A SCORECARD FOR DETROITERS

## Welcome to the MEDD

The Measuring Equitable Development in Detroit (MEDD) scorecard is a tool for resident and community empowerment. First, this document serves as a guide for evaluating development opportunities, identifying community needs, and establishing a conversation around equity. The goal of the tool is not for every development to achieve a 'perfect score' but to engage in a process that requires thought and consideration of the potential impacts for all groups, not just those whose voices are historically the loudest. Second, the use of this tool ensures that all community voices are at the front of decision-making processes. The result is an engaged community that is informed and empowered to address issues of equity: housing affordability, environmental justice, environmental pollution, transportation access, and more. This scorecard seeks to encourage development that protects existing residents and increase investment in a neighborhood without the accompanying negative impacts. Finally, the tool responds to the questions: "What is equity in our community? How can we achieve it?"

Equity in development supports the most vulnerable groups in a community by ensuring that all decisions do not have a disproportionately negative impact due to one's race, ethnicity, socioeconomic status, neighborhood, background, orientation, religion, or culture. When considering equity, it is important to ask who is and is not benefiting from a decision or development, and how developments can ensure that those decisions account for local needs and resident input.

The City of Detroit has a historically tumultuous history with development. In recent years, there has been an attempt to increase opportunity and grow the local economy by accepting nearly all development opportunities that present themselves, regardless of the potential impact that it may have on a community. Much of the current development in Detroit is also dominated by a few large corporations, including Bedrock Detroit, Ilitch Holdings, Inc., and Ford Motor Company. In an effort to return control to city residents and local businesses, our scorecard was created with the goal of future developments that are

community-driven, community-supported, and just.

This tool can be used in a number of ways. Residents, businesses, and neighborhood organizations can independently use it as a mechanism for rating a particular development or project; a developer, the City, or a non-profit can also use the tool as part of their public process, as a means of gathering feedback and engaging the community. This tool is also meant to serve as a guide for those developers who may wish to go above and beyond the requirements of the City's current Community Benefits Ordinance and help them understand identified community needs or wants. It is our intention that this scorecard always serves the residents of a community and gives them power in the decision-making process.

For more information about how this scorecard was developed, please see the report titled Development at the Speed of Trust: An Equitable Development Toolkit for the People of Detroit.

The MEDD was developed by the University of Michigan Taubman College Urban and Regional Planning graduate 14th Street Capstone team. Published May 2021.

### **NOTE**

Not all the criteria may be applicable to a development. For instance, if a developer proposes a retail space, it may score highly on the Economic & Workforce Development principle but poorly on Housing. During the scoring process, these conditions should be taken into consideration and discussed. One option is to completely exclude the principle and adjust the scoring as detailed in the following section, another is to fill out the principle as is. As each project is unique, this will have to be decided on a case-by-case basis and may need to be adjusted based on community desires. A community can ultimately decide whether or not to omit a guideline or principle for an individual project; the scorecard should be used to foster conversation and the inapplicable principle may still be valuable for understanding how the project fits within the broader context of development in the community.









Community Members



Local Planners & Officials



Developers & Organizations

Everyone can and should complete the scorecard, as it is a versatile tool that works in a variety of settings. This scorecard and process works best when as many stakeholders can participate as possible, including residents, neighborhood associations, developers, and City officials. It will help center the development process around residents' goals, needs, and perspectives.

This scorecard is designed to be used throughout the City of Detroit.

It can be used on projects of all sizes.





#### Before breaking ground

Establish community vision and goals



#### **During development**

Update residents & allow them to provide feedback



#### Following completion

Evaluative tool on the process as a whole

The MEDD can be used:

- In the process of planning,
- To consider new developments,
- To engage with residents & communities,
- To evaluate the impact of a development or policy, or
- To **encourage** & **make** policy changes.

# Understanding the Points

Points are awarded to each guideline based on a scale of 0 (low) to 4 (high).

	0	1	2	3	4
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Each person completing the scorecard should determine for themselves what the scores of 1, 2, and 3 mean. The sum of points in each principle is the raw score of that principle. The raw score can be compared on its own with other completed scorecards. It can also be converted into a weighted score, which reflects the prioritization of community values framed within the scorecard's principles. This weighted score indicates the development's achievement relative to that prioritization and provides the opportunity for scores to be analyzed across different projects. The standard principle weights are as follows:

- Community Engagement: 20%
- Housing: 20%
- Economic & Workforce Development: 20%
- Transportation: 10%
- Land Use & Design: 10%
- Environment & Sustainability: 10%
- Financing: 10%

For example, a hypothetical resident, an avid biker, may score the transportation principle to the right:

	TRANSPORTATION	
1	Project increased connections to all modes of public transit and makes walking, biking, and public transit a realistic choice.	3/4
2	Presence of GPS, other wayfinding systems, and mapping information for pedestrians, bicyclists, transit, and other users was provided. (Transit) Information, relating to direction, entrances, and signage, was made available in the predominant languages used in Detroit.	<u>3</u> /4
3	Stakeholders worked together to incorporate Universal Design for all users by implementing sidewalks, bike lanes, median islands, pedestrian signals, bus lanes, and other facilities for pedestrians, bicyclists, motorists, and public transit users of all ages and abilities into new and existing infrastructure.	4/4
4	Developers advocated for improvement of existing infrastructure around the site.and engage in long term maintenance of all facilities (including from transit, snow clearance, tree trimming).	2/4
5	The project implemented equitable transit-oriented development and provides affordable housing near transit.	4/4
Notes	s: Where's the accessible bike parking?	Total:
	Developer mentioned snow removal, but no landscape maintenance.	<u>16</u> /20

Her raw score is 16. To calculate the weighted score of transportation, we first calculate the raw percent by dividing the raw score by the total potential points. We then multiple that percentage by the weight of that principle as listed at left. That number is the weighted score.

Step 1: Raw Score to Raw Percent	Step 2: Raw Percent Times Weight	Step 3: Weighted Score
16 ÷ 20 = 80%	80% X .10 = 8%	8%

Sum the weighted score of each principle to calculate the entire project's score. Our hypothetical biker filled out the rest of her scorecard for a total score of 74%. She can now compare it to others.



Remember, a perfect score does not exist and is not the goal of this scorecard. Instead, the results of this scorecard should spark conversations between residents, developers, and City officials. The raw score and the weighted score are meant to produce two different types of conversations.

A high or low score should not indicate an automatic approval or rejection of a project. The final score provides a number to center a discussion which is the scorecard's ultimate purpose.

The goal of this scorecard is to facilitate a conversation about the project, equity, and impact across the principles outlined. We pose the following questions to begin discussion:

- What principles scored lowest on your scorecard versus what principles scored lowest for your neighbors?
- How did you allocate your points?
- How would you change the project in order to improve the development?

Without a conversation to complement the process, the scorecard lacks power. The score should be included in the community conversation about how the project fits within broader community goals, but equity is not a quantifiable number. A higher score should be the goal for a project, but the scorecard criteria should be adapted to the conditions of the development. While the points are important, the conversation is vital.

### PROJECT INFO

1. Project/plan name:
2. Location:
3. Your name:
4. Your contact information:
5. Your relationship to the project (neighborhood member, developer, local official, etc.):
6. Date:

### INSTRUCTIONS

In the steps outlined below, a person utilizing the scorecard will allocate a range of points to each criteria.

**Step #1**: Fill out the general project information (left). Then proceed with the next step.

Step #2: Read over each principle's guidelines.

**Step #3**: Use the Glossary to clear up any questions of content or definition.

**Step #4**: Give each guideline a score. (Not all criteria may apply to your community or project, in which case those guidelines will be removed from the point allocation process, but may still be considered in conversations.)

**Step #5**: Using the Points Calculator, add up all principles scores to calculate the Raw Score. Use the Raw Score to calculate the Weighted Score.

**Step #6**: Hold conversations with community members around each criterion to discuss both the raw and weighted scores.

	COMMUNITY ENGAGEMENT	
1	Project (1) was initiated by the community or a community-based institution (like a local non-profit or community development corporation), (2) works to alleviate an issue (such as safety, food access, littler, lighting, access to affordable housing), (3) addresses an opportunity identified by a community entity, or (4) is led by a resident developer.	/4
2	Developers and planners partnered with the community to develop their community engagement plan during the ideation and preconstruction phases of their project.	/4
3	Notification of the project distributed to stakeholders via mail and/or digital formats within 30 days of the planning process or upon application of public funding.	/4
4	A minimum of five meetings were held throughout the process especially within the preconstruction or ideation phases.  Accessibility was prioritized for at these meetings (with consideration for physical ability, transportation, language, time/days, childcare, mode, internet access). The following criteria were met:  1. Meeting locations, times, dates, and formats are strategically picked to ensure accessibility,  2. Coordinates with Detroit City Planning engagement professional to ensure distribution of resources,  3. Meeting focused on conversation with community members, back and forth rather than just presenting information,  4. Information presented, activities/methods used, etc. are legible to participants.	/4
5	Community has authority in the decision-making process prior to the project going before the Area Council or local Planning Commission for approval.	/4
6	Significant changes to the scope or design of a plan/project resulted in additional community engagement (i.e. workshop with surrounding residents, update to City Council, etc.) and respond to community priorities and concerns.	/4
7	The developer involved local community organizations to monitor progress of the site in the case of sale and extension beyond the project.	/4
8	Developers have completed a culture and history tour of the project area with a resident, performed research the neighborhood and community, identified stakeholders; consulted existing neighborhood plans or studies; and analyzed existing data and maps.	/4
Notes	s:	Earned Points:
		/32

1	New housing units resulting from the project are permanently affordable.	/4
2	Project includes units that are affordable at the City's Area Median Income (AMI).	/4
3	Project management and City officials engage and participate in partnerships with the housing community and advocates to support and advocate for policies that preserve existing affordable housing and spur the creation of new affordable units.	/4
4	Project supports a range of household types and residents' life stages that are dignified, safe, and designed with durable materials.	/4
5	The percentage of housing that accommodates large families with three to four bedroom units reflects the community's need.	/4
6	Intervention integrates housing with community-aligned supportive services designed for vulnerable populations seeking stability for health, recovery and personal growth.	/4
7	New development incorporates a Renter Equity Program, or similar program that allows renters to build wealth.	/4
8	Displacement prevention strategies (such as current residents' first right of refusal on new housing); educating existing residents on relocation assistance; and assurances that increased property values benefits current residents.) for groups like marginalized populations, community services, and culturally relevant institutions and businesses.	/4
9	Intervention and City policy help existing homeowners retain their homes through programs and resources like repaying over-assessed homeowners, home repair funds like Make It Home, property tax assistance or exemption programs like Pay as You Stay* or the Homeowners Property Tax Assistance Program (HPTAP), etc.	/4
10	Affordable housing is located near amenities (health and social services, transportation, education, and quality job opportunities) that promote walkability, livability, and community.	/4
11	Promotes housing that allows residents to create meaningful community ties at the site level or between the project site and local community through renters' associations, community events, or programming.	/4
12	Developer or community organizations establish an impact area around the project site and provide resources for existing tenants to make home safety and quality improvements.	/4
13	Project includes lead remediation and accountability mechanisms in any project components that are reusing existing built structures, in accordance or collaboration with Making Detroit Lead Safe.	/4
Notes		Earned Points:
		/ 52

### USTAINABILITY & ENVIRONME All structures, including new builds and renovations, incorporate energy efficiency and environmentally friendly materials throughout the project's lifespan. Buildings, including new and renovated structures, are Living Building standard (or similar) certified. 3 Recycling and composting processes are used as primary waste disposal methods during construction. / 4 Development incorporates simple and low-cost projects, such as setting a greenhouse gas reduction goal, installing a rain garden, 4 etc. Development encourages non-motorized transportation by creating sidewalk infrastructure, crosswalks, bike lanes, bike racks 5 when available, and reduces parking lot size when possible. Development meets all state and local environmental standards, and cleans or repairs any negative impacts caused by the development including, but not limited to, air pollution, water pollution, soil pollution, waste removal, erosion, and more. If 50% or more residents in the neighborhood meet the definition for Detroit's current AMI, the developer should provide additional considerations for community benefits, pollution mitigation, local funding, and increased partnerships with local groups. / 4 Development/project uses native plants and grasses in all landscaping, while removing invasive plant species. It uses plants that promote the health of local fauna, such as bees and butterflies, and captures rainwater and prevents soil erosion. At least 50% of materials for the project are sourced locally. / 4 Project has a plan for the future management of the property, beyond the construction phase. Plan should specify the use 10 of environmentally-friendly practices and maintenance by periodically assessing facilities and services to determine any environmental impacts and identifies ways to mitigate and prevent those impacts. Notes: Earned Points: / 40

### ECONOMIC & WORKFORCE DEVELOPMENT

1	Project promotes and nurtures local community entrepreneurship opportunities through incubation programs, partnerships with job services organizations, union-led development and apprecenticeship programs, etc.	/4
2	Retail developers who receive economic development incentives provide space for small, local businesses.	/4
3	Affordable commercial storefronts of a variety of sizes are created and leased in affordable housing projects.	/4
4	The project provides commercial space to a worker-owned cooperative.	/4
5	Commercial space is aligned with a tenanting strategy that promotes BIPOC-owned businesses, women-owned businesses, local/small businesses, arts/cultural-based businesses, and entrepreneurial opportunities.	/4
6	Lease agreements give priority to neighborhood business opportunities.	/4
7	A diverse array of businesses owned by people of color are supported and provide job opportunities for full-time employment of diverse skill sets.	/4
8	There is a community-supported plan to maintain neighborhood affordability and avoid cultural and physical displacement.	/4
9	Project brings in new jobs to the local community.	/4
10	Project leverages anchor institutions' spending to support inclusive business development.	/4
11	Strategic planning establishes long-term priorities and criteria for economic development to guide future development and growth.	/4
12	Project uses 51% Detroiters rule across contractors, consultants, and developers.	/4
13	Preference for contractors, consultants, and developers who have unionized employees, project labor agreements, and pay prevailing wages.	/4
14	Completed and in-progress project jobs hire through a first source job register.	/4
15	Employees that hold newly created positions come from immediate or adjacent neighborhoods.	/4
16	Project generates long-term Living Wage Jobs as defined by the MIT Living Wage Calculator.	/4
Notes		Earned Points:
		/ 64

	Land Use & Design	
1	Public space development prioritizes accessibility for low-income or marginalized groups.	/4
2	Public space is accessible, affordable, culturally relevant.	/4
3	Use of land provides amenities that serve a demonstrated community need (i.e. food access, housing, green space, community education opportunities, complete streets, etc.).	/4
4	If the project includes housing, the development should maintain or increase density of the surrounding area/zoning district.	/4
5	Development includes clean up of land/buildings of marginal quality (i.e. brownfields) as defined by the Detroit Brownfield Redevelopment Authority.	/4
6	Community assets are affordable and accessible, connected to current assets, and located in low-income/minority areas.	/4
7	Development keeps the accessibility to all abilities through Universal Design (ADA) of the exterior (ex: curb cuts, elevators, and ramps that allow ease of access to people with canes, wheelchairs etc.) and incorporates the principles of Aging-in-Place, Accessible Design, or OHFA Qualified Allocation Plan standards.	/4
8	Development preserves and enhances historic qualities of the area.	/4
9	Development strengthens local culture, respects local physical design characteristics, and keeps in accordance with existing constructions and landscape.	/4
10	Local and traditional materials for construction and exterior, as well as local species for public greenspace are recommended to be used.	/4
Notes		Earned Points:
		/ 40

	TRANSPORTATION	
1	Project increases connections to all modes of public transit and makes walking, biking, and public transit a realistic choice.	/4
2	Presence of GPS, wayfinding systems, and mapping information for pedestrians, bicyclists, transit, and other users is provided. (Transit Information, relating to direction, entrances, and signage, is available in the predominant languages used in Detroit.	/ 4
3	Stakeholders work together to incorporate Universal Design for all users by implementing sidewalks, bike lanes, median islands, pedestrian signals, bus lanes, and other facilities for pedestrians, bicyclists, motorists, and public transit users of all ages and abilities into new and existing infrastructure.	/4
4	Developers advocate for improvement of existing infrastructure around the site and engage in long term maintenance of all facilities (including transit, snow clearance, tree trimming).	/ 4
5	The project implements equitable transit-oriented development and provides affordable housing near transit.	/4
		Earned Points:
		/20

	FINANCING	
1	Any City incentives provided to real estate developers, such as, but not limited to, density bonuses, redevelopment funds, or tax breaks, result in community benefits for local residents and are evaluated to determine the benefits and burdens on marginalized populations.	/4
2	Decision-making in lending prioritized banking institutions with at least Moderate rating by Bank Local (or relevant standard).	/4
3	Project incorporates a non-traditional, BIPOC, or community-based ownership structure (i.e., land trust, cooperatives, shared equity).	/4
Notes	S:	Earned Points:

# POINTS CALCULATOR

Fill out the Points Calculator below to determine the raw, weighted, and total score of your scorecard. The Calculator uses the formulas at right, but each principle's numbers are filled in where possible.

- 1. Earned points / max possible: \_\_\_ ÷ \_\_\_ = \_\_\_ Raw Score
- 2. Raw Score \* Principle Weights \_\_\_\_ X \_\_\_ = \_\_\_ Weighted Score

#### Community Engagement:

- 1. Earned points  $\underline{\phantom{a}} \div 32 = \underline{\phantom{a}}$  Raw Score
- 2. Raw Score \_\_\_\_ X 0.20 = \_\_\_ **Weighted Score**

#### Land Use & Design:

- 1. Earned points  $\underline{\phantom{a}}$  ÷ 40 =  $\underline{\phantom{a}}$  Raw Score
- 2. Raw Score \_\_\_\_ X 0.10 = \_\_\_ **Weighted Score**

### Housing:

- 1. Earned points \_\_\_\_ ÷ 52 = \_\_\_ **Raw Score**
- 2. Raw Score \_\_\_\_ X 0.20 = \_\_\_\_ **Weighted Score**

#### Transportation:

- 1. Earned points \_\_\_\_ ÷ 20 = \_\_\_ **Raw Score**
- 2. Raw Score \_\_\_\_ X 0.10 = \_\_\_ **Weighted Score**

#### Environment & Sustainability:

- 1. Earned points  $\underline{\phantom{a}} \div 40 = \underline{\phantom{a}}$  Raw Score
- 2. Raw Score \_\_\_\_ X 0.10 = \_\_\_ **Weighted Score**

### Financing:

- 1. Earned points  $\underline{\phantom{a}}$  ÷ 12 =  $\underline{\phantom{a}}$  Raw Score
- 2. Raw Score \_\_\_\_ X 0.10 = \_\_\_ **Weighted Score**

#### Economic & Workforce Development:

- 1. Earned points  $\underline{\phantom{a}}$  ÷ 64 =  $\underline{\phantom{a}}$  Raw Score
- 2. Raw Score \_\_\_\_ X 0.20 = \_\_\_ **Weighted Score**

#### Total:

3. Sum all Weighted Scores: \_\_\_\_ Total Score



Affordable Housing: The Department of Housing and Urban Development (HUD) defines affordable housing as housing on which the occupant is paying no more than 30% of gross income for housing costs, including utilities.<sup>4</sup>

Anchor Institution: Generally an organization or entity that (1) have deep financial interest in a certain area that will prevent it from relocating, (2) are usually non-profit organizations, (3) have sizeable business and cultural influence and a high degree of impact on the local economy, and (4) usually have a mission of social justice, equity, and democracy.<sup>5</sup>

Area Median Income (AMI): A measure used by housing officials as a basis to determine affordability in housing developments that receive city and/or federal funds.<sup>6</sup> As of 2016, much of Detroit's rental stock is affordable to Detroiters making just above 60% of AMI or more.<sup>7</sup>

**Community:** The word community may refer to cities and municipalities. We use the term community to describe a group of families and individuals who are in relationship to each other, either by culture or geography.<sup>8</sup>

Community Benefits Agreement (CBA): The resulting, binding agreement that is signed by the developer, the City, and the community that details the agreed upon terms resulting from the negotiation period of the CBO process.<sup>9</sup>

Community Benefits Ordinance (CBO): Detroit's Community Benefits Ordinance is the current law

in place requiring developers to engage with the community and local organizations depending on the impact of the development. The process includes the formation of a Neighborhood Advisory Council (NAC), multiple community meetings, and a negotiation process between the community, the City, and the development team.<sup>10</sup>

Community Engagement: Any process that seeks the community's input to ensure that the city's decision-making is well-informed. Meaningful community engagement is about having representation from the whole community, not just a small voice, and hearing from all people. It is about an open, two-way dialogue. It gives opportunities for the community to propose ideas and come up with collective solutions. It is about offering an effective, inclusive approach to seek diverse opinions. It is an ongoing conversation that allows the community to help define and shape the city's future.<sup>11</sup>

**Entrepreneurship:** Simply the act of organizing or managing a business or enterprise. The benefits of entrepreneurship include: creating jobs; growing the local economy; capturing dollars in the community; and building the tax base.<sup>12</sup>

Equitable Community Engagement: Community engagement alone is not enough. It needs to be equitable. For engagement to be equitable, it must aim for participation from a group representative of a community's geography, race/ethnicity, age, gender, and other demographic characteristics. It must place specific emphasis

#### The Problem With Area Median Income

What is Area Median Income (AMI)?

AMI is a general term used within the housing industry that identifies the median income across a certain population in order to determine affordable rent levels. The U.S. Department of Housing and Urban Development (HUD) uses median family income (MFI) to identify eligibility for subsidized housing within certain geographic areas.

Differences in Geography and Rents			
Geography	Median Rent		
DWL MSA	\$64,329	\$1,608	
City of Detroit	\$29,272	\$732	
Wayne County	\$60,628	\$1,515	

Measurement Level Skews Affordability

The official boundary for determining MFI in Detroit is the Detroit-Warren-Livonia Metropolitan Statistical Area (DWL MSA). The MFI for both the DWL MSA and Wayne County is more than double the City of Detroit's MFI.

Differences between incomes and rents at the City, County, and MSA levels result in a nearly \$900 affordability gap for Detroit residents. Basing affordability off the County level skews affordability for city residents.

#### The Problem

The City of Detroit requires a developer to provide at least 20% of all units at rent levels affordable to residents between 50% and 80% AMI. Because of the differences between city and MSA income levels, this means that the city's highest affordability standard is out of reach of all city residents at or below the city's median family income.

on those who will be most adversely impacted by the project and those who are most often marginalized in these conversations.<sup>13</sup>

Equitable Development: The Alliance defines equitable development as "a process for creating healthy, vibrant communities of opportunity. Equitable outcomes result when strategies are put in place to ensure that low-income communities and communities of color participate in and benefit from investments that shape their neighborhoods and regions." <sup>14</sup>

**Gentrification:** Physical, political, social, economic, and/or cultural displacement of low-income populations resulting from the transformation of an area with high levels of affordable housing into an area targeting middle- and upper-income residential and/or commercial uses.<sup>15</sup>

Impact Area: A geographic boundary that outlines the extent of a real estate project's anticipated impact. The City of Detroit defines an impact area for all projects qualifying for Tier 1 status as part of the Community Benefits Ordinance (CBO). These areas are defined by the City's Planning Director, and typically include all census tracts and census block groups in which the project is located, but can incorporate any additional areas containing residents that the Planning Director determines may be impacted by the project.<sup>16</sup>

**Livability:** The sum of the factors that add up to a community's quality of life—including the built and natural environments; economic prosperity; social stability, equity, and capital; educational opportunity; and cultural, entertainment and recreation possibilities.<sup>17</sup>

Living Wage and Living Wage Jobs: A living wage affords the earner and her or his family the most basic costs of living without need for government support or poverty programs. A living wage is a complete consideration of the cost of living. Wages vary according to location, as costs of living vary. More specifically, the living wage is "the wage needed to cover basic family expenses (basic needs budget) plus all relevant taxes." 19

**Mixed Income Housing:** Diverse types of housing units, such as apartments, townhomes, and/ or single-family homes for people with a range of income levels.<sup>20</sup>

Mixed Use Development: Development that combines two or more different types of land uses, such as residential, commercial, employment, and entertainment uses, in close proximity. In some communities, mixed use may be defined as different uses contained within the same physical structure.<sup>21</sup>

**Stakeholder:** For the purpose of this scorecard, this includes all business owners, residents, and community leaders living in the Impact Area (defined above).

**Supportive Housing:** Supportive housing is an innovative and proven solution to some of communities' toughest problems. It combines affordable housing with services that help people who face the most complex challenges to live with stability, autonomy, and dignity.<sup>22</sup>

**Sustainable Wealth Creation:** Refers to financial intelligence. Persistent poverty can affect multi-

Wayne County Living Wage (\$/hour)		
	No Child	One Child
One Adult		
One Working	\$13.78	\$32.87
Two Adults		
One Working	\$22.60	\$26.62
Two Working	\$11.30	\$17.82

ple generations. As a counter, sustainable wealth creation provides individuals, families, and communities with the tools for: managing their money; making sound financial decisions; and building wealth as "a pathway out of poverty." <sup>23</sup>

**Universal Design:** The design of products and environments to be usable by all people, to the greatest extent possible, without the need for adaptation or specialized design.<sup>24</sup>

**Walkability:** A walkable community is one where it is easy and safe to walk to goods and services (i.e., grocery stores, post offices, health clinics, etc.). Walkable communities encourage pedestrian activity, expand transportation options, and have safe and inviting streets that serve people with different ranges of mobility.<sup>25</sup>

**Workforce Development:** A range of educational, training, and networking activities to create, sustain, and retain a viable workforce that supports economic security for individuals and meets current and future business and industry needs.<sup>26</sup>



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