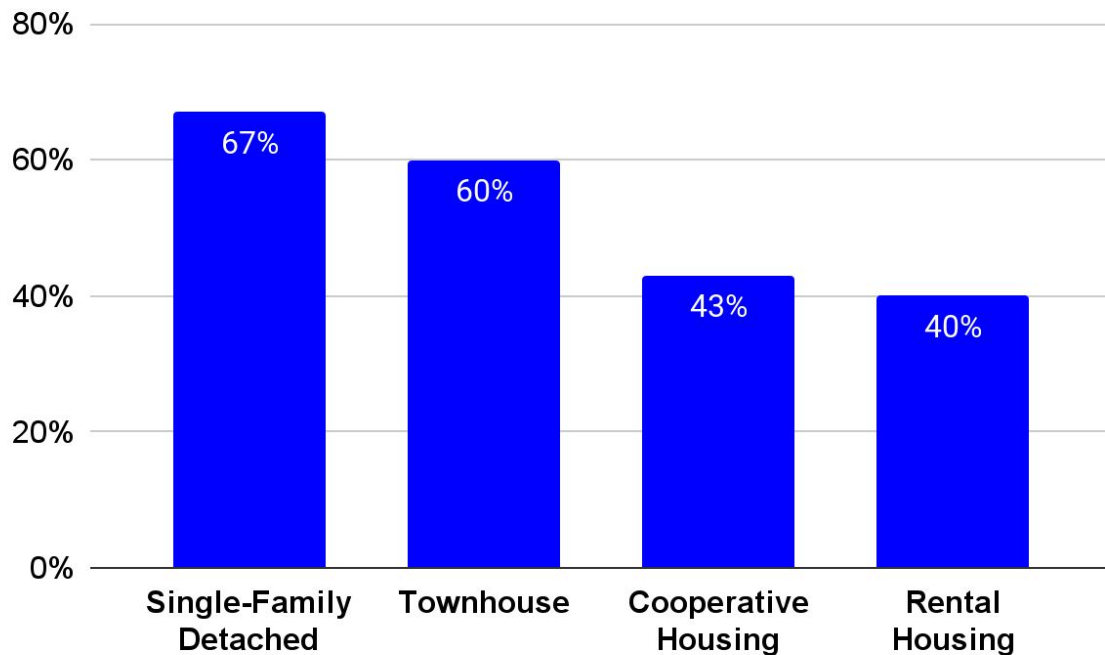
# Survey Results (So Far)

The Brightmoor Plan survey is still open for **feedback!** Please ask for a paper survey, or scan the QR code on these slides.

This graph shows the top **housing types** people wanted in the Brightmoor area from the survey results so far.

*Source: Brightmoor Community Survey Responses, as of July 26, 2023*

TAKE THE SURVEY  
NOW! SCAN QR  
CODE:



# Survey Results (So Far)

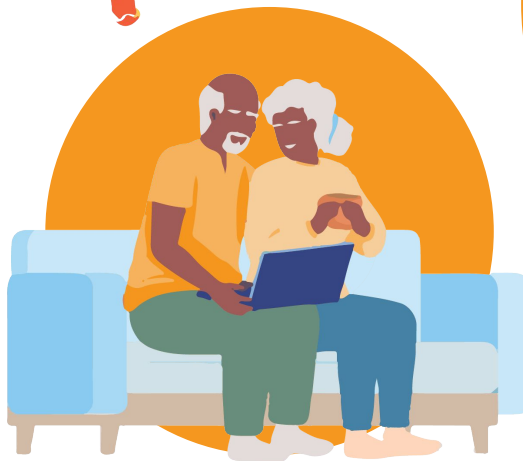
The survey also asks which types of residents have the **greatest housing need** in the Brightmoor area today.

So far, responses say that that **seniors** and **single young adults** likely need additional housing choices.

*Source: Brightmoor Community Survey Responses, as of July 26, 2023*




**TAKE THE SURVEY  
NOW! SCAN QR  
CODE:**



## Stories: Young Professionals

Keisha and Ken are from Detroit and met in college. They both have now found new jobs in the city and would like to find a place to rent and eventually buy, but they are finding that many homes are out of their budget.



*Our income is too high to qualify us for traditional housing subsidies*

*We live in the suburbs now, but Brightmoor could be an affordable place for us!*

What is the housing market like in Brightmoor and Detroit today?

# Brightmoor Area Current Housing

About **three-quarters** of housing in the Brightmoor area is **single-family detached** housing on its own property. The remaining homes are located in various types of buildings.

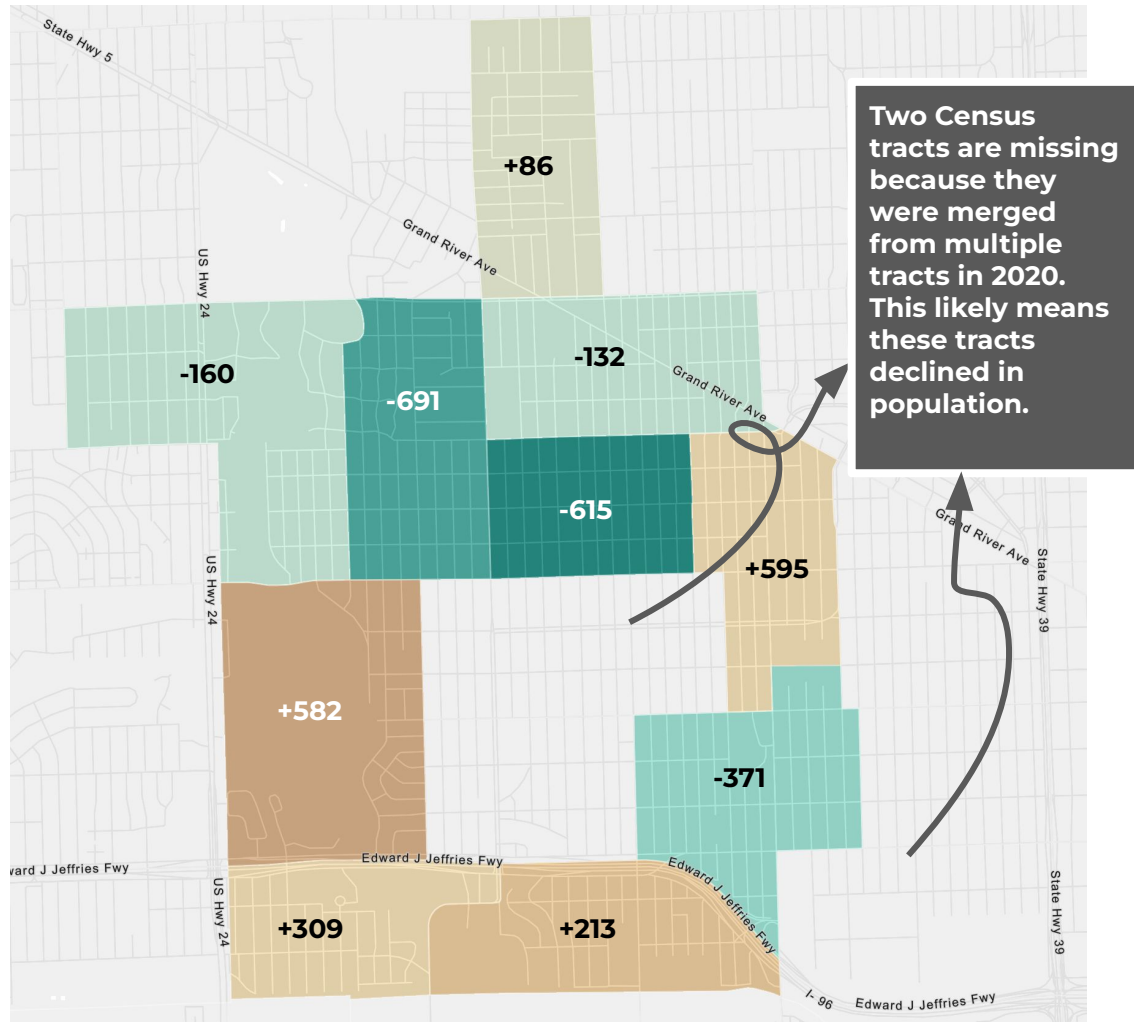
| Total Homes    | 13,045 |       |
|----------------|--------|-------|
| Single-Family  | 10,172 | 78.0% |
| Detached       | 9,710  | 74.4% |
| Attached       | 462    | 3.5%  |
| 2 Units        | 213    | 1.6%  |
| 3 or 4 Units   | 333    | 2.6%  |
| 5 to 9 Units   | 425    | 3.3%  |
| 10 to 19 Units | 503    | 3.9%  |
| 20 to 49 Units | 622    | 4.8%  |
| 50 or More     | 721    | 5.5%  |
| Mobile Home    | 56     | 0.4%  |

# Population Change

Areas shown in **green** in the map lost population from 2016-2021, and areas shown in **beige and brown** gained population.

Green areas likely have **limited demand for new housing** at the present moment.

Source: Social Explorer / ACS 2017-2021 / ACS 2012-2016



# High Construction Costs Are Challenging for New Homes

- Construction costs in Detroit for **new** homes are **very high at approximately \$300 / square foot**
- This is a national issue related to the cost of **materials and labor**
- High **interest rates** and low **comparables** also make new home sales challenging

**New home**  
3BR / 1.5BA



$$\begin{array}{r} 1,500 \text{ square feet} \\ \times \\ \$300 / \text{square foot} \\ = \\ \mathbf{\$450,000} \end{array}$$

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A Brightmoor household earning \$40,000 per year or 50% AMI can afford...

**\$82,000**

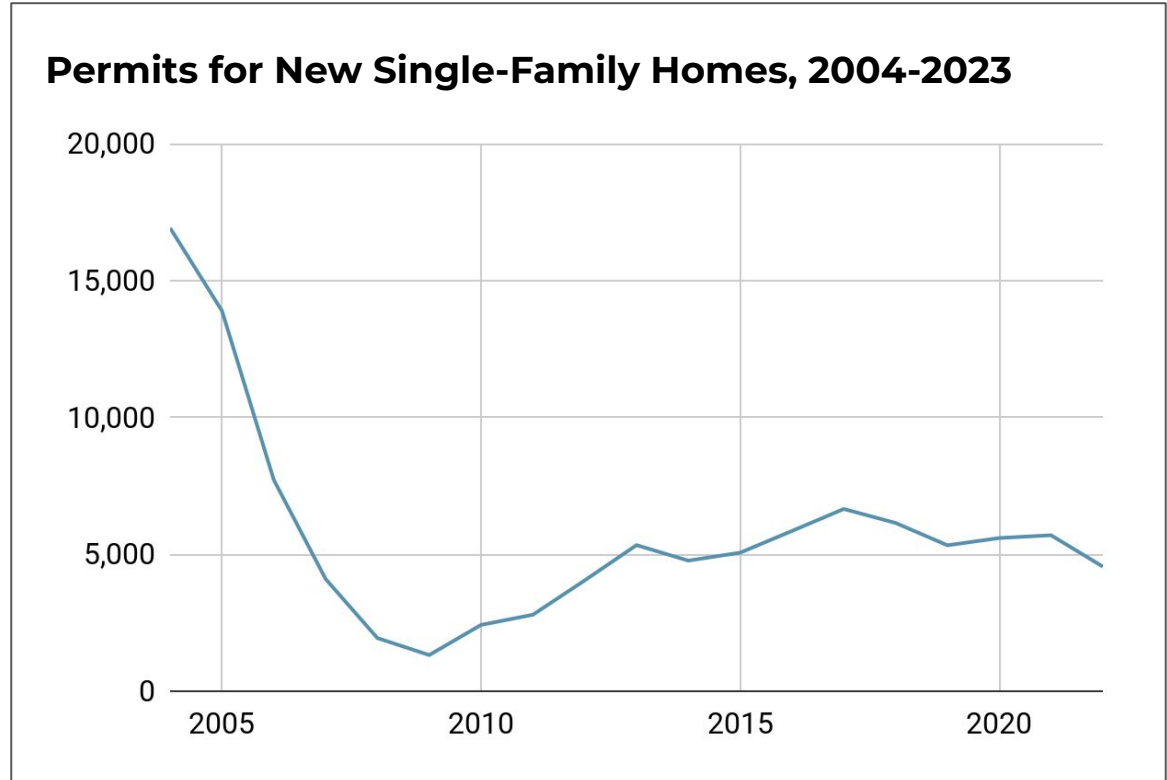
*Assumes FHA mortgage, 3.5% down payment, 7% interest rate*



# Single-Family New Builds are Low Across the Region

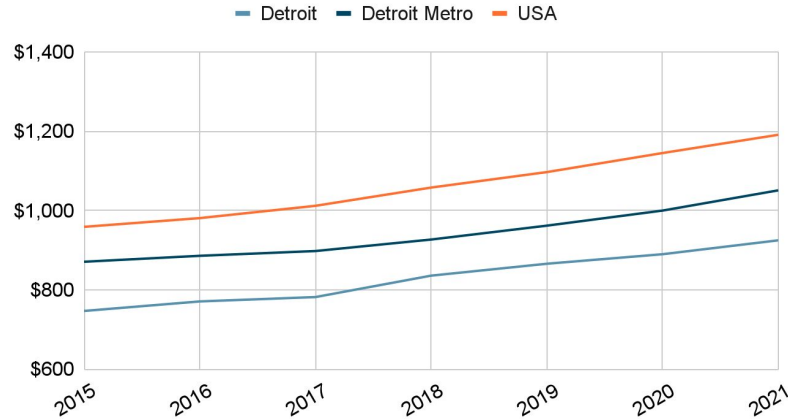
**Single-family new home construction** across the six-county region has not recovered since the Great Recession.

So far, 2023 has seen the **lowest level of homebuilding** since the recession.



# Pressures on Existing Residents

**Rising Rents:** Rents increased by 24% in Detroit between 2015-2021, though they are lower than national and regional levels.



## Median Gross Rent, 2015-2021

*Source: American Community Survey*

**Aging Homes:** The median home in Detroit was built in 1947 (and in Brightmoor, 1948). Costs of maintenance are high.



Gentrification can mean a lot of things – but often the issue people are most concerned about is **displacement of existing residents and businesses.**

# Types of Gentrification and Displacement

Three types of displacement are often of concern to residents:

## Direct Displacement

A household is **directly forced** to leave their home.

*Examples: evictions, eminent domain.*

## Indirect Displacement

A household is forced to leave their home due to **rising costs** that they cannot meet.

*Examples: rent increases, rising property taxes, high energy bills.*

## Cultural Displacement

A household leaves the area because it **no longer offers** the **services they need**, or they feel **unwelcome** in a place where they historically felt comfortable.

*Examples: when business corridors change function and no longer serve people's needs, or when neighbors have different values about how a block should be managed and maintained.*

**Detroit Housing  
Resource  
HelpLine  
launched on  
Thursday, May  
18**

Residents can  
call  
**1-866-313-2520**  
Monday – Friday  
from 9am to 5pm

Detroit Housing Resource HelpLine

Partnership launches Detroit Housing Resource HelpLine to centralize access to housing services, including a newly expanded network of resources for Detroit renters and homeowners

**Detroit Housing  
Services Office  
launched Friday  
June 9**

Residents can  
call  
**1-866-313-2520**  
Monday – Friday  
from 9am to 5pm

Office in the Housing & Revitalization Department

New Detroit Housing Services Office (DHS) provides direct case management, vital document help, employment assistance and housing leads for eligible Detroiters facing immediate displacement from their current housing or who have been displaced.

Part of Mayor Mike Duggan's \$203M affordable housing plan backed by City Council Members Waters, Calloway, Johnson, and Santiago-Romero

Office funded in part with \$20 million of American Rescue Plan (ARPA) funding

Services available for eligible Detroiters are accessed through the newly launched Detroit Housing Resource HelpLine

# Opportunities to Realize Housing Goals

- Discuss programs from the Detroit Land Bank Authority (DLBA)
- Discuss City of Detroit Housing & Revitalization Department project examples
- Explore other creative strategies

# Detroit Land Bank Authority

Detroit Land Bank Authority

Savannah Robbins, Planning & Analysis Assistant Director

August 2<sup>nd</sup>, 2023





**DLBA  
Brightmoor  
Quick Facts**

## **Current & Upcoming Listings**

Upcoming Auction & Own It Now Listings- 44  
Side Lots & Neighborhood Lots For Sale- 856

## **Past Sales**


Auction & Own It Now Compliance Achieved- 263  
Side Lots & Neighborhood Lots Sold- 312

## **Prop-N Stabilizations**

In Progress- 20  
Completed- 25


## **Demolitions**

Completed- 1,545  
Upcoming- 263



# Visit our website at **buildingdetroit.org**

The Detroit Land Bank Authority's public lobby is open by appointment only. Lobby Hours are Monday – Friday from 9 am to 1 pm and 2 pm to 5 pm. The lobby is closed from 1 pm to 2 pm for lunch.



DETROIT LAND BANK AUTHORITY


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## Explore. Learn. Buy.


The Detroit Land Bank Authority offers Detroit residents an abundance of home and land ownership opportunities. We've designed our sales programs to make buying property in Detroit more accessible and affordable than ever before. This is your chance to take part. Start your search by clicking on the boxes below or explore the tabs above to learn about our programs.

Looking for opportunities to create play spaces and community gardens in your neighborhood? Start [here!](#)




### Buy a House

Whether you're looking for a fixer-upper or something ready to move in, the land bank has a house to meet your needs.



### Buy Land

Interested in the lot next door or in your neighborhoods? Browse the thousands of vacant lots across the City of Detroit.



### All Listings Map

Not sure what you're looking for? Browse through a map of our entire inventory.

# DLBA Rehabbed & Ready Program

Apply online at [Buildingdetroit.org](https://Buildingdetroit.org)

Inquire about a specific property at  
[inquire@detroitlandbank.org](mailto:inquire@detroitlandbank.org)  
or call 313-974-6869

Come speak to us today at the  
**resource table!**

Thank you!  
Savannah Robbins,  
Assistant Director, Planning & Analysis



# Current HRD projects

## *Mixed Use-Multi Unit*

### Project 1-Alternative For Girls(In-Progress), *renamed Maya Angelou Village*

- 45 units serving homeless prevention for women with children

### Project 2-Archdale Senior Housing

- 53 units serving 55+ residents
- Based on recent RFP(Request for Proposals with DLBA)

## Northwest Grand River



**Project 1**  
**16711 Burt Rd.**  
**Vacant City owned land**

## Cody Rouge/Warrendale



PERSPECTIVE VIEW

A | ARCHDALE SENIOR LIVING

**Project 2**  
**12 vacant land bank lots**  
**Archdale/W. Warren Ave.**



# Other Creative Strategies

*What other ideas do you have?*

## “Homestead”: Homes with Multiple Lots



Idea from the Restore the 'Moor plan

Package homes with multiple lots for sale to reactivate more land

## Innovative Construction



Bring down construction costs with 3D printing, manufactured or modular homes

## Land Bank Bundling



DLBA can help bundle and market single family homes

# Discussion

# Discussion Questions

1. What **housing challenges** are you facing?
2. What **keeps** you here?
3. **Affordable housing:**
  - a. What does affordable housing look like or mean to you?
  - b. Who is in need? For what purpose?
4. **Displacement and gentrification:**
  - a. Are you feeling signs of gentrification or displacement today?
  - b. What type(s) of displacement are most a concern?
  - c. What ideas do you have to reduce these risks?
5. **Housing Goals:** What are your housing goals and values?

Thank You



## Other Opportunities: Choice Neighborhoods Funding

- Choice Neighborhoods is a program available through HUD to help with **comprehensive neighborhood development**, including affordable housing.
- The program is **national and competitive**; Detroit has one Choice Neighborhood in North Corktown.
- The first phase application is for a “planning grant.”

## Other Opportunities: Innovative Construction

- Some other areas in the U.S. are exploring options like 3D printing, manufactured housing, and Zero Energy homes.
- These technologies reduce construction costs and/or long-term costs, making it more affordable to buy and maintain a home.
- We could explore these further in the next community workshop if there is interest.

## Household Types

“Family households” include at least two related people in the home, while “nonfamily households” may include single people or roommates.

Nearly **one-third** of households in Brightmoor are family households headed by **women**.

|  |              |              |
|--|--------------|--------------|
| <b>Family Households:</b>              | <b>6,005</b> | <b>56.8%</b> |
| Female Householder, No Husband Present | 3,010        | 28.5%        |
| Married-Couple Family                  | 2,056        | 19.4%        |
| Male Householder, No Wife Present      | 939          | 8.9%         |
| <b>Nonfamily Households:</b>           | <b>4,568</b> | <b>43.2%</b> |
| Female Householder                     | 2,359        | 22.3%        |
| Male Householder                       | 2,209        | 20.9%        |

# Sources of Income

Two-thirds (**67%**) of households in the Brightmoor area earn income from wages or salaries.

One-third (**34%**) have income from Social Security. This means special consideration is needed for housing that meets the needs of people on fixed incomes.



## Access to Affordable Housing: Federal Subsidies

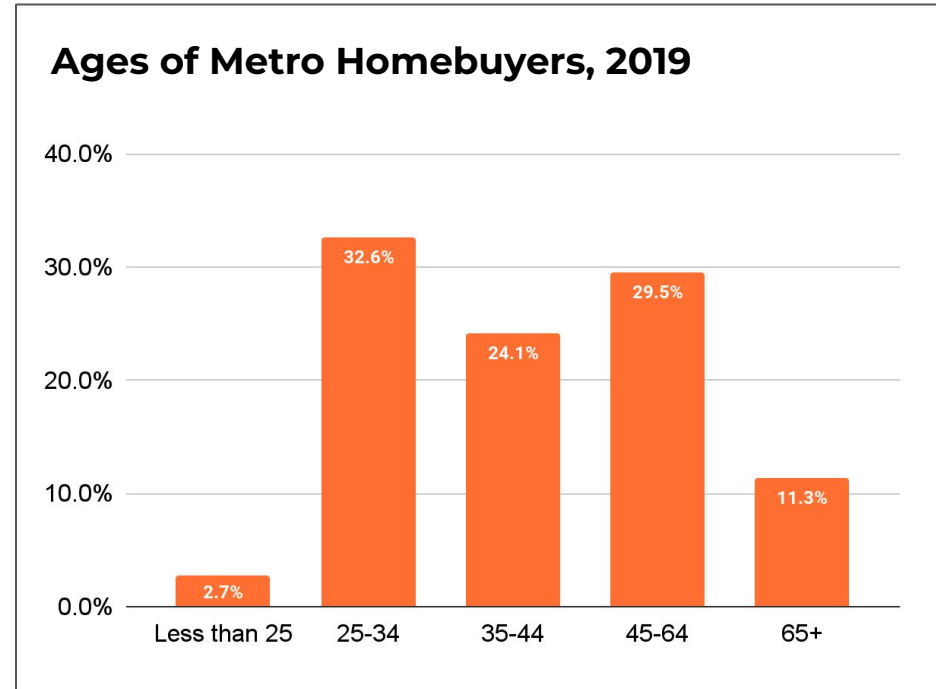
“Affordable housing” built with federal subsidies is usually affordable to households earning **less than 80% of “Area Median Income”** or AMI, which is currently \$68,200 / year for a 3-person household.

Some types of subsidies for rental housing actually require homes to be below 60% or 30% of AMI.

| If Your 3-Person Household Earns... | Your AMI Level Is About... |
|-------------------------------------|----------------------------|
| <b>\$25,000</b> / year              | <b>30%</b> AMI             |
| <b>\$40,000</b> / year              | <b>50%</b> AMI             |
| <b>\$50,000</b> / year              | <b>60%</b> AMI             |
| <b>\$75,000</b> / year              | <b>90%</b> AMI             |

# Who is buying homes in the region? (2019 data)

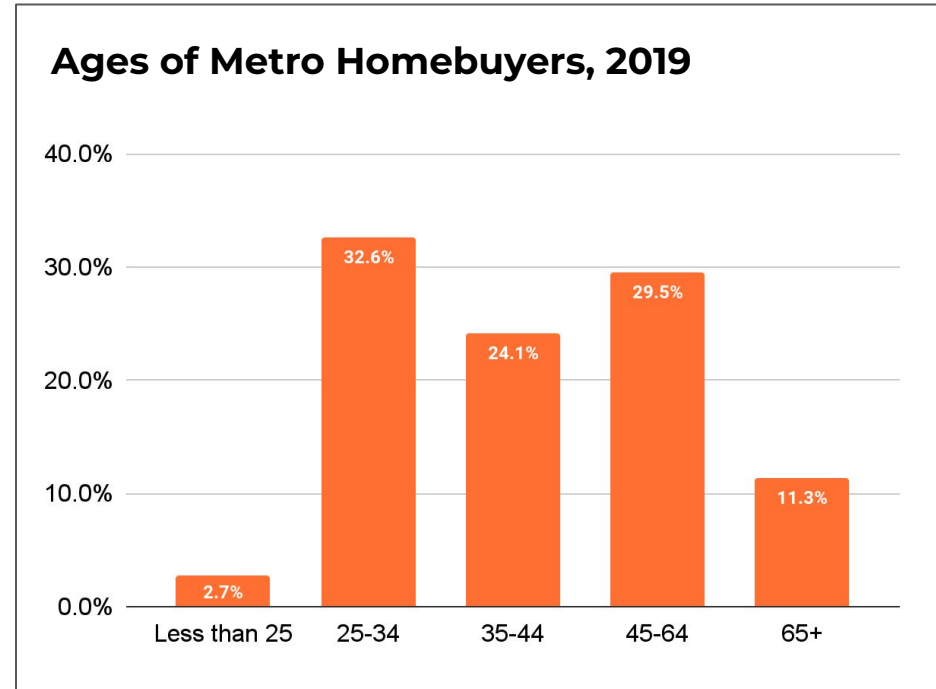
- The average homebuyer in 2019 in the Detroit metro area had an annual household income of \$77,879
- **11.5% of homebuyers in the metro were Black**, and 81.6% were White
- **67% moved from another part of Michigan**
- Nearly half (46%) were **couples with children**, and about one-quarter were **single people with no children**



Source: National Association of Realtors / 2019 ACS PUMS Data

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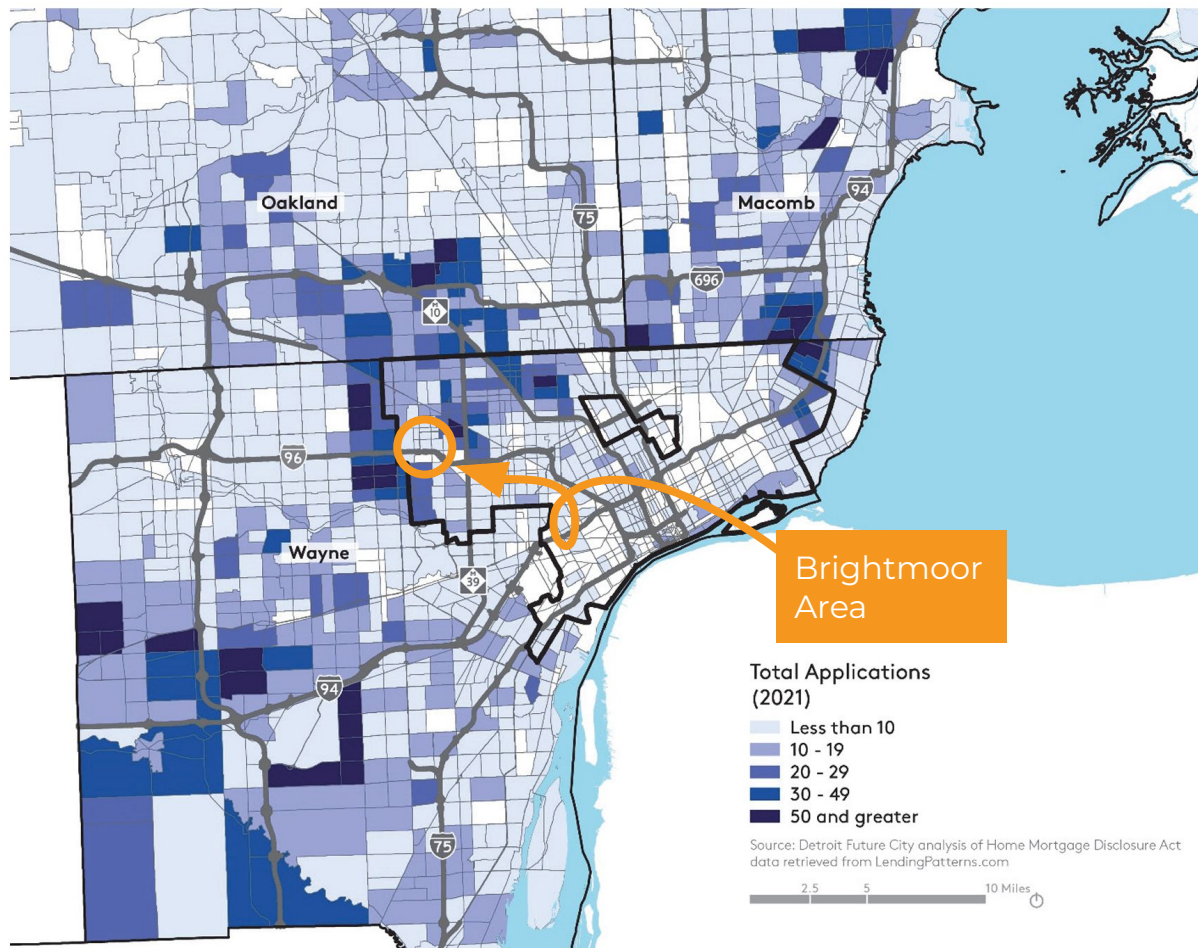


Source: National Association of Realtors / 2019 ACS PUMS Data

# Who is buying homes in the region? (2021)

**Black homebuyers** have formed an increasing share of homebuyers in recent years. Over 10,000 Black buyers applied for mortgages in 2021 in the region.

**Areas near Brightmoor experienced significant demand**, though the Brightmoor area itself saw fewer applications.



Source: Detroit Future City, *Black Homebuyer Demand, 2023*