

## Overview of Commonly Used Affordable Housing Incentives in Florida

*Much of the information below is taken from the Affordable Housing Incentive Strategies: A Guidebook for Affordable Housing Advisory Committee Members and Local Government Staff, prepared by the Florida Housing Coalition, and funded by Florida's Catalyst Program, 2017.*

Regulatory reform and a program of incentives are powerful tools for attracting private-sector development of affordable housing. Every city and county that receives funding from the State Housing Initiatives Partnership (SHIP) program is statutorily required to assemble an Affordable Housing Advisory Committee (AHAC) for this purpose.

A key role of the AHAC is to recommend housing strategies developed to incentivize the production of affordable housing. Those recommendations, if adopted, become part of the Local Housing Assistance Plan (LHAP).

### **SHIP AHAC Requirements – Section 420.9076(4), Florida Statutes**

At a minimum, each advisory committee shall submit a report to the local governing body that includes recommendations on, and triennially thereafter evaluates the implementation of, affordable housing incentives in the following areas:

- (a) The processing of approvals of development orders or permits, as defined in Section 163.3177(6)(f)(3), F.S., for affordable housing projects is expedited to a greater degree than other projects.
- (b) The modification of impact-fee requirements, including reduction or waiver of fees and alternative methods of fee payment for affordable housing.
- (c) The allowance of flexibility in densities for affordable housing.
- (d) The reservation of infrastructure capacity for housing for very low-income persons, low-income persons, and moderate-income persons.
- (e) The allowance of affordable accessory residential units in residential zoning districts.
- (f) The reduction of parking and setback requirements for affordable housing.
- (g) The allowance of flexible lot configurations, including zero-lot-line configurations for affordable housing.
- (h) The modification of street requirements for affordable housing.
- (i) The establishment of a process by which a local government considers, before adoption, policies, procedures, ordinances, regulations, or plan provisions that increase the cost of housing.
- (j) The preparation of a printed inventory of locally owned public lands suitable for affordable housing.
- (k) The support of development near transportation hubs and major employment centers and mixed-use developments.

Two of the above incentives are required to be adopted: item (a) expedited permitting and item (i) a process of ongoing review of cost impacts before adoption of various requirements.

Section 420.9076(8), F.S., authorizes the advisory committee to perform other duties at the request of the local government, including:

- The provision of mentoring services to affordable housing partners including developers, banking institutions, employers, and others to identify available incentives, assist with applications for funding requests, and develop partnerships between various parties.
- The creation of best practices for the development of affordable housing in the community.

### **Current Most Popularly Implemented Strategies**

A Florida Housing review of recently submitted AHAC reports found that, in addition to the two required incentive strategies, there are five other strategies most commonly implemented across the state. Below are summary explanations of each of these strategies culled from the Florida Housing Coalition's *Affordable Housing Incentive Strategies: A Guidebook for Affordable Housing Advisory Committee Members and Local Government Staff*. Strategy purposes, considerations, methodologies and selected local government implementation examples are provided. More detailed information on these strategies is available from the *Guidebook* itself at:

<http://www.flhousing.org/wp-content/uploads/2012/03/AHAC-Guidebook-2017.pdf>.

### **Required Strategy: Expedited Process of Development Approvals**

**Purpose** The timing of the review for development approvals can be a factor in the overall cost of a development. Expediting affordable housing developments not only reduces time but can avoid setbacks by having a staff member shepherd a development through the process. The requirement extends to other reviews and approvals, including site plan review, zoning hearings, and special approvals. A builder can schedule construction sooner and begin work sooner when there is a clear intention by the local government to expedite the permit review and issuance process.

#### **Considerations**

- Expediting permits requires affordable housing developments to be placed ahead of other developments. This may result in tension with other developers whose developments are therefore put behind.
- It would be beneficial to ensure that local government staff understand the importance of reducing permitting time and expense to publicly-supported developments.

**Methodology** Local government staff should embrace the breadth of this requirement for expedition, and possess significant knowledge and resources to support affordable housing. They should expedite and prioritize all areas requiring land use permitting or approvals. In particular, staff who work in the engineering and zoning departments must be involved and fully informed of what is expected of them regarding expedited permitting for affordable housing developments.

Various local government departments should be able to verify that a development was reviewed expeditiously and forwarded for final approval and builder notification. Alternatively, the local jurisdiction could provide a concurrent preapplication/predevelopment review process to bring all the

departments that will be required to sign off on the development into a preapplication or predevelopment review meeting.

### **Local Government Examples**

**Pasco County** Developments that have received a certification as affordable will receive expedited review – including single and multifamily, attached or detached, residential and planned, or mixed developments.

Staff will assist applicants to submit only a fully completed application before the expedited review begins. Once the completed application is accepted, the Director of Growth Management or an assignee will shepherd the application through each level of review. In no case will an application be set aside while awaiting a decision. The application is returned to the Director immediately after the review is completed. The Growth Management Director has the authority to approve developments - those that do not require a comprehensive plan amendment of developments below 100 units - without submittal to a reviewing committee.

**Orlando** The Housing and Community Development Department, the Planning Division, and the Office of Permitting Services worked together to form the Expedited Housing Development Approval Process. A Housing Expediter is assigned who serves as the lead staff member responsible for coordinating the City's review through the various departments. The Expediter performs an initial review of the development applying for certification to determine whether it meets income criteria. The Expediter then communicates with other departments and serves as the key contact between City staff and the developer. In addition, the Planning Division and Permitting Services Division each assign a staff person to serve as Ombudsman for certified housing developments. Orlando also prioritizes developments meeting the city's residential green building principles.

### **Required Strategy: Ongoing Regulatory Review Process**

**Purpose** The purpose of this incentive is to provide oversight of proposed new regulations. This oversight may help minimize additional development costs. By some estimates, regulatory requirements account for a large portion of total building costs. Each local community is challenged to think creatively about ways to reduce regulatory costs. This incentive creates an awareness of the potential impact that proposed regulations can cause, as well as the economic impact of these decisions on affordable housing. It is a way to require the local government to consider and perhaps weigh or balance the government action's impact on the ability of the private sector to develop affordable housing. This is akin to an economic impact statement.

This impact is required to be tracked by City/County staff and reported each year with the submission of the Annual Report. The chief elected official or designee must execute a certification where it is confirmed that there is an ongoing process for review of local policies, ordinances, regulations, and plan provisions that increase the cost of housing prior to their adoption, and the cumulative estimated cost per newly constructed housing per housing unit, and the estimated cost of these action for each

state fiscal year. They must also report the cumulative cost per rehabilitated housing per housing unit, from these actions for each fiscal year and the estimated cost for that year.

**Considerations** The implementation of this process requires an affordable housing economic impact analysis to be provided to elected officials when they are considering each policy, procedure, ordinance, regulation, or plan provisions before adoption. It requires the staff assigned this task to determine whether decisions have a financial impact on affordable housing and the actual dollar amount of this impact if the policies, procedures, ordinances, regulations, or plan provisions are approved.

**Methodology** Determining how staff will identify the impact of policies, procedures, ordinances, regulations, or plan provisions before their adoption requires that a process be set in place and key personnel identified who are responsible for this ongoing review. To properly implement this requirement, the key staff involved with the review must have access to all proposed policies, procedures, ordinances, regulations, or plan provisions with sufficient time before they are presented to the City/County Commission or government body to review the proposed change, identify whether there is a financial impact on affordable housing, and the exact amount of that impact. This requirement does not prohibit local government from taking actions that increase the cost of housing; it is meant to assure that if the local government chooses to adopt/implement the change, they do it knowing the impacts.

#### **Local Government Examples**

**Orlando** All Land Development Code and Growth Management Plan amendments that may impact the development of affordable and attainable housing are reviewed by the Housing Expediter and the Affordable Housing Advisory Committee before submission to City Council for approval. During the review of the proposed policy or regulation, staff performs research on the impacts of that policy or regulation on housing cost and provides the results in the Technical Review Committee Project and Analysis Report. Staff from the initiating department/division discusses the policy impact with the Housing Expediter. The Housing Expediter then schedules a meeting to present the policy amendment to the AHAC with a Housing Impact Statement detailing the economic impact on the development of affordable or attainable housing.

**Hillsborough County** The Board of County Commissioners approved the creation of a permanent Affordable Housing Advisory Board (AHAB) to advise and make recommendations to the Board of County Commissioners and Affordable Housing Services on issues affecting affordable housing development. The AHAB assists the County in developing new programs and policies in order to foster the development and preservation of attainable housing. County housing staff create an Administrative Directive for consideration by the County Administrator establishing a requirement for consultation among the relevant departments or offices before drafting policies, procedures, ordinances, regulations or plan provisions to determine the effect on affordable/workforce housing development or the cost of housing development. This includes activities which may impact the protection of current

affordable/workforce housing or the rehabilitation of the existing housing stock for low-income homeowners/buyers.

### **Strategy: Impact fee Modifications, Waivers, or Reimbursement**

**Purpose** Impact fees are a major expense in developing newly constructed housing. By modifying impact fee requirements to reduce the cost, the cost of developing housing can be reduced and the savings passed on in the form of lower rents or lower sales prices. Reducing impact fee costs can also result in the reduction of the need for local SHIP funds. This can make SHIP and other housing dollars go further and result in more affordable units; however, in some cases local affordable housing program funds, including SHIP, may be needed to fund these reductions/waivers. Reduced, deferred or waived impact fees can also count as a local government contribution in the Low-Income Housing Tax Credit (HC) application program administered by Florida Housing Finance Corporation. Adequate local government contribution will allow an application to score higher points, making the development more competitive.

Impact fees are not the only type of fee that may be modified with the intent of reducing the cost of development. Fees include but are not limited to:

- Informal Review;
- Site Plan Review;
- Landscape Plan;
- Platting and Subdivision;
- Building Permit;
- Variance or Special Exception;
- Impact fee:
  - Roads;
  - Parks;
  - Infrastructure;
  - Schools; and
- Concurrency Capacity Availability or Encumbrance.

Local governments rely on impact fees to pay for the services required because of new development and new residents. The government may charge fees for increased school enrollment, road capacity, and utility access. By reducing or waiving the burden to the affordable housing developer, the local government may not have to provide as much subsidy to ensure that the development is financially feasible. They can also ensure long-term affordability by providing terms that require repayment with interest if the property does not meet affordability terms at a future date.

### **Considerations**

- The local government must be provided assurance that a waiver or modification of impact fees will result in greater affordability to the consumer, not greater profitability to the developer.

- Impact fees are based upon a nexus argument that development creates a definable impact on public infrastructure, including roads, sewer, water, parks, schools, etc. Without these fees, local government may need to rely on other sources of existing revenue or increase fees on non-affordable developments.
- Some legal advisors take the position that waiving impact fees is not permissible. In these cases, it is possible for the fee to be paid, but by other sources. One such source is the interest that has accrued on the impact fee financial accounts. This action simply moves interest money back to the impact fee income stream.
- Local governments may or may not have impact fees that they can modify for affordable housing developers. Further, some departments may rely solely on impact fees to fund needed improvements and thus be unable to waive these fees.
- Since utilities and roads are infrastructure for any housing development, it is essential that they are funded, and if impact fees are the only source to fund improvements, it may be necessary to use local SHIP funds to pay for improvements or in lieu of the developer's payment.

**Methodology** Fee modification methods can include, but are not limited to, the following:

- Fee waiver: To waive impact fees, the impact fee ordinance must be amended to provide the conditions for the waiver. When impact fee revenue is pledged for the repayment of a bonded improvement, it is likely that the covenants for the bonds would allow forgiveness. If this is the case, then an alternative source of funding might be considered. Future bond issues should be evaluated for the possibility of including a built-in waiver for certain circumstances, such as affordable housing.
- Fee deferment: To defer impact fees, the ordinance must contain a provision for the terms of the deferral and an agreement or lien must be in place to describe when and how the fees would be repaid.
- Fee modification: The impact fee amount can be adjusted in the ordinance for smaller or lower cost units. Because impact fees are regressive - fees are typically collected on a per unit basis rather than on a square-foot or value basis - smaller affordable homes typically pay the same fee as large homes. Impact fees could be modified for affordable housing by restructuring the fee amount based on the size or the type of the unit. For example, a proposed housing development targeted to seniors might be eligible for a reduced impact fee for roads or school impact, along with other provisions, such as reduced parking spaces.
- Alternative sources to pay impact fees: This might be from the interest on the impact fee account. The fee can be reduced or discounted with the balance paid from the interest. Ideally, SHIP or other housing dollars would not be used to subsidize impact fees as these funds can be better used for direct housing costs, such as construction or down payment assistance; however, it may be the only way to provide such relief. Any adjustments or exclusions must be spelled out in the ordinance. Finally, because impact fee programs are dynamic and come under discussion frequently, housing staff and advocates should be aware of the changes in relation to impact fees, especially impact fee increases. Staff and advocates should become an

active part of impact fee discussions. This ongoing responsibility is part of the required incentive strategy to maintain an ongoing process of review.

### **Local Government Examples**

#### **City of Orlando** (excerpt from Incentive Section of the Local Housing Assistance Plan)

The sewer benefit fee and the transportation impact fee are the only two impact fees the City of Orlando charges for new construction. In addition, the Orange County School Board levies a school impact fee for residential developments. As an incentive to produce affordable housing, the City established an Affordable Housing Impact Fee Program that provides a full or partial reimbursement for sewer and school impact fees, and a Transportation Impact Fee Exemption Program that exempts certified affordable housing developments from the payment of the transportation impact fees for affordable units.

To receive reimbursement of the sewer and school impact fees, developers must pay all impact fees when building permits are issued. After the sale of the housing unit at or below the City's maximum sales price, or after the housing unit is rented at or below the established HUD rents, the impact fees are reimbursed by the City, provided funding is available. The reimbursement is available on a first-come, first served basis. Another benefit available to certified affordable housing developments is the Transportation Exemption Impact Fee Program. The program offers a partial exemption for developments that have received affordable housing certification.

**Alachua County** The County's impact fee amounts are not collected on a per-unit basis but rather on a square foot basis.

**Orange County** A deferral for the payment of impact fees is available to all single family residences and duplexes until issuance of a Certificate of Occupancy. Payment of the impact fee on multifamily developments that are certified as affordable may be deferred until power is authorized for the first building or until the first Certificate of Occupancy is issued.

**Lee County** The impact fee for Lee County contains a provision for the waiver of all impact fees, except school fees, within its three enterprise zones. Lee County also provides a School Impact Fee Rebate (SIFR) for certified affordable housing units. A nonprofit affordable housing developer can apply for the SIFR at the time of permitting. After the fee is paid and the home is completed, the lower-income purchaser of the home receives a 50% rebate that is paid directly to their first mortgage holder to reduce their principal. For-profit builders can also participate for a 25% rebate. The rebate program is funded by the interest that accrues on the impact fee account. Thus, the school board does not give up real income but part of the interest on the account. There is a \$200,000 cap on the program that is renewable.

**Collier County** Collier County has a long-standing impact fee deferral program. Using building permit fee revenues, the fee is paid on behalf of the affordable home at the time of permitting. This is a loan that is to be repaid within ten years. There is a lien that is placed on the property.

## **Strategy: Inventory of Lands for Affordable Housing**

**Purpose** The formation of a surplus land inventory for affordable housing is a statutory requirement. Beginning in July 2007, and every three years thereafter, each county (s. 125.379, F.S.) and municipality (s. 166.0451, F.S.) in Florida must prepare an inventory list of all the real property it owns that is appropriate for use as affordable housing. The inventory list must go to a public hearing, and it may be revised afterward. Following the public hearing, the governing body must adopt a resolution that includes the inventory list. A local government may provide “density bonus incentives” to any landowner who voluntarily donates land to the local government for affordable housing.

Available land that is suitable for affordable housing development is a primary concern for housing providers. A land bank is an active and thorough tool that can be used to implement the surplus land stature. With appropriate disposition, policies can create more opportunities for the successful development of affordable housing.

### **Considerations**

- A properly managed land bank requires a commitment of staff time.
- The resolution of title issues requires legal action and incurs costs for counsel and quiet title actions.
- Disposition policies that are not properly designed can result in either too little activity due to burdensome requirements or excessive demand from private developers who may be able to sidestep affordable housing provisions.

### **Methodology**

The land bank is an ongoing program; to be truly effective it will require staff resources and should become an integral part of the housing planning process. The essential components are an Action Plan and Operating Procedures. An advisory committee can serve as the oversight group that reviews and possibly improves upon the land inventory that is being developed and maintained as well as disposition procedures.

Greater commitment to finding or creating appropriate parcels can render the surplus lands initiative more successful. The three examples below illustrate this:

- Oftentimes, local government obtains title to environmentally sensitive properties for conservation, but not all the land obtained in a transaction is environmentally sensitive or important for conservation. In that instance, lands for affordable housing may be derived from separating non-sensitive lands from environmental acquisitions.
- With property appraisal data readily available on-line and the large number of Realtors who are both affordable housing advocates and knowledgeable about local inventory, an advisory committee may be in the position to ask why a certain parcel is not on the list. A list initially



submitted for review at the public hearing may not be the list that is ultimately adopted by resolution.

- The amended statute that requires land inventories offers complementary provisions to all special districts, created under a special act or general law, including all independent districts, community development districts, fire control districts, and water districts to provide housing and housing assistance for its employed personnel whose total annual household income does not exceed 140% of the area median income. People in the business of providing these government infrastructure services may have little understanding about what affordable housing is, how it is developed, and what financial programs are available to assist their employees.

### **Local Government Examples**

**Sarasota County** Some communities that have large platted lands may hold title to hundreds of lots that have escheated (reverted ownership) to the county. Sarasota County is one such jurisdiction. Some of these were sold to raise funds for public projects and some were dedicated to affordable housing. There are special legal procedures for returning escheated properties to the tax rolls, which is why the city or county attorneys are essential partners in this process, as well as title clearing efforts.

**Palm Beach County** As required by s. 166.0451, F.S., the Department of Housing and Community Development maintains a listing of City owned properties that are appropriate for use as affordable housing. The property list is updated and provided to the City Commission no less than annually.

The Department of Housing and Community Development is authorized to dispose of the properties for affordable, attainable or workforce housing purposes with the advice and consent of the Mayor. The Mayor is authorized to execute all documents necessary achieve the disposition. The methods of disposition may include:

- Sale of the properties with the proceeds going to the local Housing Trust Fund;
- Transfer of properties, at no cost, to a nonprofit for the development of affordable housing;
- Selling to nonprofits or private parties with a provision that the property be used for an affordable, attainable or workforce housing developments; or,
- The City may retain the properties to build or preserve affordable, attainable or workforce housing.

The City Commission is advised of all such dispositions on a quarterly basis.

**Sanibel Island** Sanibel Island in Lee County has over 4,200 employees who commute over 40 miles per day to work. With the island at build-out, Community Housing Resources, Inc. (CHR) ventured off island to partner with Shell Point Retirement Community, to join forces in seeking the donation of surplus land from Lee County's inventory. With its eye on a 20-acre parcel just off the island's causeway, CHR formed a subsidiary, Island Coast Community Land Trust, and signed a two-year exploratory agreement

with Shell Point to develop a variety of housing types to serve both island and Shell Point workers who are burdened by lengthy commutes and a shortage of affordable housing.

### **Strategy: Flexibility in Density**

**Purpose** Increasing the maximum units allowable on a development site helps to make the development “financially whole” when producing affordable housing. The local land use code dictates a maximum number of housing units that may be developed on a certain size land lot. A jurisdiction may increase this maximum if a builder develops affordable housing units. The presence of bonus units will allow a development to sell more homes or rent more apartments and thus meet financial feasibility criteria.<sup>1</sup> The sale of more units or the leasing of more apartments offsets the lower sales price or rent amounts for each affordable unit.

“Inclusionary housing,” also known as “inclusionary zoning,” is a land use tool that is typically a solution more than it is an incentive. The primary purpose of inclusionary zoning is to increase the supply of affordable housing concurrently with the development of market-rate housing. Proponents of inclusionary zoning argue that several other benefits occur. If new development occurs in metropolitan centers, inclusionary zoning can result in affordable units that are closer to jobs and transportation. In addition, because of the density bonuses awarded for affordable units, inclusionary zoning can lead to higher density development. The higher-density and infill development that can result from inclusionary zoning reduces the demand for fringe development. This, in turn, reduces the need for new infrastructure, shortens commutes, and reduces congestion.

### **Considerations**

- The implementation of a density bonus program requires skillfully prepared regulations, standards and agreements to effectively ensure that the bonus units are affordable or that a payment or exchange in lieu is effective.
- In areas where there is not a high demand for density, such as rural areas, the incentive would not be effective, unless it was a large-scale, master-planned development.

### **Methodology**

Sample local government ordinance language promoting flexibility in density requirements is outlined in the *Affordable Housing Incentive Strategies: A Guidebook* (see pages 38-39).

<http://www.flhousing.org/wp-content/uploads/2012/03/AHAC-Guidebook-2017.pdf>

### **Local Government Examples**

**Orlando** The City operates a voluntary density bonus program. The program offers a density bonus in several residential, office, and commercial districts. In exchange for more density, the developer must

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<sup>1</sup> Note, however, that even with higher maximum densities, in many communities there is NIMBY push back from neighborhoods to reach the higher densities allowed. In these cases, local governments must be willing to allow the greater densities anyway.

commit to one of three options: build affordable housing units on-site; provide public art, or incorporate superior design.<sup>2</sup> Additionally, instead of building affordable units on-site, the developer may choose to provide an in-lieu contribution to the “City of Orlando Trust Fund for Low- and Very Low-Income Housing.”

The Land Development Code requires a Neighborhood Compatibility Review for all developments requesting a density bonus. The purpose of the review is to ensure that the intensity of a development utilizing a density bonus remains compatible with adjacent neighborhoods. All variances, except variances to height requirements, are prohibited within developments that have received density bonuses. If the Neighborhood Compatibility Review is favorable, the applicant can increase the density of development in accordance with the approval.

**Tallahassee** In exchange for requiring 10% of the units to be affordable, the City of Tallahassee’s has an ordinance providing a 25% density bonus as well as housing design flexibility, including relief from setback and minimum lot size requirements.

### **Strategy: Reservation of Infrastructure**

**Purpose** The Community Planning Act of 2011 was enacted by the Florida Legislature to exempt communities’ parks and recreation, schools and transportation in their comprehensive plans. Typically, a local concurrency ordinance requires that public facilities and services that are needed to support development be available “concurrently” with the impacts from each development. Concurrency for sanitary sewer, solid waste, drainage and potable water infrastructure remains mandatory. Local governments may voluntarily elect to require concurrency for parks and recreation, schools, transportation or other facilities. The impact of concurrency on the viability of affordable housing is that of cost and competition with private-market developments to reserve capacity.

The reservation of infrastructure capacity is based upon local requirements in mainly urban areas to make a reservation to guarantee that future development will meet designated levels of service for specified types of infrastructure. This incentive is not a significant factor in areas that may already have infrastructure in place, such as urban infill areas or urban service areas. Small scale developments, as well as those proposed to be in designated target areas such as community redevelopment areas or enterprise zones, may be exempt from concurrency requirements. In addition, developments located within a designated vicinity to mass transit systems, such as light rail, may also be exempt.

It is up to the community to decide how it can assist affordable housing developments in reserving infrastructure capacity. One way is to waive the filing fees which can reduce overall development costs. Another is to give certified affordable housing developments priority so that the availability of infrastructure would not be a roadblock to completing a development.

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<sup>2</sup> Housing officials at the City indicate that more often than not, to get the density bonus, the other options are more often chosen than providing affordable housing.

## Considerations

- Non-urban areas probably will not need this type of incentive. However, in urban areas where concurrency is a significant permitting factor, the local government must make a choice in prioritizing available capacity for market rate, commercial or certified affordable housing developments.
- There can be a cost differential if fees are waived or deferred that can affect capital improvement plans.

## Methodology

The Local Government Comprehensive Plan must address this incentive, as it has an impact on several elements including Capital Improvements, Future Land Use, Infrastructure, and Housing. Section 163.3180(5)(f), F.S., authorizes a level of relief by allowing local governments that require transportation concurrency to reduce impact fees or local access for affordable or workforce housing. A procedure for the certification of developments as affordable is essential to ensure that this provision is used properly with the intended results.<sup>3</sup>

## Strategy: Flexible Lot Configurations

**Purpose** Development regulations that include minimum parcel, large lot and setback requirements prevent development of smaller homes.

## Considerations

- Granting relief for lot configurations should be made on a case by case basis to avoid unintended negative impacts on the appearance and functionality of a lot and the streetscape.
- Setback relief for the installation of accessibility modifications, such as a ramp that must be built within a setback, should be by administrative approval. This request is in the form of a reasonable accommodation and should be treated as such.

**Methodology** The availability of alternative site criteria should be included in the zoning and land development regulations with a specific procedure for review and approval. The approval should be administrative and not require a public hearing.

## Local Government Example

### Orlando

- Site design incentives: Certified affordable housing developments or developments with a minimum of 20% affordable housing units are eligible for flexibility and administrative relief for site design elements. This is to allow for the additional density permitted through the inclusionary ordinance. Developments submitted under conventional zoning shall receive the same flexibility in interpretation of the performance standards as a Planned Unit Development.

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<sup>3</sup> The *Affordable Housing Incentive Strategies: A Guidebook* does not include specific local government examples for this strategy.

Administrative relief may be granted for all aspects of the Development Review Procedures provided the overall development is consistent with the Comprehensive Plan.

- Open space: A 50% open space requirement reduction is permissible for certified affordable housing developments.
- Setbacks: Setbacks for certified affordable housing developments may be varied or reduced from standard requirements on a case by case basis and approved administratively by the Growth Management director.

Zero-lot line development: Certified affordable housing developments may request zero-lot line configurations on a case by case basis where and approved administratively by the Growth Management director. A zero-lot line incentive allows a builder to place a unit on the edge of the side boundary of a smaller lot, exposing a significant strip of usable land on the other side boundary, which the home owner can use more easily than if the unit was placed in the middle of the lot.

## Summary of Local Government Use of Land Use Incentives per the SHIP Program

Based on Evaluation of Affordable Housing Advisory Committee (AHAC) Reports and Local Housing Assistance Plans (LHAPs)

AHAC Land Use Incentives for Affordable Housing	Expedited Permitting	Ongoing Review Process	Impact Fee Reduction	Increased Density	Infrastructure/Capacity Adjustments	Allowance of Affordable Accessory Residential Units	Reduction in Parking and Setback Requirements	Allowance of Flexible Lot Configurations and Zero-Lot Configurations	Modification of Street Requirements	Inventory of Locally Owned Public Lands	Development Near Transportation Hubs, Major Employment Centers and Mixed-Use Developments
In LHAP	51	51	22	19	7	8	10	12	7	25	13
In LHAP but AHAC Revision Recommended	8	7	3	2	—	—	—	1	—	4	—
AHAC Only (Not in LHAP)	—	—	20	14	9	8	13	13	14	18	18
Incentive Exists but Not in LHAP	—	—	1	8	4	10	7	11	3	1	4
Not Recommended by AHAC, or Specified by AHAC as Not Needed/Applicable	—	—	5	4	18	12	10	5	12	2	6
Not Discussed	—	—	3	6	13	13	11	10	15	5	10

**Note:** 51 local governments were reviewed. Local governments receiving \$350,000 or less in SHIP funds are not required to go through the AHAC process.

### KEY

**In LHAP** = The recommendation is in the AHAC report and LHAP.

**In LHAP but AHAC Revision Recommended** = Incentive exists in LHAP. AHAC recommends modifying or adding new language to incentive. Modifications are subject to local elected board approval.

**AHAC Only (Not in LHAP)** = Recommendation is only in AHAC Report, not in LHAP.

**Incentive Exists but Not in LHAP** = The issue is being broadly addressed through the Land Development Code, Comprehensive Plan or Ordinance. There are some cases where policies or code outside of the LHAP refer specifically to affordable housing.

**Not Recommended by AHAC, or Specified by AHAC as Not Needed/Applicable** = AHAC does not recommend an implementation strategy for this incentive, or the AHAC has found the incentive is not needed/applicable.

**Not Discussed** = Incentive is not discussed in AHAC Report and is not found in the LHAP.

# A HEAVY LOAD:

The Combined Housing and Transportation Burdens of Working Families



October 2006



*Dedicated to  
Robert Reid, former executive director,  
and Maria Sayers, former director of development,  
with thanks for their years of service  
to the Center for Housing Policy.*

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The logo of the Center for Housing Policy is a circular seal. It features a central emblem with a scale of justice and a building facade. The words "CENTER FOR HOUSING POLICY" are written around the perimeter of the seal.

CENTER FOR HOUSING POLICY

OCTOBER 2006

# **A HEAVY LOAD:**

The Combined Housing and Transportation  
Burdens of Working Families

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by the John D. and Catherine T. MacArthur Foundation*



## Message from the Center for Housing Policy Chairman Kent W. Colton

NATIONALLY, FOR EVERY DOLLAR a working family saves on housing, it spends 77 cents more on transportation. This was one of the dramatic findings from the Center's earlier study, *Something's Gotta Give*, which reflects the basic tradeoff many working families face between paying a greater share of their income for housing or enduring long commutes and high transportation costs. But how does this tradeoff play out at the local level? Are there metropolitan areas in which this tradeoff is more or less pronounced? Where do working families end up living within each area, and how does the availability of housing affect their choices? And how does the varying cost of housing and transportation within a region affect families' combined housing and transportation burdens?

To answer those questions, the Center conducted a new study whose results are summarized in this publication. **Among other innovations, this study presents, for the first time, the combined housing and transportation cost burdens of working families in 28 metropolitan areas at the neighborhood level.** It also provides an overview of where working families live in each of the 28 areas and how their location decisions affect their commute times and costs. The study provides a particularly detailed look at 10 metropolitan areas—Atlanta, Chicago, Dallas-Ft. Worth, Denver, Greater Los Angeles, New York City, Pittsburgh, Portland, the San Francisco Bay Area, and Washington D.C.-Baltimore. Detailed information on these and the other 18 metropolitan areas studied is available at: <http://www.nhc.org/index/heavyload>.

On average, the study found that working families in the 28 metropolitan areas spend about 57 percent of their incomes on the combined costs of housing and transportation, with roughly 28 percent of income going for housing and 29 percent going for transportation. While the share of income devoted to housing or transportation varies from area to area, the combined costs of the two expenses are surprisingly constant. In areas where families spend more on housing, they tend to spend less on transportation, and vice-versa. However, in

all the metropolitan areas there are neighborhoods where working families are saddled with both high housing and high transportation cost burdens.

In their search for lower cost housing, working families often locate far from their place of work, dramatically increasing their transportation costs and commute times. Indeed, for many such families, their transportation costs exceed their housing costs. Recent census data suggest this trend may be accelerating. Of the 20 fastest growing counties in the United States, 15 are located 30 miles or more from the closest central business district.

The study also found impacts on the community. As more and more working families commute to distant job centers from their homes, clogged and congested roads become the norm in surrounding communities.

A growing number of communities are identifying the lack of affordable housing and the increase in commute times and traffic congestion as priority issues. But they haven't always linked these two sets of issues. This study suggests it is imperative for cities and regions to consider housing and transportation policy together. The study also points to the importance of infill development that expands the supply of affordable housing in inner city and older suburban neighborhoods that have good access to traditional job centers; the development of more affordable housing near transportation hubs and suburban employment centers; providing good quality and reliable transit for suburb to suburb commuting, as well as for helping families in the outer suburbs get into the central city; and policies to encourage car sharing and to reduce the costs of car ownership for families who cannot easily get to work via public transit.

The Center hopes the information in this report will be a catalyst for the development of more integrated policymaking at the local, regional and national levels that helps to reduce the heavy load of housing and transportation for working families and the communities in which they live.

# Acknowledgements

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*The Center for Housing Policy is the nonprofit research affiliate of the National Housing Conference (NHC), combining state-of-the-art research with the insights and expertise of housing practitioners.*

*The Center works to broaden understanding of America's affordable housing challenges and examines the impact of policies and programs developed to address these needs.*

## About the Contributors

The **Center for Neighborhood Technology** (CNT) is a nationally recognized leader in the promotion and development of more livable and sustainable communities. CNT strives to recognize, preserve and enhance the value of hidden assets and undervalued resources inherent in our urban environment to make households, neighborhoods and regions more efficient, more economically viable and more equitable. Over 28 years, this work has created leading policies and markets for dynamic new approaches to meeting the nation's housing, transportation, energy and environmental needs. CNT co-developed the Location Efficient Mortgage and the new Housing + Transportation Affordability Index, as well as other products that support sustainable communities.

The **Institute of Transportation Studies (ITS) at the University of California, Berkeley** is a nationally renowned center of transportation research that has a close working relationship with the California Department of Transportation. Each year nearly two hundred faculty, students and professional research staff participate in its many projects. The goal of ITS is to carry out basic and applied research and advanced professional training on all aspects of transportation with rigor and objectivity. It focuses especially on projects that address transportation policy, technology, the safety and performance of transportation systems, and relationships between transportation and the social, economic and natural elements of the environment.

## The Center thanks the members of the Project Advisory Group for their contributions to this project:

Anne Canby, *Surface Transportation Policy Project*, Robert Dunphy, *Urban Land Institute*, Elizabeth Roberto, *U.S. Department of Transportation*, and Kathryn P. Nelson and John K. McIlwain, both of the *Center for Housing Policy Advisory Council*.

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# Understanding the Housing and Transportation Constraints and Choices of Working Families

## TYPICAL HOUSEHOLD BUDGET IN 28 METROPOLITAN AREAS (Expenses as a share of income)

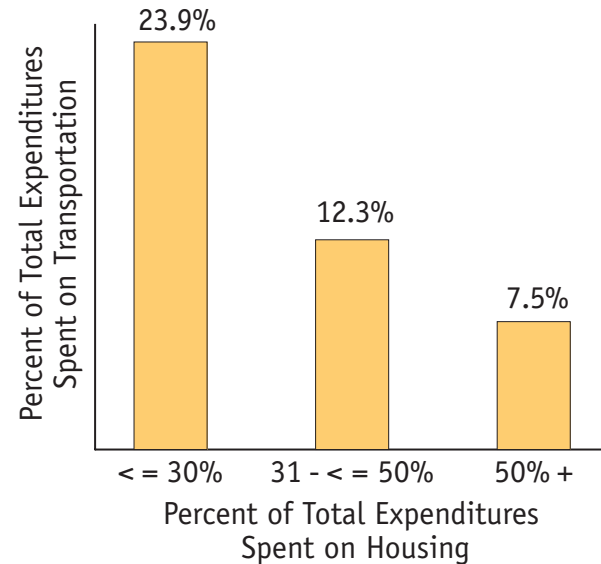
	All Households	Working Families Incomes \$20,000 – \$50,000
Housing	27.4%	27.7%
Transportation	20.2%	29.6%
Food	10.6%	15.1%
Healthcare	4.7%	7.7%

Note: Housing costs include mortgage payments, operating costs and utilities for homeowners and contract rent and utilities for renters; transportation costs include the cost of owning and operating a vehicle and the cost of public transit.

Source: Figures derived by the Center for Neighborhood Technology (CNT) and the Center for Housing Policy from the 2000 Census of the U.S. Census Bureau and the 2002 and 2004 Consumer Expenditure Surveys of the Bureau of Labor Statistics.

**HOUSING AND TRANSPORTATION** are the two largest expenses for most households in the 28 metropolitan areas in this study. For households of all income levels, 27 percent of income goes for housing alone and another one-fifth goes to the cost of getting around. Together these items account for almost 48 percent of household income. Working Families with incomes between \$20,000 and \$50,000 spend a similar percentage of income on housing; however, their transportation costs consume almost 30 percent of their income.

## Households that Spend More of Their Budget on Housing Spend Less on Transportation

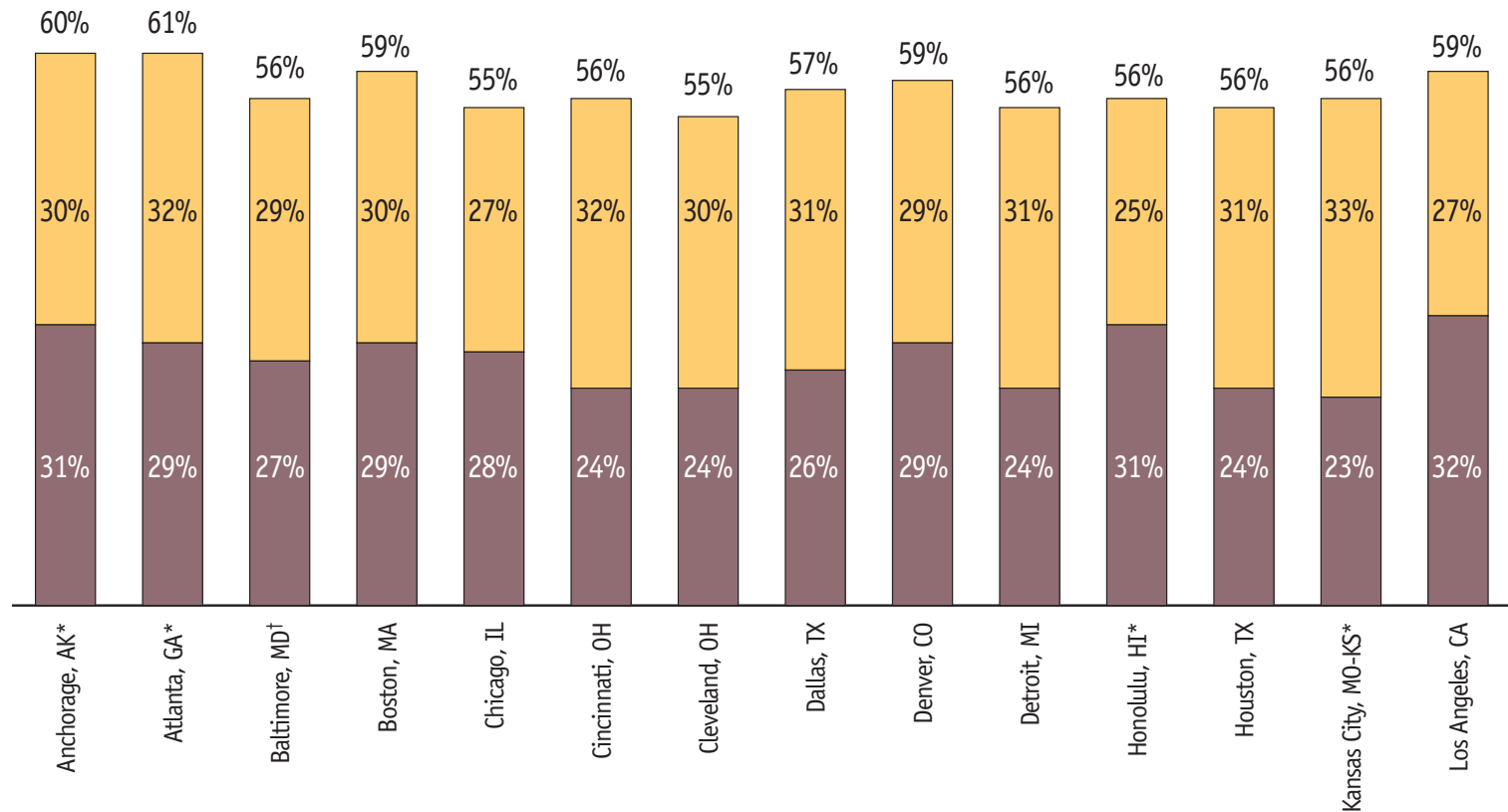


Source: Calculations of the 2002 Consumer Expenditure Survey by the Economic Policy Institute, *Something's Gotta Give*, Center for Housing Policy, 2005. Figures are for Working Families defined as households with incomes between full time minimum wage (\$10,712 per year) and 120% of the regional median.

**WE KNOW FROM OUR PRIOR STUDIES** that there is a clear trade off between the housing and transportation expenses of Working Families. Families that spend more than half of their total household expenditures on housing put 7.5 percent of their budget towards transportation. By contrast, families that spend 30 percent or less of their total budget on housing spend nearly one-quarter of their budget on transportation — three times as much as those in less affordable housing.

Our new study seeks to “get behind” this national figure and better understand how the combined housing and transportation burdens of Working Families vary from one metropolitan area to another, as well as along other key dimensions of “place.”

# What Working Families<sup>1</sup> Spend



Source: Center for Neighborhood Technology calculations.

<sup>1</sup>Working Families are households with incomes between \$20,000 and \$50,000.

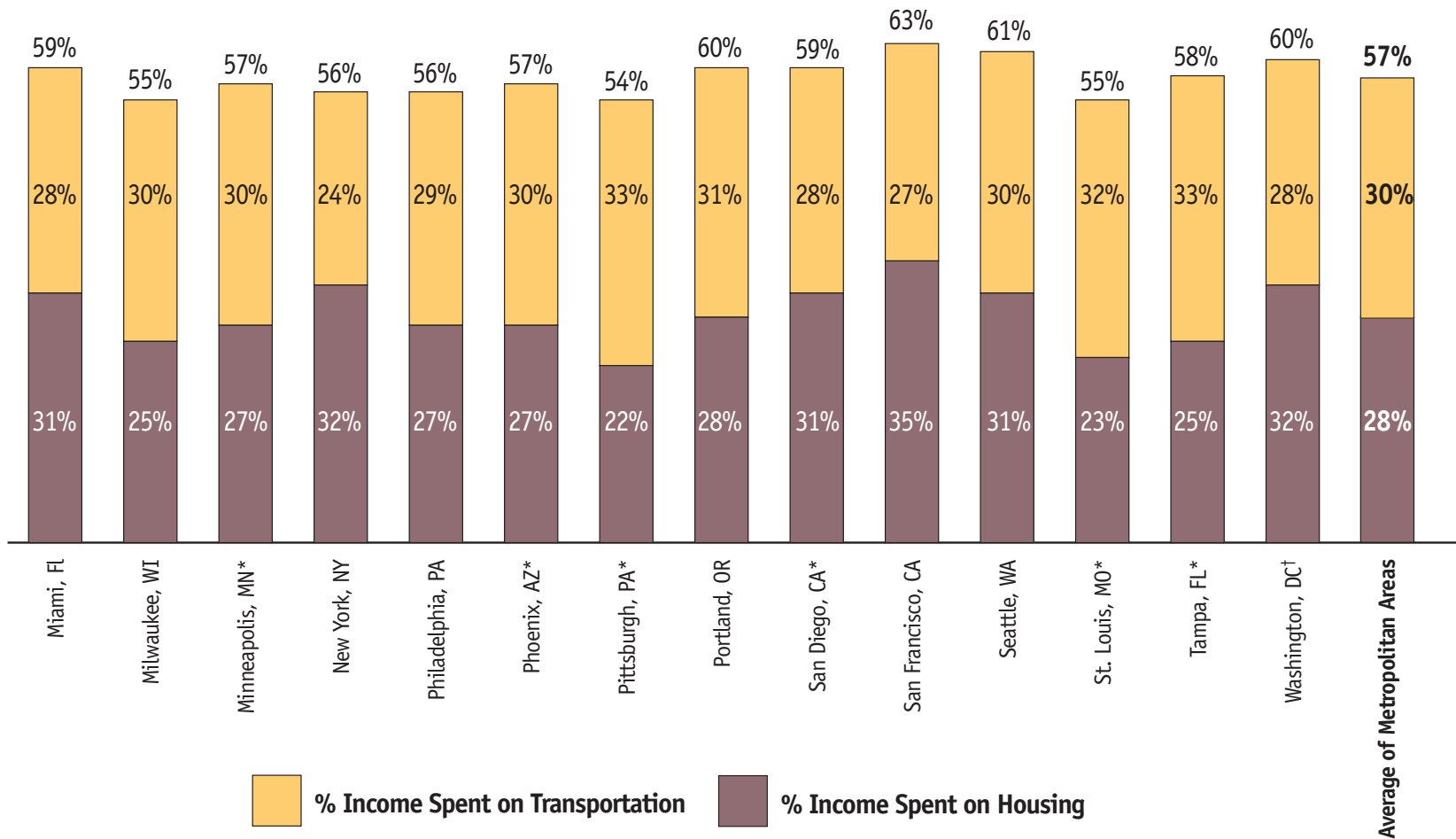
NOTE: All areas are Consolidated Metropolitan Statistical Areas except as follows. Those marked "\*" are Metropolitan Statistical Areas and those marked "†" are Primary Metropolitan Statistical Areas. Combined totals may reflect slight differences due to rounding.

## Similar Burdens Across the Country

AS THIS VIEW ACROSS 28 METROPOLITAN AREAS SHOWS, the combined housing-transportation cost burden for families with incomes between \$20,000 and \$50,000 is remarkably similar from one area to another. Although these combined costs range from a low of 54 percent in Pittsburgh to a high of 63 percent in San Francisco, the combined totals in most metropolitan areas hover around the average of 57 percent.



# on Housing and Transportation



## The Big Tradeoff

NOTE THAT THE SPLIT IN THE SHARE OF HOUSING versus transportation expenditures varies from area to area but the totals for combined expenditures remain roughly the same. This reflects the tradeoff Working Families make in balancing these costs. In 17 of the 28 metro areas, average transportation costs for Working Families are as high as or higher than housing costs.

## How Low-to-Moderate Income Workers<sup>1</sup> Get to Work

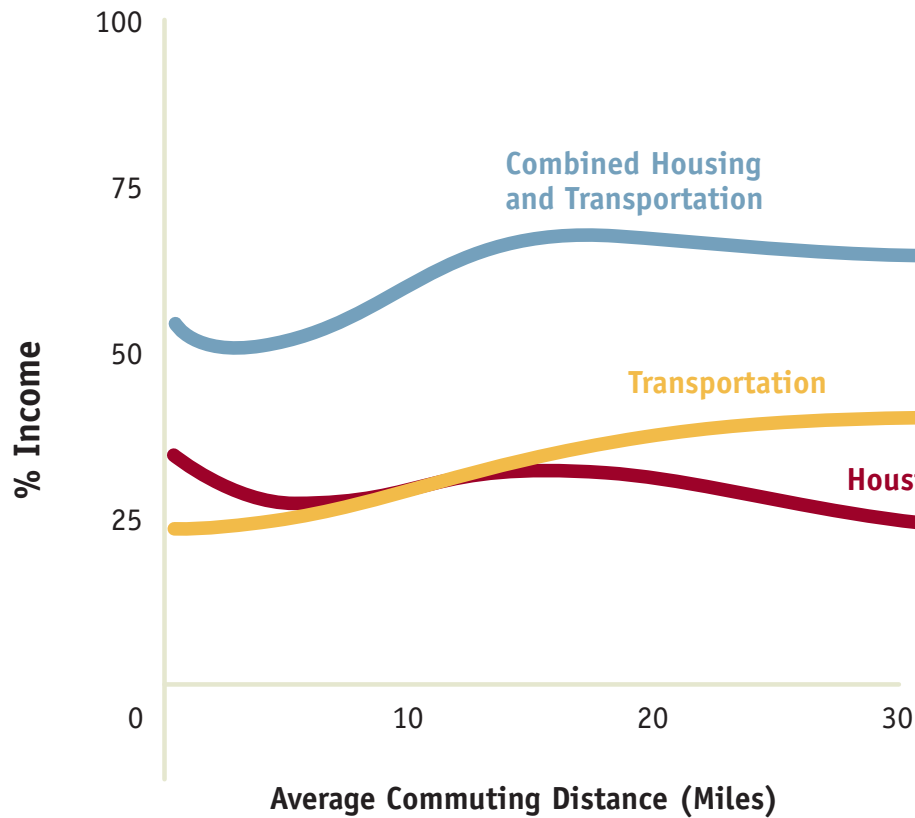
MOST LOW-TO-MODERATE INCOME WORKERS — more than 85 percent — drive to work in private vehicles. That said, some metro areas do offer alternatives. Commuters in Boston, Philadelphia, San Francisco and Washington D.C.- Baltimore, for example, ride extensive rail systems as well as buses to work. In New York, almost one-third of workers take public transit. Even where public transit is heavily used, however, many households own vehicles for errands, weekend trips and work trips for another family member. The figure on the right shows total average transportation costs for low-to-moderate income workers in each metropolitan area, taking all household transportation costs into account.

Place	Percent taking Private Vehicle	Percent taking Public Transit	Percent Walking or Biking	Percent Working from Home or Other	Average Total Transportation Cost
Anchorage, AK*	89%	3%	4%	4%	\$9,851
Atlanta, GA*	90%	5%	2%	3%	\$10,890
Baltimore, MD†	80%	13%	4%	3%	\$9,506
Boston, MA	80%	12%	5%	3%	\$10,036
Chicago, IL	79%	14%	4%	3%	\$9,144
Cincinnati, OH	90%	4%	3%	3%	\$10,714
Cleveland, OH	90%	4%	3%	3%	\$10,023
Dallas, TX	93%	2%	2%	3%	\$10,181
Denver, CO	87%	6%	4%	4%	\$9,408
Detroit, MI	92%	3%	3%	3%	\$10,318
Honolulu, HI*	77%	12%	7%	4%	\$8,170
Houston, TX	91%	4%	2%	3%	\$10,262
Kansas City, MO-KS*	93%	2%	2%	4%	\$10,872
Los Angeles, CA	85%	7%	4%	4%	\$8,871
Miami, FL	89%	5%	3%	3%	\$9,102
Milwaukee, WI	88%	6%	4%	3%	\$10,030
Minneapolis, MN*	85%	7%	4%	4%	\$10,030
New York, NY	58%	31%	8%	3%	\$7,880
Philadelphia, PA	79%	12%	5%	3%	\$9,518
Phoenix, AZ*	89%	3%	4%	4%	\$9,923
Pittsburgh, PA*	86%	8%	4%	3%	\$10,590
Portland, OR	84%	7%	4%	5%	\$10,383
San Diego, CA*	88%	5%	3%	4%	\$9,225
San Francisco, CA	77%	12%	6%	4%	\$9,065
Seattle, WA	82%	9%	5%	4%	\$9,903
St. Louis, MO*	92%	3%	2%	3%	\$10,543
Tampa, FL*	93%	2%	3%	3%	\$10,633
Washington, DC†	80%	13%	4%	3%	\$9,625

Source: Center for Neighborhood Technology calculations.

<sup>1</sup>These are workers from Working Families with incomes between \$20,000 and \$50,000.

NOTE: All areas are Consolidated Metropolitan Statistical Areas except as follows. Those marked “\*” are Metropolitan Statistical Areas and those marked “†” are Primary Metropolitan Statistical Areas. Comined totals may reflect slight differences due to rounding.



Source: Center for Neighborhood Technology calculations.

## Many Working Families<sup>1</sup> that Move Far from Work to Find Affordable Housing End Up Spending Their Savings on Transportation

“DRIVE ‘TIL YOU QUALIFY” is an option used by many Working Families seeking affordable housing by moving to far-flung suburbs. Others, by necessity, live in inner-city or inner-suburban locations where affordable housing is located, but access to suburban jobs is limited. But for many Working Families their effort to save on housing expenses leads to higher transportation costs—and an even larger portion of their budget consumed by both items.

Within metropolitan areas, housing costs tend to fall as one moves further away from employment centers,\* although housing in some neighborhoods close to suburban job centers commands a premium. There also are some pockets of affordable housing close to center city business districts. In the exurban areas that are the greatest distance to employment centers, prices are considerably lower or, at least, more or better quality housing can be purchased per dollar spent on housing.

Transportation costs, on the other hand, tend to increase along with commuting distance. At some distance, generally 12 to 15 miles, the increase in transportation costs outweighs the savings on housing—and the share of household income required to meet these combined expenditures rises.

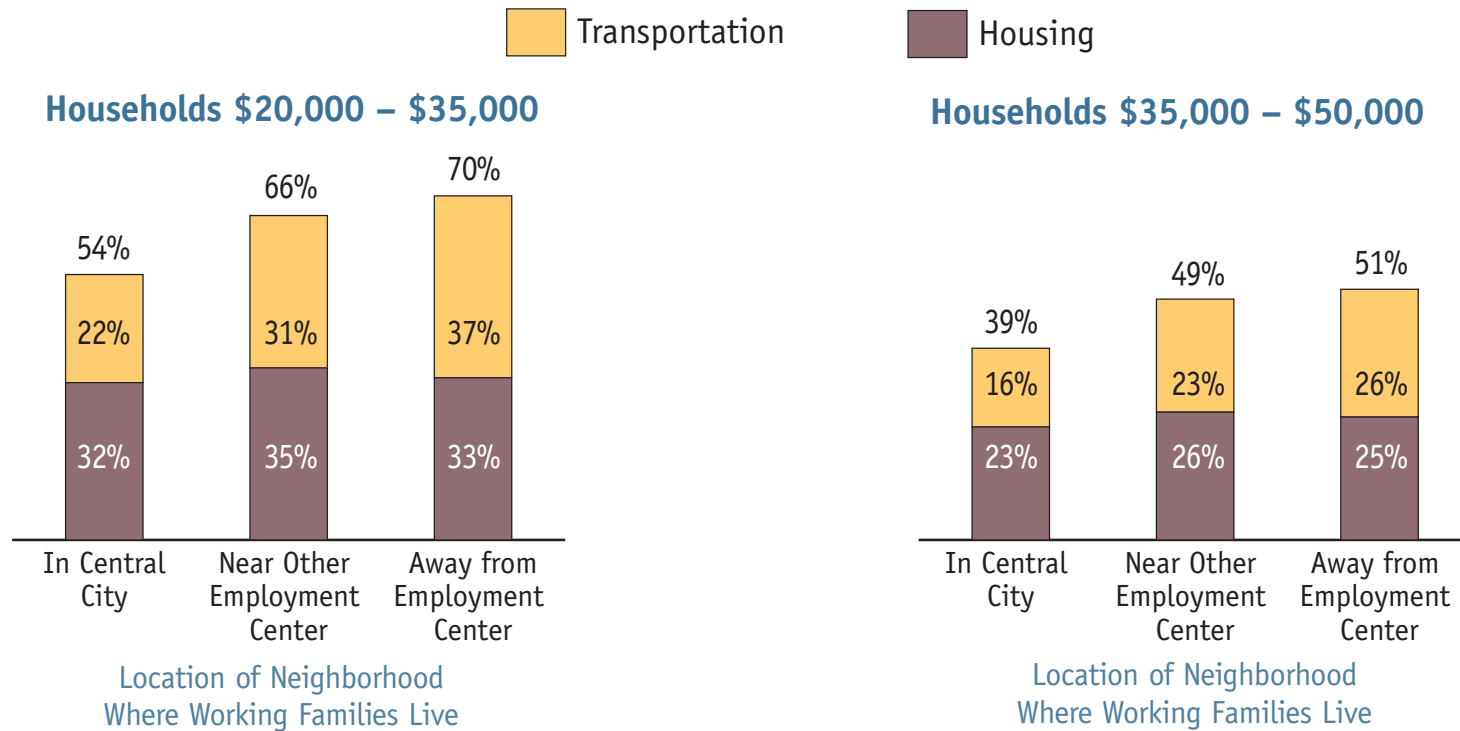
<sup>1</sup>Working Families are households with incomes between \$20,000 and \$50,000.

\*Employment centers are job locations with a minimum of 5,000 employees.

# Life on the Fringes: the Further a Neighborhood is from Employment Centers the More Likely Transportation Costs Predominate

A TRIP FROM SUBURB TO CENTRAL CITY no longer describes the typical commute in many metropolitan areas of the country. As jobs have suburbanized, many commuters make their way from suburb to secondary city or from exurban community to other employment centers in the region as well as central city locations. As these graphs show, the combined cost of housing and transportation increases with distance to employment centers. For Working Families living in neighborhoods far from employment centers, especially those in the \$20,000 - \$35,000 bracket, combined housing and transportation costs consume a particularly large share of income, with transportation costs exceeding those for housing.

## Share of Income Spent on Housing and Transportation



Source: Center for Neighborhood Technology calculations.

NOTE: Employment centers are job locations with a minimum of 5,000 employees.

# Housing + Transportation = A More Complete Picture of Affordability in Neighborhoods

## Neighborhood Types by Housing and Transportation Expenditures as a Share of Typical Household Incomes in Each Neighborhood

**HIGH SHARE OF INCOME ON HOUSING**

### HIGH HOUSING COST BURDENS

**Mixed Income Urban Community:** Neighborhoods with high housing prices, but low transportation costs, and a mix of incomes with a slightly higher percentage of higher incomes. These places tend to be urban, near jobs and near alternative transportation options and are the most diverse.

*41% earn \$50,000 or more  
Avg. Income: \$52,184*

### HIGH HOUSING AND HIGH TRANSPORTATION COST BURDENS

**Lower Income Urban/Inner-Suburban Community:** Neighborhoods with low incomes and therefore above average expenditures on both housing and transportation relative to incomes. These places tend to be urban areas segregated by race and income, inner-suburbs with fewer jobs and, in some regions, outer suburbs or satellite cities away from jobs and services and close to rural areas.

*30% earn \$50,000 or more  
Avg. Income: \$41,387*

**LOW SHARE OF INCOME ON HOUSING**

### LOW HOUSING AND LOW TRANSPORTATION COST BURDENS

**Wealthy Suburban Community:** Neighborhoods with higher incomes and therefore below average expenditures on both housing and transportation. These places tend to be suburban.

*67% earn \$50,000 or more  
Avg. Income: \$76,444*

### HIGH TRANSPORTATION COST BURDENS

**Moderate Income Exurb:** Neighborhoods with moderate incomes and moderate housing prices but exceptionally high transportation costs due to long distances to services and employment. These places are primarily in exurban areas.

*52% earn \$50,000 or more  
Avg. Income: \$58,529*

**LOW SHARE OF INCOME ON TRANSPORTATION**

**HIGH SHARE OF INCOME ON TRANSPORTATION**

### NOTE:

The label "High" or "Low" does not refer to the dollar price of housing and transportation in a given neighborhood. Rather, "High" means these costs are a larger share of income compared to the regional average; "Low" means these costs are a smaller share of income compared to the regional average.

Source: Center for Neighborhood Technology calculations.



## Who Lives Where — A Demographic Profile of Neighborhoods by Cost Burdens

### HOUSEHOLDS IN HIGH HOUSING COST BURDEN NEIGHBORHOODS:

- Median income — \$43,824
- % Homeownership — 33% Renters — 66%
- % College graduates — 33%
- White — 58% Black — 20% Hispanic — 18%
- Average Household Size — 2.6
- % Married with Children — 18%
- % Single Parents — 10%

### HOUSEHOLDS IN HIGH HOUSING AND HIGH TRANSPORTATION COST BURDEN NEIGHBORHOODS:

- Median income — \$31,718
- % Homeownership — 42% % Renters — 58%
- % College graduates — 13%
- White — 47% Black — 32% Hispanic — 25%
- Average Household Size — 3.21
- % Married with Children — 19%
- % Single Parents — 16%

### HOUSEHOLDS IN LOW HOUSING AND LOW TRANSPORTATION COST BURDEN NEIGHBORHOODS:

- Median income — \$70,428
- % Homeownership — 75% % Renters — 25%
- % College graduates — 41%
- White — 81% Black — 6% Hispanic — 9%
- Average Household Size — 3.96
- % Married with Children — 29%
- % Single Parents — 5%

### HOUSEHOLDS IN HIGH TRANSPORTATION COST BURDEN NEIGHBORHOODS:

- Median income — \$50,119
- % Homeownership — 73% Renters — 27%
- % College graduates — 20%
- White — 81% Black — 7% Hispanic — 13%
- Average Household Size — 4.35
- % Married with Children — 27%
- % Single Parents — 8%

Source: Center for Neighborhood Technology calculations.

# Another View of Commuting Burdens: Time, Speed and Public Transit Use by Neighborhood

THE PREDOMINANTLY MODERATE-INCOME HOUSEHOLDS in **High Transportation Cost Burden** neighborhoods have the longest commute times and greatest distances to work, both by auto and by transit, contributing to very high transportation costs, whether measured by time or price. They also have the fewest alternative transportation options. A detailed study of six metro areas revealed that these are the neighborhoods with the greatest share of workers leaving home by 6:00 a.m. Two other neighborhood types — neighborhoods with **High Housing Cost Burdens** and **High Housing and High Transportation Cost Burdens** — are home to a greater number of residents who commute by (often slower) public transit.

## HIGH HOUSING COST BURDENS

	Auto	Transit
<b>Ridership</b>	77%	23%
<b>Time</b>	27 min	46 min
<b>Distance</b>	8 miles	6 miles
<b>Speed</b>	18 mph	9 mph

	Auto	Transit
<b>Ridership</b>	89%	11%
<b>Time</b>	27 min	50 min
<b>Distance</b>	9 miles	8 miles
<b>Speed</b>	20 mph	10 mph

## HIGH HOUSING AND HIGH TRANSPORTATION COST BURDENS

## LOW HOUSING AND LOW TRANSPORTATION COST BURDENS

	Auto	Transit
<b>Ridership</b>	93%	7%
<b>Time</b>	27 min	52 min
<b>Distance</b>	10 miles	12 miles
<b>Speed</b>	21 mph	13 mph

	Auto	Transit
<b>Ridership</b>	97%	3%
<b>Time</b>	28 min	64 min
<b>Distance</b>	12 miles	19 miles
<b>Speed</b>	24 mph	17 mph

## HIGH TRANSPORTATION COST BURDENS

Source: Center for Neighborhood Technology calculations.

## The Important Role of Housing in Driving the Location Decisions of Working Families<sup>1</sup>

**In the Atlanta metropolitan area,** Working Families with children, particularly married couples, are most likely to live in outer suburban and suburban fringe communities, where housing costs are higher than in inner-suburban areas and consume a larger share of income, as well. Single parent families, by contrast, are more likely to live in Atlanta's central city neighborhoods where housing is only slightly more affordable as a share of income. With most of Atlanta's jobs near or beyond the region's Perimeter Freeway, Working Families who live in downtown neighborhoods take almost twice as long to commute to their jobs by public transit as by private car.

**In the Dallas–Ft. Worth region,** households living in suburban fringe communities face the highest cost burdens (41 percent of income), while central city residents faced the lowest (29 percent). Working Families *without* children are more likely to live in and around Ft. Worth, where absolute housing costs are fairly low but incomes also are lower. Working married couples *with* children are much more likely to live in fringe suburban communities where housing consumes a very large share of their incomes. In no part of the metropolitan area does public transit offer commuter service that is competitive with private vehicles, reducing travel choices for everyone.

**Chicago's Working Families** are much more likely to live in its central city, secondary central city and inner suburban areas where they face lower absolute housing costs than in the rest of the region. The extensive rail and bus public transit system provides good corridor service from suburbia to downtown Chicago, but poor service to suburban job centers and employment opportunities in secondary central city neighborhoods. For Chicago's Working Families, excess public transit commute times compared to auto vary from a high of 147% in suburban fringe areas, to a low of 33% in central city areas.

**In the Greater Los Angeles region,** Working Families are far more likely to live downtown, in a secondary central city neighborhood such as Anaheim or Riverside, or in the region's close-in, older suburbs where housing is more affordable and transit service is better (if overcrowded). Among Working Families, public transit commute times exceed auto commute times by 70–75% just about everywhere. Households most consistently disadvantaged by the comparatively poor quality of public transit service are multiple-family households with and without children and single parents.

**In the San Francisco Bay Area,** Working Families also are more likely to live in inner suburban communities where they can enjoy reasonably good quality bus service. Good transportation comes at a price, however, as the Bay Area's inner suburban communities are generally home to its least affordable housing. Working Families also are found in certain central city neighborhoods, most notably in Oakland. Commuters who live in central city neighborhoods enjoy public transit service that offers comparable travel times to the private car. The relatively poor quality of suburban transit service in the region disadvantages working multiple-family households without children and single persons.

Source Footnote: Berkeley analysis of Working Families' residential choices. See the Center's Web site: <http://www.nhc.org/index/heavyload>.

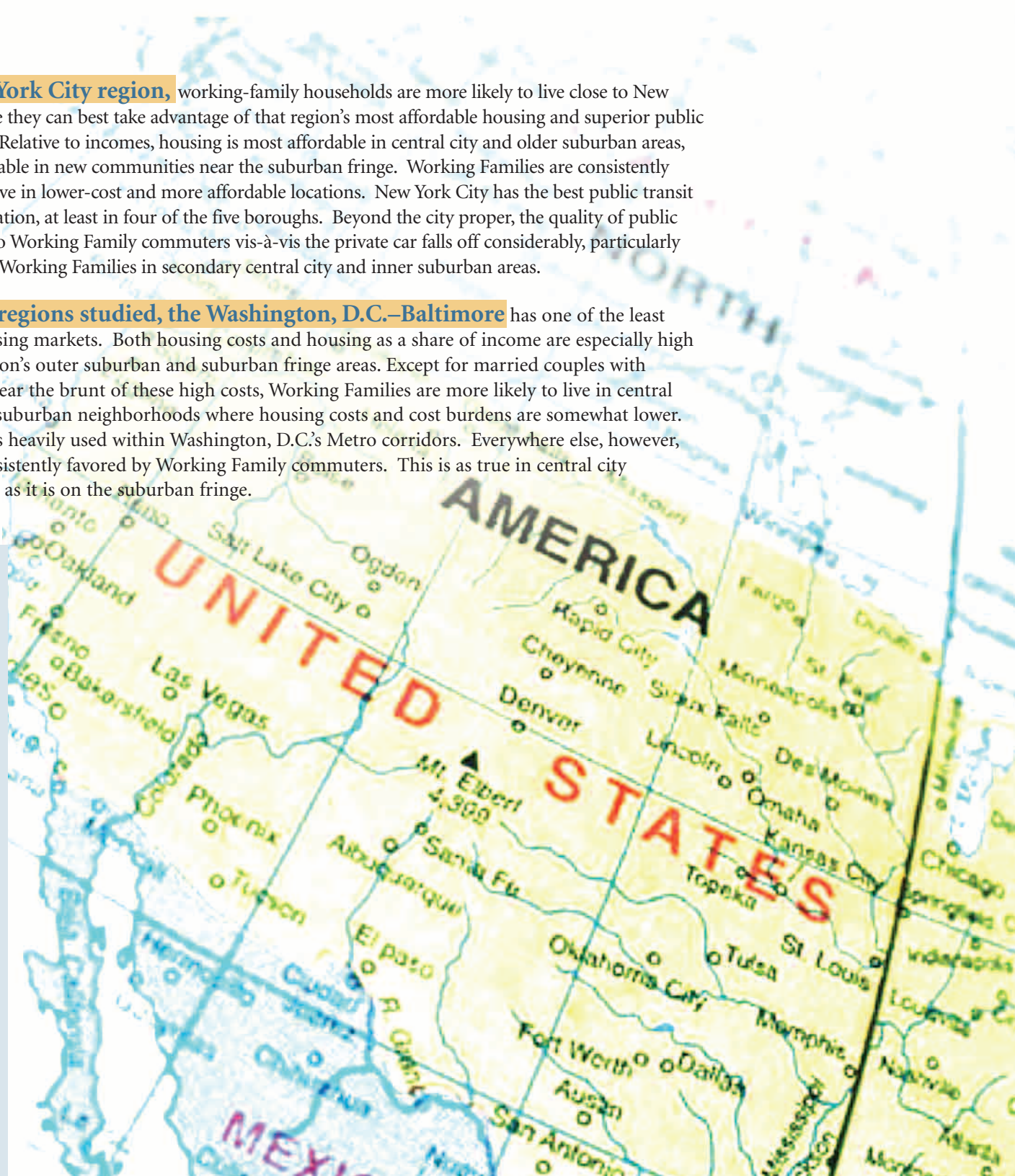
<sup>1</sup>Working Families in the Berkeley study are households that have incomes between the full-time minimum wage equivalent of \$10,712 and 120 percent of the local area median.



**In the New York City region,** working-family households are more likely to live close to New York City where they can best take advantage of that region's most affordable housing and superior public transit service. Relative to incomes, housing is most affordable in central city and older suburban areas, and least affordable in new communities near the suburban fringe. Working Families are consistently more likely to live in lower-cost and more affordable locations. New York City has the best public transit service in the nation, at least in four of the five boroughs. Beyond the city proper, the quality of public transit service to Working Family commuters vis-à-vis the private car falls off considerably, particularly disadvantaging Working Families in secondary central city and inner suburban areas.

**Among the regions studied, the Washington, D.C.–Baltimore** has one of the least affordable housing markets. Both housing costs and housing as a share of income are especially high among the region's outer suburban and suburban fringe areas. Except for married couples with children who bear the brunt of these high costs, Working Families are more likely to live in central city and inner suburban neighborhoods where housing costs and cost burdens are somewhat lower. Public transit is heavily used within Washington, D.C.'s Metro corridors. Everywhere else, however, the auto is consistently favored by Working Family commuters. This is as true in central city neighborhoods as it is on the suburban fringe.

While the location of Working Families within metropolitan areas varies from area to area, the search for affordable housing influences those location decisions in most of the areas studied. Sometimes, as in the cases of New York, Chicago, Los Angeles and Washington, D.C.–Baltimore, the more affordable neighborhoods also have good quality transit service. In Atlanta and Dallas–Ft. Worth, by contrast, Working Families have been pushed to the outer suburbs where transit service is essentially non-existent. And then there are the outliers like San Francisco where Working Families disproportionately live in neighborhoods with good transit service but must pay, by national standards, exorbitant housing prices and rents.



## A Housing and Transportation Portrait of a Metro Area

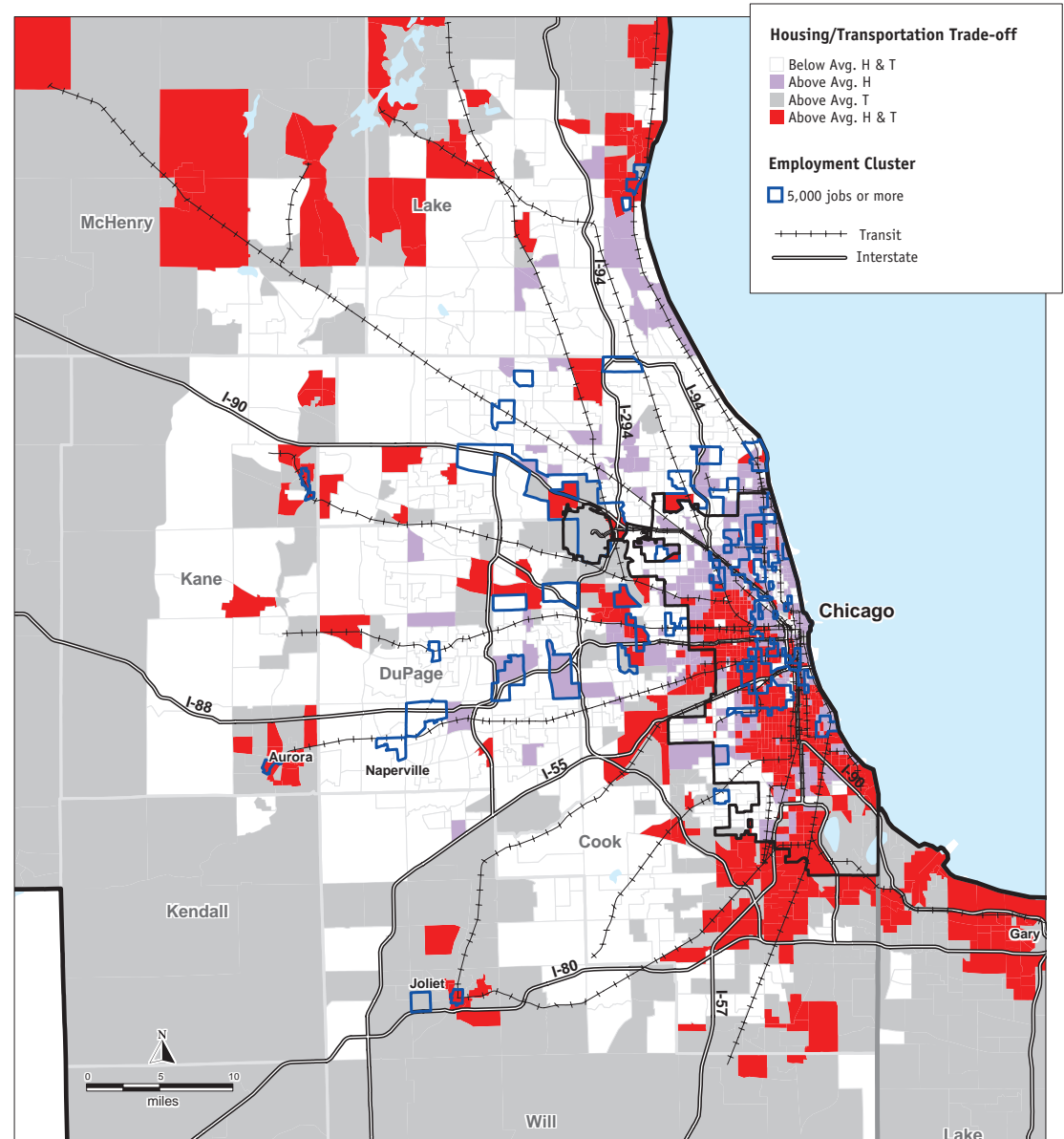
This map represents the cost burden of “place.” It shows the housing and transportation costs as a percentage of income in a neighborhood and also shows where neighborhoods are located in relation to area employment centers and the region’s transportation infrastructure. Note, in Chicago, there are few employment centers (blue outlines) within the **High Housing and High Transportation Cost Burden** areas (red) or in the **High Transportation Cost Burden** (gray) areas. Most of the employment centers are surrounded or within the **Low Housing and Low Transportation Cost Burden** (wealthier) areas or **High Housing Cost Burden** areas. This contributes to the high transportation costs of the other two neighborhood types whose workers typically have to travel to these job locations.

### NOTE:

Neighborhood Maps for all 28 metropolitan areas can be accessed from the Center’s Web site:

<http://www.nhc.org/index/heavyload>

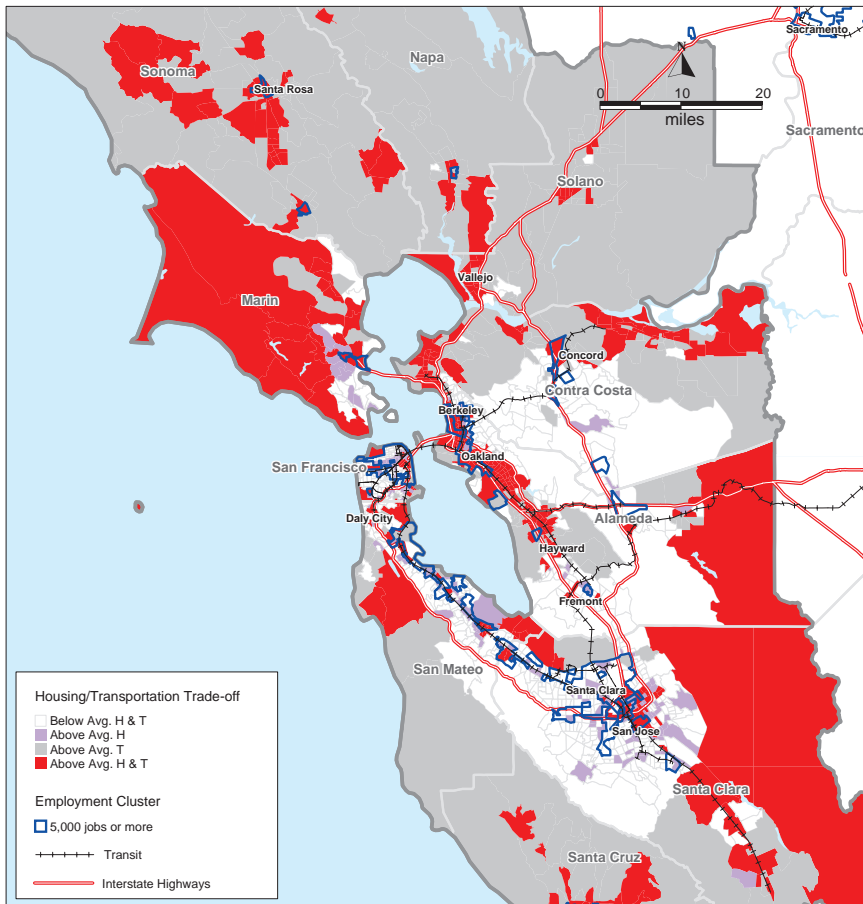
### Chicago: Average Household Expenditures on Housing and Transportation as a Percentage of Average Tract Income, 2000



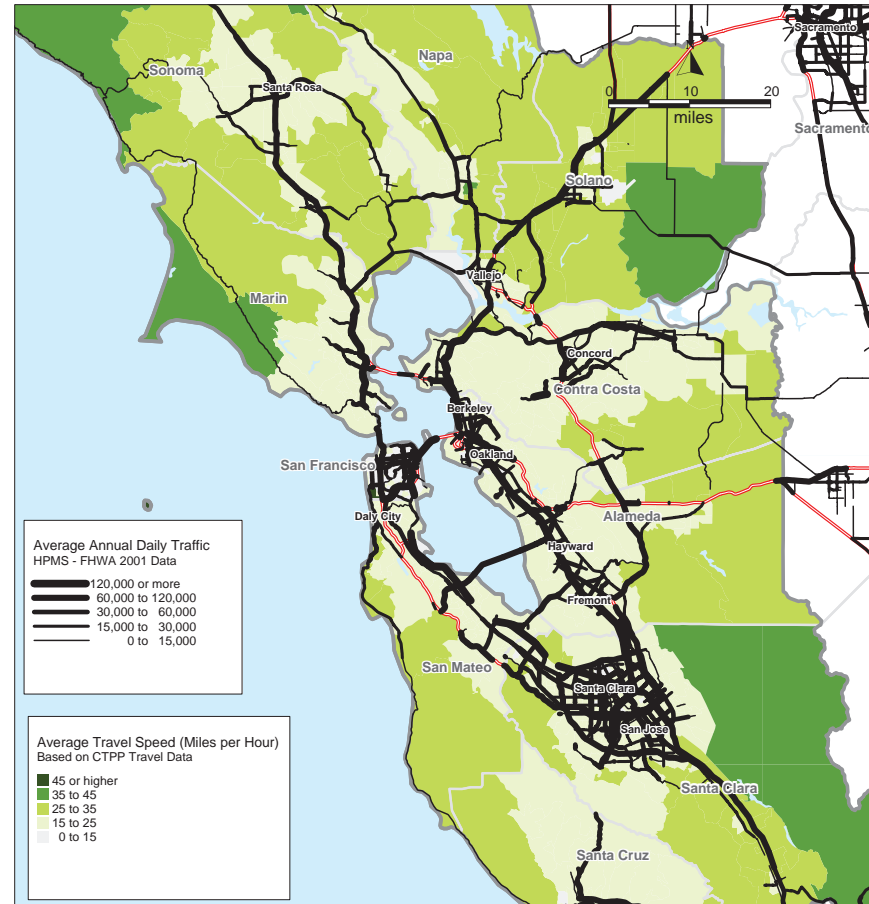
Source: Income and housing costs from 2000 Census of Population and Housing, Summary File 3 and PUMS 5%, P76 and P97. Retrieved 2006, from <http://www.census.gov>: <http://factfinder.census.gov/servlet/BasicFactsServlet>. PUMS 5% from PDQ Software, from <http://www.pdq.com>. Transportation costs based on 2000 data from a variety of national public sources and modeled by the Center for Neighborhood Technology and the Center for Transit-Oriented Development. Cities over 100,000 persons are labeled.



## San Francisco: Average Household Expenditures on Housing and Transportation as a Share of Income in Relation to Employment Centers



## San Francisco: Travel Speed in Relation to Average Annual Daily Traffic



Source: Income and housing costs from 2000 Census of Population and Housing, Summary File 3 and PUMS 5%, P76 and P97. Retrieved 2006, from <http://www.census.gov>: <http://factfinder.census.gov/servlet/BasicFactsServlet>. PUMS 5% from PDQ Software, from <http://www.pdq.com>. Transportation costs based on 2000 data from a variety of national public sources and modeled by Center for Neighborhood Technology and the Center for Transit-Oriented Development. Cities over 100,000 persons are labeled.

## The Lack of Affordable Housing Can Lead to Region-Wide Congestion

These maps of the Bay Area — the most expensive housing market in the country — offer insight into how this happens. The map on the left shows households nearest employment centers are those in the **Low Housing and Low Transportation Cost Burden areas** (white). These tend to be higher income households. Working Families, on the other hand, cluster in the **High Housing and High Transportation Cost Burden** (red) and **High Transportation Cost Burden** neighborhoods (gray) — farthest from employment centers.

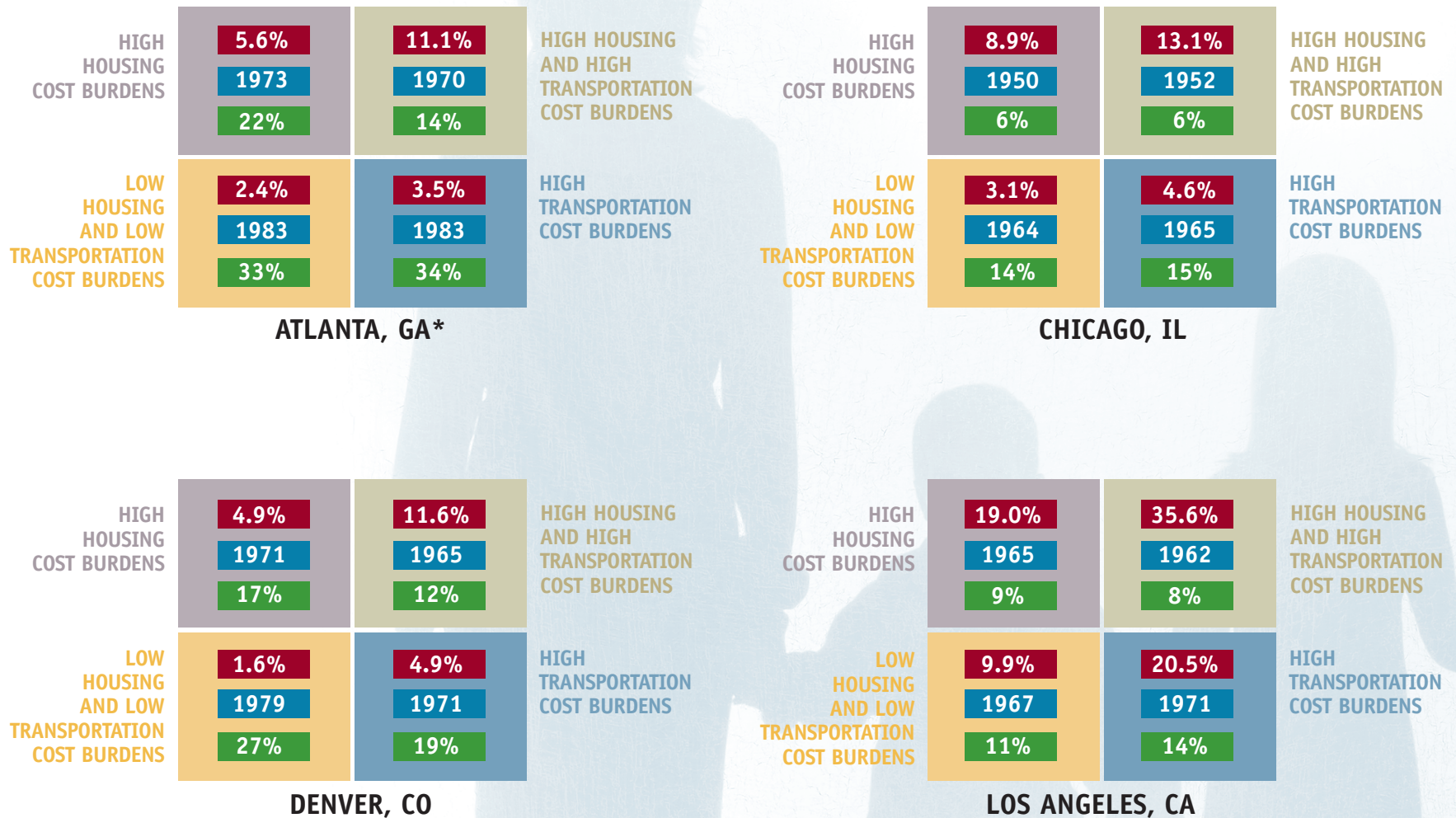
The congestion map on the right shows that Working Family commuters are able to begin the journey to work at a higher rate of speed because few workers are coming into these areas. Speed drops as commuters converge on the congested highways and roads near work places. The impact on the higher-income neighborhoods near employment centers is heavy traffic, possibly worse air quality and longer commute times despite the ability to locate closer to work. For the region as a whole, as more households commute to distant job centers or other work locations some distance from where they live, clogged and congested major roads are the norm. Among other costs are those for traffic safety and enforcement and capital improvements.

### NOTE:

Congestion Maps for 7 other metropolitan areas — Atlanta, Chicago, Dallas, Denver, Los Angeles, Pittsburgh and Portland — as well as San Francisco can be accessed from the Center's Web site:

<http://www.nhc.org/index/heavyload>

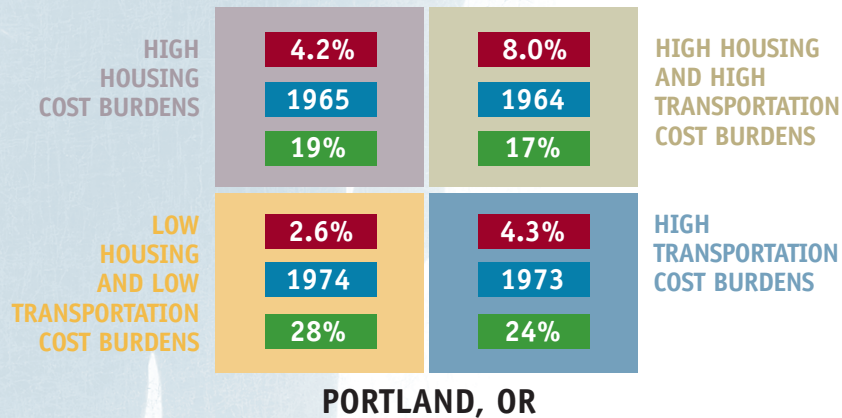
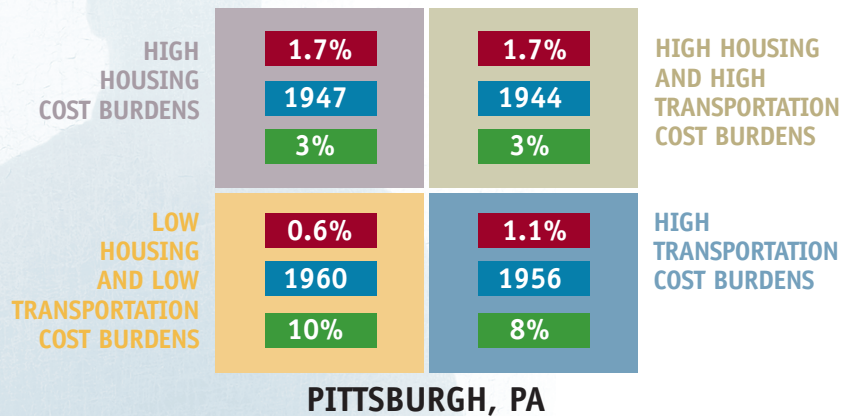
# How the Combined Cost of Housing of Life of Working Families:



Source: Center for Neighborhood Technology calculations.

NOTE: Data are for households of all incomes in the metro areas. All areas are Consolidated Metropolitan Statistical Areas except those marked "\*" are Metropolitan Statistical Areas.

# and Transportation Affects the Quality A Closer Look at Six Metro Areas



## NOTE:

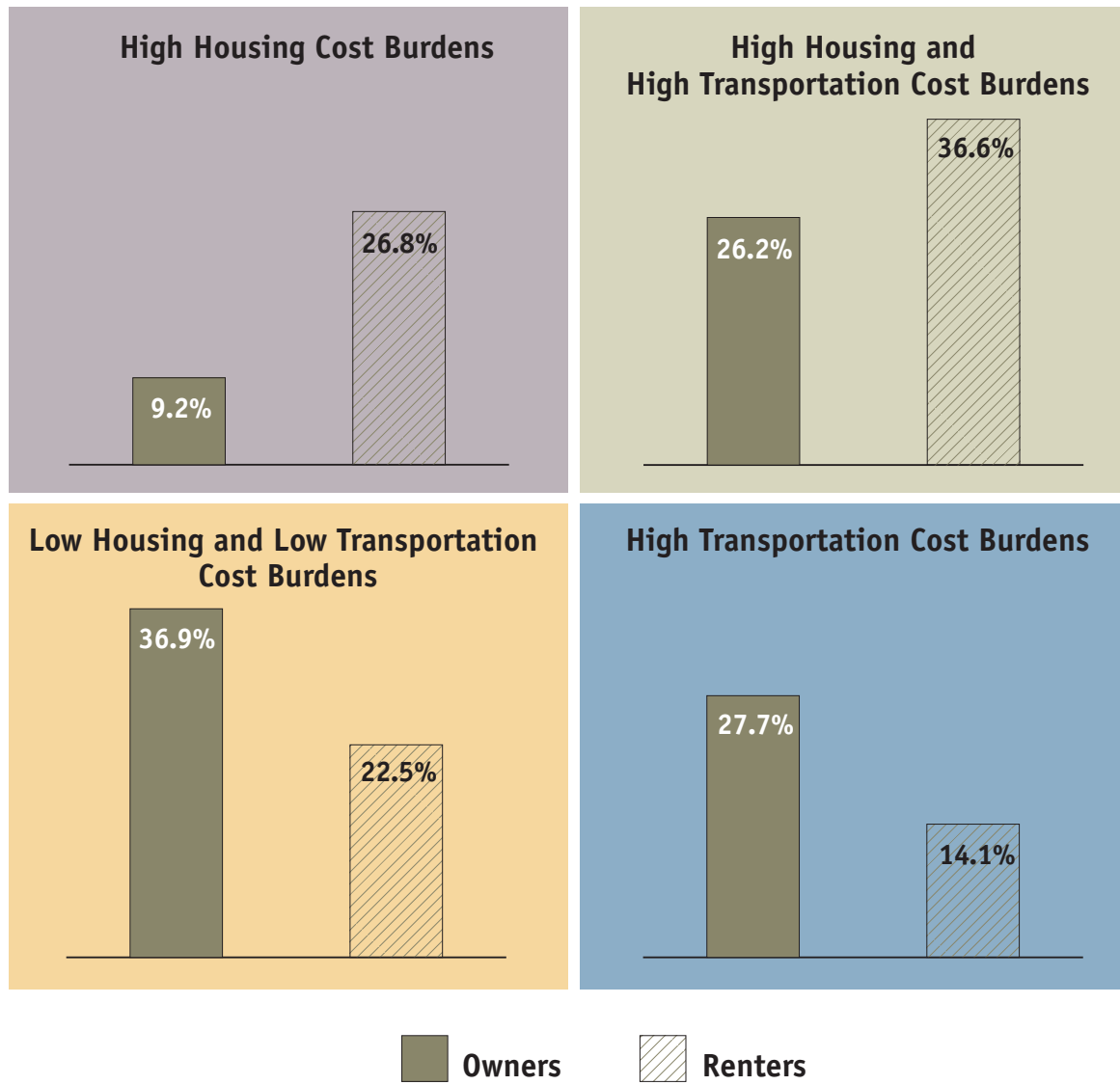
**Crowding**— In the four of the six metropolitan areas studied in detail, the rate of overcrowding is highest in the two neighborhood types where working households are clustered — neighborhoods with **High Housing and Transportation Cost Burdens** and those with **High Housing Cost Burdens**. The exceptions are Pittsburgh where there is little in the way of overcrowding in any of the four neighborhood types and Los Angeles where crowding rates are high in all neighborhoods. Of note in Los Angeles are the sprawling **High Transportation Cost Burden** neighborhoods where many working families reside and where one-in-five households are crowded.

**Age of Housing Stock**— Not surprisingly, older housing stock in these six metropolitan areas, tends to be found in the **High Housing and Transportation Cost Burden** and **High Housing Cost Burden** neighborhoods. Many of these neighborhoods are home to working families in central city and inner-suburban areas.

**New Construction**— A look at the percentage of units constructed since 1990 tells the flip side of the story about the housing stock. Newer housing tends to be found in **Low Housing and Low Transportation Cost Burden** neighborhoods where wealthier households reside and in **High Transportation Cost Burden** areas where higher transportation costs offset more affordable housing.



## Where Working Family Owners and Renters Live: (Share residing in each neighborhood type)



Working Family renters generally have lower incomes and more limited neighborhood options than owners. **Working Family renters** tend to live in neighborhoods with the greatest mix of single-family and multi-family dwellings and where housing prices and transportation costs are lowest in absolute terms. Almost 37 percent live in neighborhoods with **High Housing and High Transportation Cost Burdens**, and another one-quarter live in neighborhoods with **High Housing Cost Burdens**. Often they accept units that are older, smaller and possibly in poor condition in exchange for lower transportation costs.

The location and supply of affordable homeownership units is different from that of rental units. This is reflected in the pattern of neighborhoods where **Working Family owners** are found — more than half live in either **High Transportation Cost Burden** or **High Housing and High Transportation Cost Burden** places. Many households in this group are moving to outer suburban and exurban areas to purchase lower-priced homes, but this often leads to higher transportation burdens and higher combined housing and transportation costs. Some 90 percent of **High Transportation Cost Burden** neighborhoods are far away from employment centers; on average, these neighborhoods are 31 miles from the nearest central city business district.

## Is Where We've Been Where We're Headed? Some Trends are Likely to Continue

### (1) Housing and Transportation Costs are Rising Faster than Incomes



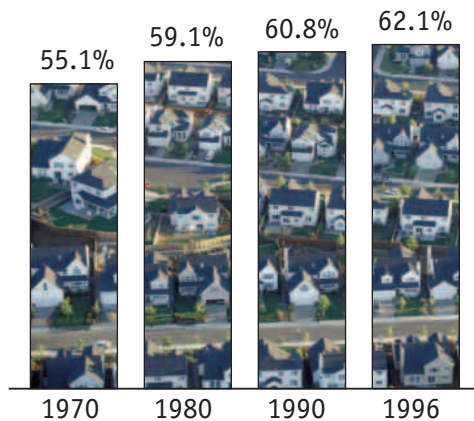
Source: Figures for housing and transportation price increases are from the Consumer Price Index for All Urban Consumers, Bureau of Labor Statistics. The income figure is the change in the national median and is from the U.S. Census Bureau.

### (2) Faster Job Growth is Occurring in the Suburbs



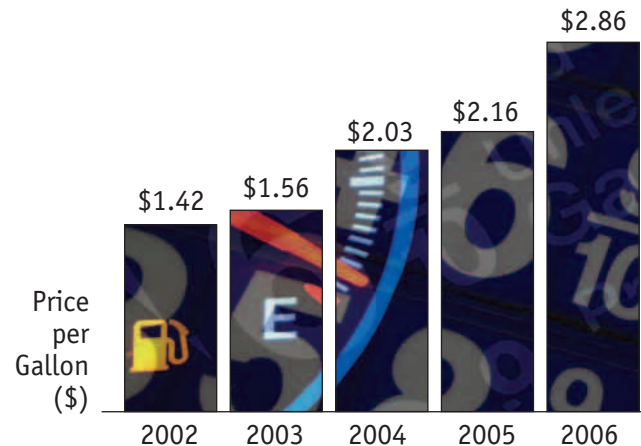
Source: *State of the Cities*, U.S. Department of Housing and Urban Development. Figures are for 77 metropolitan areas for the period 1991-1996.

### (3) The U.S. Metro Population is Suburbanizing



Source: *State of the Cities*, U.S. Department of Housing and Urban Development.

### (4) Gas Prices are on the Rise



Source: Energy Information Administration, U.S. Department of Energy. Figures are for the second week of June for each year.

## Policies to Help Reduce Housing and Transportation Burdens

Working Families make complex decisions about where to live, balancing their preferences for features of their home against schools, neighborhood amenities and other factors. But clearly housing costs play a large role in influencing where families choose to live, even if choosing an area with lower housing costs means accepting longer commutes and higher transportation costs. These choices greatly affect families' quality of life. Moreover, the location and accessibility of affordable neighborhoods and transportation options plays a role in shaping the landscapes of our cities and towns.

*The following are some of the Center for Housing Policy's recommendations for policies that would help address the issues raised in this report:*

**Consider housing and transportation policies together** — It is essential for regions to coordinate their housing and transportation policies to ensure they fully reflect the needs of Working Families. Building affordable housing near existing and planned transit hubs is one example. Targeting public transportation improvements on areas with large numbers of moderate-income Working Families with long and expensive commutes to common work destinations is another.

**Encourage infill development** — The redevelopment of inner city and older suburban neighborhoods near job centers, or with good transportation access to job centers, can help more families reduce their transportation costs and commute times. By adopting policies to ensure that a substantial portion of these homes are affordable, policymakers can help more moderate-income Working Families reduce their overall housing-transportation burden. By increasing density, these strategies also can help add to the ridership base for public transit.

**Target employment** — Targeted job development in low- and moderate-income neighborhoods in central cities and inner-ring suburbs would help raise the incomes of households living there and reduce their overall housing-transportation burdens. In the long run, it also could help reduce transportation costs and alleviate congestion elsewhere in the region by reducing the number of commuters from these neighborhoods.

**Contain/connect areas of sprawl** — Good quality and reliable transit is important for suburb-to-suburb commuting as well as for helping families in the outer suburbs get into the central city. In order to compete with the automobile, substantial and visible improvements in transit service are needed. Given that the annual user costs of public transit are generally far less than the capital and operating costs of owning a late-model car, this approach may make sense in those locations where activity patterns and densities can support increased transit use. However, resources should not be diverted from areas where existing transit is heavily used.

**Reduce the cost of commuting by car** — Even if all of the optimal improvements in public transit were made, many Working Families still would need to commute by car. Policies to encourage car sharing or make car ownership more accessible and affordable (through subsidized loans or insurance, for example) could go a long way to reducing the transportation cost burdens of Working Families.

**Preserve choice but revisit existing policies and incentives** — Public opinion surveys consistently show that American households are split 50-50 between those who would prefer to live in a smaller or more costly home in order to have a shorter commute and those who would prefer to endure longer commutes for a less expensive or more spacious home. The key is providing choice — something that many Working Families presently are lacking.



# Technical Appendix: Data Analysis and Methodology



# Analysis of Housing and Transportation Costs By Neighborhood

As part of its larger report for The Center for Housing Policy, a team of researchers from the Chicago-based Center for Neighborhood Technology (CNT), with researchers from Virginia Tech, utilized a variety of data sources to develop housing and transportation cost estimates at the neighborhood level. These estimates were used in a number of analyses summarized in this publication. *The complete Center for Neighborhood Technology report is available online at <http://www.nhc.org/index/heavyload>.*

## Data & Methods

To perform the analyses of housing and transportation costs by neighborhood it was necessary to obtain reliable measures of household income, rental and ownership housing costs, household transportation costs, jobs and employment locations and other socioeconomic measures of households by income and by place. The CNT study gathers or derives data for these measures for each of 29,607 census tracts (proxies for neighborhoods) from 28 metropolitan areas. These 28 metro areas were home to nearly 47.1 million households, or 45 percent of all U.S. Households in 2000.

Income and housing cost data were obtained from the 2000 Census. Income categories were adjusted using 5 percent sample data to approximate the average income in each census tract. Housing costs include mortgage payments, utilities and operating costs for homeowners and contract rent and utilities for renters.

However, the amount of money a household has to spend on transportation, especially for a specific location, was not as readily available. Transportation costs were estimated using a model which was peer reviewed and developed by a group of researchers in the Center for Transit-Oriented Development led by CNT.<sup>1</sup> While the model has been tested previously in the Minneapolis/St Paul metropolitan area, this study represents the first time it has been applied to 27 other metropolitan areas.

Household transportation costs consist of a combination of the costs of auto ownership, auto use and public transit use; separate estimates were made for each of these factors. These three components were the dependent variables in the model and are affected by the combination of seven independent variables describing the built environment (such as residential and job density, distance to employment centers, access to transit, access to amenities, among others) and two independent household variables (household size and income). The analysis showed that no one variable, such as

transit accessibility or household income, by itself completely explains transportation costs. Rather, it is the combination of these variables that explains how many autos a household owns, how many miles members drive each vehicle and how much transit they use.

To locate and define the size of the employment centers for a region, the Census Transportation Planning Package (CTPP) 2000 was used as part of a simple clustering analysis to determine where the centers of employment are within the region and the size of each employment center based on the number of employees within its boundaries. The minimum size of a “center” is 5,000 employees.

Finally, to define commuter characteristics and congestion, four different but related statistics were assembled. These were the mode of commute, the time of commute, the distance of commute and the average speed of commute. The first of these came from the long form in Census 2000. To obtain time, distance and average speed to get to work, data from the part 3 portion of the CTPP was exported to a GIS program to calculate the approximate distance and speed of commute. For each commuting mode — auto and public transportation — the weighted average of the time, distance and speed was estimated. These estimates provide a good surrogate for congestion.

Using all the data derived in this manner, it was possible to examine at the neighborhood level — for thousands of neighborhoods and millions of households — how location affects both housing and transportation affordability. Working families were defined as households receiving wages or salaries with incomes between \$20,000 and \$50,000. A series of cross-tabulations and multivariate analyses looked at how housing and transportation affordability is associated with the physical characteristics of regions and neighborhoods, such as housing density and location of jobs, as well as commuting patterns and traffic congestion. A complete set of results as well as a more detailed description of methodology are available in the full report.

<sup>1</sup>See <http://www.brook.edu/metro/umi.htm> and <http://www.cnt.org/publications/Affordability-Index-White-Paper-Draft-0805.pdf> for more detailed discussion.

# Analysis of Where Working Families Live in Seven Metro Areas

As part of its larger report for The Center for Housing Policy, a team of researchers from the Institute for Transportation Studies at the University of California at Berkeley analyzed the residential location and commuting decisions of working families in seven major metropolitan areas (see pp. 10 and 11 of this report) using the following data and methodology. *The complete Berkeley report is available online at <http://www.nhc.org/index/heavyload>.*

## Data

Data came from a select set of individual and household observations from the 2000 Census Public Use Microdata Sample (PUMS). The Census Bureau groups these households in collections of urban neighborhoods and suburban communities called Public Use Microdata Areas (PUMAs). Individual PUMA boundaries generally contain 100,000 or more persons and include contiguous urban neighborhoods and suburban communities that offer a distinct set of housing and public service choices.

Working families were defined as households with incomes of at least the full-time minimum wage equivalent of \$10,712 up to 120 percent of the local area median. The analysis was done on recent mover households because the choices facing recent movers — and their decisions in response to those choices — provide a lens on actual household location decisions. Recent movers are households that have moved within the previous five years. As for housing costs, for homeowners these include principal and interest payments, property taxes and insurance and utilities; for renters they include contract rent and utilities.

Based on extensive statistical comparisons five distinct PUMA types were identified: (i) primary central city neighborhoods; (ii) secondary central city neighborhoods; (iii) inner suburbs; (iv) outer suburbs; and (v) fringe suburbs. Note that this list does not include rural, exurban or non-metropolitan PUMAs.

## Analysis

Most households choose their residential location and commute mode simultaneously. For example, they may choose to live in a new home in an outer suburb in which the only convenient access to work is the private car. Or they may choose to live in an apartment tower in a central city neighborhood where they can

walk to work. Likewise, the analysis decomposed the residential location-commute mode choice into two choices: the choice of residential neighborhood first as represented by a particular PUMA type, followed by the choice of commute mode. In statistics parlance, the choice of commute mode is said to be “nested” within the choice of residential location.

The general structure of the nested PUMA type/commute mode model is as follows. First, the choice of PUMA Type (neighborhood) is estimated taking into account such factors as household income, household size, tenure (own or rent), gender, age of household, auto accessibility, among others. A central feature of this model is the inclusion of average high school test scores as summarized at the PUMA level. Particularly for families with children, the availability of a good public education is of paramount concern when deciding where to live; and although test scores are an imperfect measure of educational quality, they are the only such measure available for all seven metro areas.

Second, given the choice of PUMA, the commute mode is modeled based on such factors as number of autos per worker in the household, auto accessibility by occupation and demographic variables such as gender and age.

Using a statistical procedure known as multinomial logistical regression, separate models were tested for each metro area and different family types (for example, households with and without children). Once the various choice models were estimated statistically, the results were used with representative working family profiles to compare the housing location and commuting outcomes of working families with those of comparable families with higher incomes. Estimates for all household types and neighborhood types are presented for each of the seven metropolitan areas in the full report.



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# How Florida Housing Finance Corporation Incentivizes Rental Development near Public Transit and Finances Transit Oriented Rental Development

## Incentivizing Rental Development near Public Transit

- **To encourage development closer to public transportation in all areas of a community, Florida Housing awards points to proposed developments in closer proximity to rail stations, bus rapid transit stops and bus stops.** Points are earned based on how close the development is to one of these transit stations/stops, with rail, bus rapid transit and bus transfer stations (at least three routes, defined in Instructions) getting a maximum of 6 points, and bus stops (one or two routes, defined in Instructions) getting a maximum of 2 points.<sup>1</sup>
- Based on mapping carried out by the Shimberg Center for Housing Studies, properties financed since proximity to transit was implemented are overall closer to transit opportunities than previously financed properties.

## Financing Transit Oriented Rental Development

Working with state agencies, Florida Housing incentivized the development of affordable rental housing in Transit Oriented Development (TOD) areas 2011-2013, and is considering going back to this approach in counties where locally defined TODs exist.

- **What is a TOD?** In Florida, the Department of Transportation and the Department of Community Affairs have worked together and with local governments to create a framework for TOD, and at the time FHFC implemented its TOD goals, was working on guidelines for local governments that wanted to create transit-oriented communities. While there are no state standards for an area to be considered as a TOD, there are national best practices for TOD, based on the type of setting (urban, suburban, and rural), including:
  - ¼ to ½ mile radius around a transit station, the distance most pedestrians are willing to walk;
  - Optimize transit, walking and biking; reducing “vehicle miles traveled”;
  - High density, 24-hour live, work and recreate centers (connecting housing and jobs); and
  - Reduced parking requirements.
- **Why did FHFC have a goal in prior funding opportunities?** Affordable housing is recognized as an important component of TOD. The Florida draft guidelines stated that “land values increase around station areas, therefore if left to market conditions alone, maintaining the affordability of housing

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<sup>1</sup> Florida Housing also incentivizes development proximity to grocery stores, pharmacies, medical facilities, public schools, or (for elderly housing) the property may provide private transportation services in lieu of proximity to public transit.



near TODs can be problematic over time.” At the federal level, HUD and the Federal Transit Administration were collaborating to address this issue. The Government Accountability Office report on TOD and affordable housing noted that state housing finance agencies have an important role in encouraging the development of affordable housing near transit, including TODs.

- **Florida Housing did not provide a specific definition to meet the TOD goal, but required two key items.** The first was that a proposed development be located in a specified TOD included in adopted local comprehensive plan, land use plan, land development code or zoning code. Based on this, all of the TODs identified by Florida Housing for the 2011 cycle that met this requirement were centered on rail stations. The second was that the proposed development be within  $\frac{3}{4}$  of a mile of the TOD rail station. Within the three-development goal, Florida Housing had a preference to award funding to at least one development that was within  $\frac{1}{8}$  mile of a rail station.
- **The earliest local government TODs in the state were centered on commuter rails, and at the time were the only options available in FHFC funding opportunities.** However, TODs centered on bus rapid transit were also being planned in some areas. Back in 2011, Miami-Dade County’s Transit Agency shared information with Florida Housing about planned bus rapid transit TODs along the busway in Miami, but these TODs were not yet listed in adopted planning documents at the time Florida Housing implemented the TOD goal. Florida Housing expected to incorporate additional TODs such as those in future application cycles as local communities codified plans for these areas.
- **TOD Areas Specified in Prior Funding Opportunities**

#### **SunRail Areas**

- Altamonte Springs Station ECO (in Seminole County)
- East Town Center (Altamonte Springs Station in Seminole County)
- Heritage Village TOD (Longwood Station in Seminole County)
- Sanford Station ECO (in Seminole County)
- Church Street Station TOD (in Orange County)
- Florida Hospital Station TOD (in Orange County)
- LYNX Central Station TOD (in Orange County)
- Maitland Station TOD (in Orange County)
- Orlando Amtrak/ORMC Station TOD (in Orange County)
- Sand Lake Road Station TOD (in Orange County)
- DeBary Station TOD (in Volusia County)

#### **South Florida Areas**

- Broward County: Deerfield Beach TOD and Sheridan Station TOD;
- Miami-Dade County: Allapattah Station, Brickell Station, Brownsville Station, Civic Center Station, Coconut Grove Station, Culmer Station, Dadeland North Metrorail, Dadeland South Metrorail, Douglas Rd. Station, Dr. Martin Luther King, Jr. Station, Earlington Heights Station,

Government Center Station, Northside Station, Okeechobee Metrorail Station, Overtown Arena Station, Santa Clara Station, South Miami Station, Tri-Rail MetroRail Station, University Station, and Vizcaya Station;

- Palm Beach County: West Palm Beach Station/ Seaboard Station;

## **Affordable Housing Workgroup – Meeting on September 27, 2014**

### **Local Government/Land Use PANEL**

#### **Overview – Each panelist takes 5-7 minutes to describe their work**

- Provide the name of the local (or regional) government department where you work, and describe what the department and, more specifically, you do (a minute or less)
- How does your department interact with or impact affordable housing development? (Or, if somehow this question is not germane, then how do YOU come to be involved with or interested in affordable housing?)
- If your department or you are part of a larger focus on affordable housing by your local government, please describe.

**After each panelist goes through their overview, we'll move to an interactive question and answer format, where each question below will be asked and panelists will respond as appropriate/desired, followed up by questions from the Workgroup.**

Nationally and in this state over many years, recommendations have been made to eliminate land use barriers to develop affordable housing, or create incentives to develop such housing. Some of these ideas have been implemented by local governments, with varying success. We'll start with questions about some specific strategies, and then move to more general questions.

*[Note to panelists: we hope you will talk not only about your local government's successes, but also what it has struggled with – across any of these issues, there is a cost/benefit concern, and sometimes strategies are tried and don't work like planned, etc. The Workgroup wants to learn from your governments' experiences.]*

- The statutes governing the State Housing Initiatives Partnership (SHIP) program and the Community Planning Act require local governments to expedite permitting for affordable housing development over other types of development. How does your local government carry out this requirement?
- One strategy brought up regularly is to lower the cost of affordable housing by waiving impact fees, or at a minimum, re-setting fees so that they are based on the size of a home rather than being the same across all types of housing. If your local government has some type of approach related to impact fees, please describe it, and provide any issues/concerns related to your government's experience of implementation.

- Density bonuses for affordable housing are another much discussed strategy. If your local government allows density bonuses, describe the approach and what has or hasn't worked. One comment some planners make is that it is difficult to get builders and communities even to build up at the maximum allowable density, much less add a bonus to that density level.
- Ideally, workers can find affordably priced housing relatively close to their jobs. Transportation, especially to and from employment, is an expensive part of a family's budget. How is your local government thinking about creating what some call a "jobs/housing balance"?
- When Susan Caswell presented to the Workgroup in August, she talked about how to incentivize the market (i.e., not through publicly assisted financing) in such a way that developers can and will want to meet the housing needs of "the missing middle" – ie, a range of moderately priced housing types for working families, especially near jobs and amenities. Has your local government thought about this, and if so, how is it doing or thinking to address this?
- While meeting the housing needs of "the missing middle" is important, what happens when/if the market where this housing becomes available becomes very fashionable to live, and housing prices rise to the point that they are unaffordable? How does a local government create the synergy to create a variety of housing types in submarkets, but then manage that market to ensure that housing remains affordable for the long term?
- What other ways is your local government implementing or considering strategies to manage housing affordability?
- Aside from land use strategies and financing for affordable housing, what other approaches must a local government take to support the development of a range of housing types for its residents?
- Do you have any recommendations for this Workgroup to consider?
- Questions from the Workgroup