

Acronyms

AAATA: Ann Arbor Area Transportation Authority, branded as The Ride
AAHC: Ann Arbor Housing Commission
AAPS: Ann Arbor Public Schools District
ACS: American Community Survey
AFFH: Affirmatively Furthering Fair Housing
AFH Plan: Assessment of Fair Housing Plan
AI: Assessment of Impediments
AMI: Annual Median Income
CAN: Community Action Network
CDBG: Community Development Block Grant
CIL: Ann Arbor Center for Independent Living
CRA: Community Reinvestment Act
EMU: Eastern Michigan University
ESG: Emergency Solutions Grants Program
FHC: Fair Housing Center of Southeast and Mid Michigan
FMR: Fair Market Rents
FY: Fiscal Year
HAWC: Housing Access of Washtenaw County
HCV: Housing Choice Voucher Program/Housing Choice Vouchers
HUD: US Department of Housing and Urban Development
LIHTC: Low Income Housing Tax Credit
MAP: Michigan Ability Partners
MDEQ: Michigan Department of Environmental Quality
MDOT: Michigan Department of Transportation
MSHDA: Michigan State Housing Development Authority
NEZ: Neighborhood Enterprise Zone
OCED: Washtenaw County Office of Community and Economic Development
PILOT: Payment in Lieu of Taxes
PUD: Planned Unit Development
QAP: Qualified Allocation Plan
RAD: Rental Assistance Demonstration
R/ECAPs: Racially or Ethnically Concentrated Areas of Poverty
RTA: Regional Transportation Authority
U of M: University of Michigan
UCEC: Urban County Executive Committee
VA: US Department of Veteran Affairs
VAWA: Violence Against Women Reauthorization Act of 2013
WISD: Washtenaw Intermediate School District
YCS: Ypsilanti Community Schools District

Definitions

- **Affordable Housing:** Affordable housing is housing for an individual or family that costs less than 30% of their gross annual income. If housing costs, such as mortgage payment, taxes, insurance, utilities or rent exceeds 30%, it is considered a cost burden. Households facing this burden are challenged to afford food, clothing, transportation, child care, education, medical costs, and other needs. To learn more about housing affordability, use this link to view [Frequently Asked Questions about Affordable Housing](#). Also see www.ewashtenaw.org/affordablehousing
- **Committed Affordable Housing Units:** Physical housing units available to households at or below 60% AMI. These units have both rent and income limits to maintain affordability over time. These limits are due to use of one or more incentive including use of local, state or federal subsidy, such as LIHTC, grants, public land, and so on.
- **Disability:** Under Federal law, the term disability means, with respect to an individual: A physical or mental impairment that substantially limits one or more major life activities of such individual; a record of such impairment; or being regarded as having an impairment. AFFH, as well as the American Community Survey (US Census Bureau) categorizes six disability types:
 - **Hearing difficulty:** deaf or having serious difficulty hearing (DEAR).
 - **Vision difficulty:** blind or having serious difficulty seeing, even when wearing glasses (DEYE).
 - **Cognitive difficulty:** Because of a physical, mental, or emotional problem, having difficulty remembering, concentrating, or making decisions (DREM).
 - **Ambulatory difficulty:** Having serious difficulty walking or climbing stairs (DPHY).
 - **Self-care difficulty:** Having difficulty bathing or dressing (DDRS).
 - **Independent living difficulty:** Because of a physical, mental, or emotional problem, having difficulty doing errands alone such as visiting a doctor's office or shopping (DOUT).
- **[Housing Affordability and Economic Equity Analysis](#)** - This 2015 Washtenaw County report was adopted by the following jurisdictions: Washtenaw County, City of Ann Arbor, City of Ypsilanti, Pittsfield Township, Ypsilanti Township, and the Ann Arbor Downtown Development Authority (DDA).

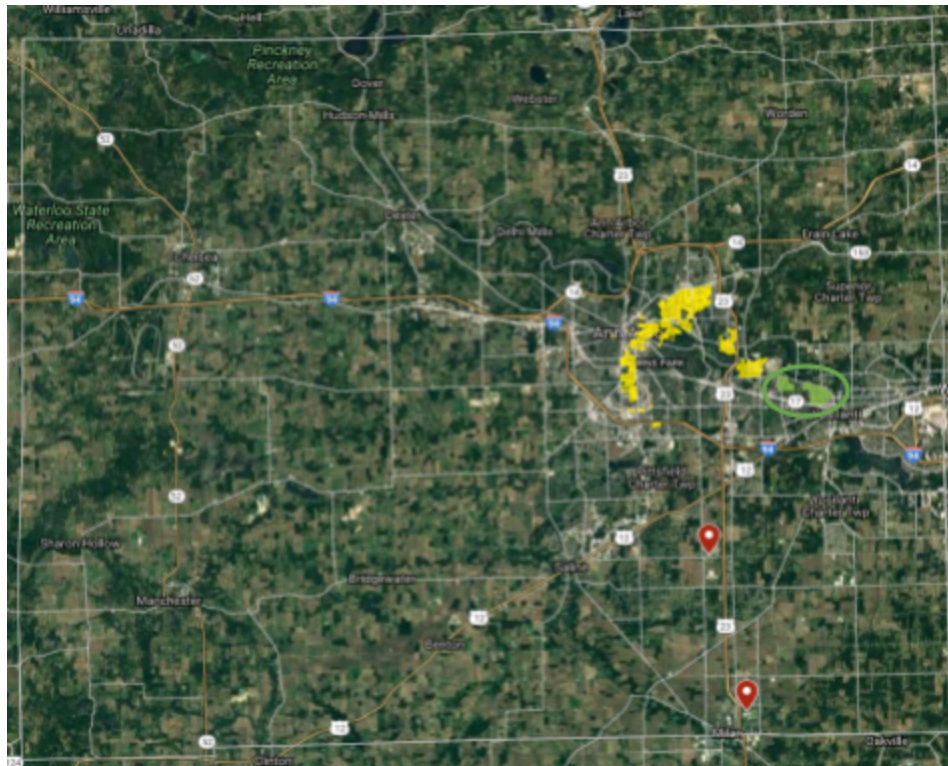
The crux of this Analysis is that within the relatively small Washtenaw County, there are two distinct housing markets in play. One in the Ann Arbor area featuring high rents and high incomes, and a second in Ypsilanti and Ypsilanti township with lower rents and even lower

incomes. The high demand of Ann Arbor, with numerous amenities, well-respected schools districts and access to job centers, has only become more exclusive in recent years, pushing out lower-income households. Those households then live further away from job and education centers, and often find housing in Ypsilanti and Ypsilanti Township. There is a racial component to consider as well, as a larger African American population is also located in Ypsilanti and Ypsilanti Township.

The Analysis discussed further throughout the plan. The report provides a series of recommendations in order to reach targeted goals for communities in the urbanized area by 2035 (20 years). Those goals include:

- Add 140 units per year in City of Ann Arbor
 - Add 17 units per year in Pittsfield Township
 - Add/grow 69 College-educated residents per year in City of Ypsilanti
 - Add/grow 140 College-educated residents per year in Ypsilanti Township
- **Opportunity Areas:** The Washtenaw Opportunity Index was developed in 2015 in partnership with Kirwan Institute on Race and Ethnicity. The Index categorizes census tracts in Washtenaw County are organized by quartiles. The areas in the top quantile are considered areas of high opportunity, whereas the areas in the bottom quantile are considered areas of low opportunity. Rankings are based on five categories: education and training, health, job access, neighborhood safety, and stability and economic well-being. For more information about the Opportunity Index, visit: <http://www.opportunitywashtenaw.org/>.
 - **Protected Classes:** With a few exceptions, Federal and State law prohibits discrimination when based on the following classes:
 - Race
 - Color
 - Religion
 - Sex (including sexual harassment and pregnancy)
 - National origin (including [immigration status](#))
 - Familial status (the presence of children under the age of 18)
 - Disability
 - Age
 - Marital status
 - **R/ECAPs:** The US Department of Housing and Urban Development (HUD) defines a Racially or Ethnically Concentrated Area of Poverty (R/ECAP) as a census tract where:
 - 1) the non-white population comprises 50 percent or more of the total population and

- 2) the percentage of individuals living in households with incomes below the poverty rate is either
- a) 40 percent or above or
 - b) three times the average poverty rate for the metropolitan area, whichever is lower.
- **Redlining:** The practice of denying services, either directly or through selectively raising prices, to residents of certain areas based on the racial or ethnic composition of those areas.
 - **Urbanized Area** - the 2015 Housing Affordability and Economic Equity Report references the Urbanized area of Washtenaw County. These areas are City of Ann Arbor, City of Ypsilanti, Pittsfield Township and Ypsilanti Township. Together these four areas make up 64% of the County's population and 66% of the County's housing stock.
 - **Washtenaw County Reference Map** - below is a screenshot of key locations that skew demographics reflected in the AFH Plan, including the University of Michigan (yellow area), Eastern Michigan University (green circle), and two major correction facilities, the Federal Correctional Institution (FCI) in Milan and the Women's Huron Valley Correctional Facility, in the county (red pins). See link for more information.



- **Washtenaw Urban County** - The Washtenaw Urban County is a partnership between the Washtenaw County Board of Commissioners and the cities, townships, and villages who have agreed to jointly participate in federally funded programs. Its governing body named the Washtenaw Urban County Executive Committee (UCEC) consists of 18 jurisdictions, including Ann Arbor Township, Augusta Township, Bridgewater Township, City of Ann Arbor, City of Saline, City of Ypsilanti, Dexter Township, Manchester Township, Lima Township, Northfield Township, Pittsfield Township, Salem Township, Saline Township, Scio Township, Superior Township, Webster Township, York Township, and Ypsilanti Township. City of Dexter and Sylvan Township. As of 2018, the City of Dexter and Sylvan Township will join and increase the number of participating jurisdictions to 20.