St Clair Superior

Andrea Bruno, Housing Manager
St Clair Superior Development Corp
THE CLEVELAND FLEA
an urban treasure hunt
Housing In Numbers...

LoftHome
Loft Home 2.0
Loft Home 2.0

Before

After
Loft Home 2.0

Before

After
Loft Home 2.0

Before

After
Design [re] Build
design/build
Thank You.

Andrea Bruno, Housing Manager
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Cleveland EcoVillage

The Cleveland EcoVillage is a national demonstration project with the goal of developing a model urban village that will realize the potential of urban life in the most ecologically sustainable way.

Why was it created?
The Cleveland EcoVillage was founded through an innovative partnership between the public, non-profit and government sectors. Conceived in 1998, the EcoVillage was created in response to continued urban sprawl, disinvestment in the urban core and resulting environmental degradation within and outside the City. Using sustainability as an organizing principle, and transit-oriented development as a planning strategy, the EcoVillage seeks to retain urban dwellers while attracting people back into the urban core.

Where is the EcoVillage?
The Cleveland EcoVillage centers around the EcoVillage/NW 65th/Lorain Avenue RTA Rapid Station in the Detroit Shoreway neighborhood, two miles west of Downtown Cleveland. The Cleveland EcoVillage is within a quarter mile walk of the rapid station, just minutes away from the shores of Lake Erie, the banks of the Cuyahoga River, the Ohio & Lake Erie Towpath Trail and the nationally celebrated Gordon Square Arts District.
Madison Avenue Gateway
Madison Avenue Gateway
Climate Resilience Urban Opportunity Initiative

Adam Davenport | 10.26.16
Climate Resilience Urban Opportunity Initiative
Housing Inclusion
Population stabilized and beginning to grow

Expected growth in middle income knowledge economy jobs, continued loss of low wage earners to sunbelt

Expected in-migration from County and Global Centers (NYC, Chicago, Boston)
Shifting Income Distribution

**2000 - 2012 Change in Near West Side Household Income Distribution**

<table>
<thead>
<tr>
<th>Income Level</th>
<th>Proportional Change</th>
<th>2000 Household Count</th>
<th>2012 Household Count</th>
</tr>
</thead>
<tbody>
<tr>
<td>Extremely Low</td>
<td>5% Proportional Drop</td>
<td>600</td>
<td>400</td>
</tr>
<tr>
<td>Very Low</td>
<td>6% Proportional Drop</td>
<td>300</td>
<td>200</td>
</tr>
<tr>
<td>Low</td>
<td>1% Proportional Drop</td>
<td>100</td>
<td>60</td>
</tr>
<tr>
<td>Moderate</td>
<td>1% Proportional Increase</td>
<td>170 Hhlds</td>
<td>200 Hhlds</td>
</tr>
<tr>
<td>Middle/High</td>
<td>11% Proportional Increase</td>
<td>930 Hhlds</td>
<td>1,200 Hhlds</td>
</tr>
</tbody>
</table>

**Assumptions + Foundations:**
- We applied Cleveland's Average Household size of 2.29 people to the Near West Side, assuming there was little variation between the neighborhood and citywide averages.
- 2012 Median Family Income of $64,789 for a family of 4 in the Cleveland-Elyria-Mentor Area was used to determine approximate percent of median income for a 2.29 person household.

**NOTE:** According to the data sources used, the Near West Side experienced a 10% population gain (approximately 750 households) from 2000-2012 bringing the total # of households to approximately 8,000.

**Data Sources:** 2000 Census, 2010 Census, 2012 American Community Survey 5 year estimate, US Department of Numbers Standards.
We want to harness the renewed interest in Near West Side neighborhoods to fuel balanced, equitable redevelopment.

If we do not intervene and establish ground rules now, we expect to see low and moderate income households lose ground over the next few decades on the Near West Side as a result of new investment that disproportionately serves those earning above 120% of the Median Family Income in our region.
ASSUMPTION S.

Basis of 2030 Projections

DENSITY:
7,500 people/sqmi

INCOME DISTRIBUTION:
Average of Near West Side + Cuyahoga County

PROTECTION GOAL:
Add or preserve and protect at least 20% of all units needed below 120% of Median Family Income.
Near West Side 2030 Unit Needs by Income Bracket

Modeling Development Without Displacement

<table>
<thead>
<tr>
<th>Income Bracket</th>
<th>2010 Census</th>
<th>2030 Projected Need</th>
</tr>
</thead>
<tbody>
<tr>
<td>&lt; 30% MFI</td>
<td>2,535</td>
<td>2,567</td>
</tr>
<tr>
<td>30-50% MFI</td>
<td>1,095</td>
<td>1,354</td>
</tr>
<tr>
<td>50-80% MFI</td>
<td>1,329</td>
<td>1,697</td>
</tr>
<tr>
<td>80-120% MFI</td>
<td>894</td>
<td>1,432</td>
</tr>
<tr>
<td>&gt; 120% MFI</td>
<td>1,470</td>
<td>2,870</td>
</tr>
</tbody>
</table>

- Extremely Low Household Income
- Very Low Household Income
- Low Household Income
- Moderate Household Income
- Middle/High Household Income
Housing Inclusion
<table>
<thead>
<tr>
<th>Household Income</th>
<th>Extremely Low</th>
<th>Very Low</th>
<th>Low</th>
<th>Moderate</th>
<th>Middle/High</th>
</tr>
</thead>
<tbody>
<tr>
<td>MFI</td>
<td>≤ 30% MFI</td>
<td>30 - 50% MFI</td>
<td>50 - 80% MFI</td>
<td>80 - 120% MFI</td>
<td>&gt; 120% MFI</td>
</tr>
<tr>
<td>Income</td>
<td>≤$20k</td>
<td>$20k - $30k</td>
<td>$30k - $45k</td>
<td>$45k - $75k</td>
<td>$75k +</td>
</tr>
</tbody>
</table>

**Renters:**
- Partner with CMHA to preserve existing units, and add units using 4% LIHTC in a mixed-income environment. Ensure CMHA has the resources needed to invest, maintain and manage their units over time.
- Reserve 9% LIHTC for this income bracket, continue to pursue larger scale projects with sophisticated HTC and NMTC financing, with a particular focus on the Scranton Corridor and Lincoln Heights-APL areas of the neighborhood. When LIHTC projects age out, transition to mixed income where appropriate.
- **100 Homes Program**, a small multifamily rehab program for both Renters and Owner Occupants
- **Land Bank 20% Inclusion Policy** for new construction on city-owned lots
- **Developer’s Fees** for all new construction and significant rehabs
- **Live-Work Incentive Program** for all anchor employers (e.g. MetroHealth)
- **Workforce Housing Trust Fund** at citywide level, prioritized according to gentrification study and linked to a Community Land Trust. Trust Fund should operate like an endowment and should allow for a mix of affordable financing via private industry and philanthropic Program Related Investments along with public subsidies and philanthropic grants.
- Continue to partner with private developers to meet this market demand. No subsidy appears to be needed at this time.
- Re-evaluate need in 5 years to see if natural “market rate” pricing is excluding 120%-180% AMI households.

**Homeowners:**
- We do not encourage homeownership at these incomes. To help existing owners we will advocate for citywide LOOP real estate tax break for any seniors and longtime Owner Occupants on fixed incomes.
- Case-by-case basis for lease-purchase and land trust home purchase
- See above for strategies that will extend homeownership opportunities to those below 120% AMI
LEVERAGE CITY-OWNED LOTS.

Land Bank Workforce Housing Inclusion Policy
20% REQUIREMENT.

Basic Structure

Table 1
Required ADUs

<table>
<thead>
<tr>
<th># Units</th>
<th>Requirement</th>
</tr>
</thead>
<tbody>
<tr>
<td>&lt; 5 Units</td>
<td>1 ADU @ Tier 3</td>
</tr>
<tr>
<td>5 - 9 Units</td>
<td>2 ADUs @ Tier 3</td>
</tr>
<tr>
<td>10+ Units</td>
<td>20% ADUs, delivered according to Table 4, ADU Diversity</td>
</tr>
</tbody>
</table>
TIERED PRICING. Income + Family Size

Table 2
Target Income Tiers

<table>
<thead>
<tr>
<th>Rental</th>
<th>For Sale</th>
</tr>
</thead>
<tbody>
<tr>
<td>Tier 1</td>
<td>Tier 1</td>
</tr>
<tr>
<td>60% MFI Max.</td>
<td>80% MFI Max.</td>
</tr>
<tr>
<td>Tier 2</td>
<td>Tier 2</td>
</tr>
<tr>
<td>80% MFI Max.</td>
<td>100% MFI Max.</td>
</tr>
<tr>
<td>Tier 3</td>
<td>Tier 3</td>
</tr>
<tr>
<td>100% MFI Max.</td>
<td>120% MFI Max.</td>
</tr>
</tbody>
</table>

Table 3
Bedroom Count Adjustments

<table>
<thead>
<tr>
<th></th>
<th>1</th>
<th>2</th>
<th>3</th>
<th>4</th>
<th>5</th>
<th>6</th>
<th>7</th>
<th>8</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>70%</td>
<td>80%</td>
<td>90%</td>
<td>100%</td>
<td>108%</td>
<td>116%</td>
<td>124%</td>
<td>132%</td>
</tr>
</tbody>
</table>
PRESERVE MULTI-FAMILY.

“100 Homes” Historic Multifamily Rehab Strategy
PRESERVE MULTI-FAMILY.

A Scrappy Strategy to Acquire, Rehab and Protect

- designed to be lean, flexible and close to the market
- time limited and meant to achieve its purpose only as long as the market forces are supportive
- involves acquiring existing one, two and three family homes at current, fair market prices, making only modest and necessary improvements to the units ($15,000 per unit) and then making the units available for rent to households earning 50% to 120% of Area Median Income (AMI), which, for a family of four ranges from $33,050 to $79,300.
- Target: 1/3 of units will be secured for households at 50% - 80% AMI and 2/3 of the units for households at 80% to 120% AMI
### SAMPLE DASPEX, South Tremont

<table>
<thead>
<tr>
<th>Uses</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Acquisition (2 units)</td>
<td>$60,000</td>
</tr>
<tr>
<td>Improvements (2 units)</td>
<td>$30,000</td>
</tr>
<tr>
<td>Soft Costs</td>
<td>$6,000</td>
</tr>
<tr>
<td>Interest</td>
<td>$9,900</td>
</tr>
<tr>
<td>Overhead</td>
<td>$2,000</td>
</tr>
</tbody>
</table>

**TOTAL**

$107,900

### Sources

<table>
<thead>
<tr>
<th>Source</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Mortgage</td>
<td>$86,320</td>
</tr>
<tr>
<td>Housing Trust Fund</td>
<td>$21,580</td>
</tr>
</tbody>
</table>

**TOTAL**

$107,900

Map showing the location of South Tremont.
Brick + Beam cofounders (Emilie, Amy, Victoria)
Prototyping of Brick + Beam in January 2015
Brick + Beam’s first public prototyping event | March 2015
Wood window repair workshop
Masonry repair and repointing class
Weatherization walkthrough class in a vacant DLBA house

Photo: Victoria Olivier
Storytelling event

Photos: Amy Elliott Bragg
Audience at “So you want to save a house?” event
Welcome to Detroit's Rehabber Community

Brick + Beam is a community for building rehabbers of all levels. We aim to support rehab in Detroit by sharing knowledge, building talent, and providing access to the resources you need to get (or keep!) going.

Events
Regular events with practical info, hands-on classes, and fellowship.
Upcoming events

Rehab Q&A
Ask your rehab questions and contribute your experience by answering others.
Ask a question

Rehab Map
Tell us what you’ve been working on and showcase Detroit’s revival.
Brag your rehab

Rehab Resources
Find tools, materials, and support for your rehab project.

About
Learn more about Brick + Beam and our mission.

Resource Library
Learn from our organized collection of how-tos and reference materials.
Browse the library

Have a rehab question?

brickandbeamedetroit.com
Craftsman donated tools to distribute to new homeowners

Photo: Emilie Evans
saturday, may 21  10am - 4pm

METRO

DETROIT HOME EXPO

Dumars Fieldhouse  State Fairgrounds, 8 Mile Road

Presented by  Rehabbed & READY

[Image of event promotion]
Where to, What next?
• Organizational Development
• Continued partnership development
• Establish programs to address specific needs
Contact us:
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brickandbeamdetroit@gmail.com
@brickandbeamdetroit
facebook.com/brickandbeamdetroit

Thanks!

Photo: Bri Paxton
Woodbridge Neighborhood
Detroit
Photo: Bri Paxton