



**American Planning Association**

*Making Great Communities Happen*

## Policy Guide on Housing

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### Introduction

Planners have the skills and ethical responsibility to create communities where diverse housing options are available to existing and future residents. This Housing Policy Guide sets forth specific policies and actions which will help APA, its members, and national partners effectively address this country's housing needs.

### Statement of Issues

In order for communities to function, there must be an adequate supply of housing in proximity to employment, public transportation, and community facilities, such as public schools. The housing stock must include affordable and accessible for sale and rental units, not only to meet social equity goals, but in order to ensure community viability. The development of a diverse and affordable housing stock must be carried out without sacrificing sound regulations that are in place to protect the environment and public health.

Professional and citizen planners have a number of tools to shape the direction of housing development: comprehensive and strategic plans, zoning and other land use regulatory techniques, and development incentives. Planners have a key role to play in supporting informed decision making that creates housing options for all people including: low- and moderate-income households, seniors, people with special needs, families with children, and the homeless in both rural and urban areas.

The AICP Code of Ethics strongly and explicitly states that planners have a responsibility to support the needs of underrepresented and disadvantaged people. Land use decisions involving affordable housing may elicit local opposition for a variety of reasons, presenting challenges to planners. A planner who has factual information about the community's housing needs, including housing prices and the condition and availability of the local housing supply will be best able to serve the community and reduce income stratification.

Some of the questions planners should be seeking answers to include: Is there sufficient developable land to meet residential demand in the community? Are housing prices and rents escalating and pricing people out of the for-sale and rental markets? Is affordable rental housing being lost due to age and neglect, or to expiring government subsidies and contracts, or to more attractive higher market rates or conversion to other uses? Which properties are at risk of loss from the affordable housing stock? Is there adequate emergency or transitional housing for the homeless? Is the local housing market being impacted by the quality of neighborhood public schools? Is new housing accessible to persons with disabilities or adaptable so that persons may age in place? Are key community workers such as teachers and police officers able to live in the communities they serve? Are new immigrants or aging baby boomers or the changing composition of households creating a demand for the design of new housing types?

The 1949 Housing Act adopted the goal of "a decent home and suitable living environment for every American family." This goal has become elusive as the number of working families with critical housing needs<sup>1</sup> continues to increase due to the disparity between rising housing costs and stagnating wages for low-wage jobs.<sup>2</sup> Low-wage jobs anchor a substantial sector of local and regional economies and high rental costs place many low-wage workers one paycheck away from homelessness.<sup>3</sup>

Without appropriate safeguards, gentrification can shut many people out of the neighborhoods where they grew up. With a shrinking supply of low cost rental units and an aging rental stock, finding housing that's affordable may require lengthy commutes between jobs and housing. Other options available to working families to reduce housing costs include living in overcrowded conditions or poor quality housing.

Affordability problems affect both renters and homeowners. Even among people with relatively better paying jobs, higher housing costs precipitate a significant decline in real, spendable income.<sup>4</sup> For both renters and homeowners, housing and transportation costs consume a large share of the household budget.<sup>5</sup> The widespread problem of housing affordability has a profound impact on the quality of life for families, especially children, and on the overall well-being of neighborhoods and communities.

Housing issues transcend jurisdictional boundaries. Communities need to forge cross-jurisdictional partnerships to develop coherent long-term local housing policies that support a shared vision for housing and community development for the entire region. They need to strengthen the policy linkages between housing and transportation, job centers and social services, and the whole spectrum of community needs. Coalition building, working toward consensus, and coordinating housing programs and resources are key tools and building blocks to addressing the housing issue.

## Findings

### Housing Stock

While the nation's housing supply is computed to be large enough to meet demand, there is a significant disconnect between the supply of the housing units and the location, price, and quality of the housing units. According to the 2004 American Community Survey, the nation contains 122.7 million units for 109.9 million households.<sup>6</sup> The stock has been growing despite a recession elsewhere in the economy and includes 67 percent single unit structures, 26 percent multi-unit structures, and 7 percent mobile homes. An average of 1.9 million units has been built each year from 2000 through 2004. Units are becoming larger, and households are becoming smaller over time.<sup>7</sup> The average household size is now 2.6. More than one-half of the nation's housing stock was built after 1970.<sup>8</sup>

The stock of existing rental units affordable to low-income households is being lost to redevelopment, gentrification, and deterioration. The Joint Center for Housing Studies estimates that there is net loss of over 100,000 low-cost units each year. These units are being replaced, but the replacement units enter the market at very high rents. The National Alliance of HUD Tenants estimates that since 1996 up to 200,000 subsidized units have been lost to conversion. As low-cost units are lost and replacement units cost more, the housing cost burden of renter households rises.

### Household Tenure and Composition

There are 73.8 million households who are owners and 36.1 million who are renters. About 29 percent reside in central cities, 49 percent in suburbs, and 22 percent in non-metro areas. Fifty percent of the households are married couple families while 17 percent are other family households. Single person households represent 27 percent of the total households. The number of unmarried partners rose 72 percent between 1990 and 2000. The number of elderly households is growing and is now 22 million according to the 2000 Census. The Census also reports that the number of family households with a disabled member is over 16 million.

### Accessibility

The aging of the population creates an increasing need for housing that is accessible for occupants as well as visitors. The Census Bureau reports that the U.S. population 65 years and older is expected to double within 25 years. By 2030, 72 million people (1 out of 5 Americans) will be 65 years and older. Accessibility can be improved with the concept of visitability and even more so with universal design. As of June 2004, 41 states and local jurisdictions have adopted visitability programs.<sup>9</sup> Universal design incorporates features that make homes adaptable to persons who require handicapped access without negatively impacting curb appeal or value. Many universal design features make a home more convenient and mitigate common household safety hazards.

### Housing Conditions

Overcrowding is a problem for only a small percentage of the population. Only 3.4 million households (3 percent of total) live with more than 1.0 persons per room, and only about 800,000 households (less than 1 percent) live with more than 1.5 persons per room.<sup>10</sup> Substandard housing condition is a problem for only a small percentage of the population. About 87 million households (82 percent of the total) rate the condition of their home at 7 or better on a scale from 1 to 10, with 10 being the best. Only 6.3 million (6 percent) report severe or moderate problems with the structure of their home.<sup>11</sup>

### Farmworker Housing

In many rural communities that depend on food production, including agriculture, mariculture, and fisheries, the need for decent housing for farmworkers is a growing issue. Farmworkers typically have very low incomes and often experience overcrowded and substandard living conditions, many times with their children.<sup>12</sup>

### Housing Costs and Household Incomes

The affordability of housing remains the biggest housing challenge confronting the country. Housing costs place a high burden upon the incomes of too many households. A cost burden is defined as paying more than 30 percent of household income on housing, while a severe cost burden is defined as paying more than 50 percent of income on housing costs (including utilities). About 33 million households (31 percent of the total) suffer from this affordability burden. The problem is greatest among the poor with 68 percent of the poorest quartile of the population paying more than 30 percent of income on housing. The national housing wage for 2005 was \$15.78.<sup>13</sup> The housing wage is a measure of the hourly wage needed to afford the fair market rent for a two-bedroom apartment. Such a wage is more than three times more than today's minimum wage of \$5.15.

Many of the poor cannot enter into housing markets due to a lack of a stable income at a level that permits entry into the market without adopting a high financial burden. More and better jobs are needed along with improved access to jobs by the chronically unemployed and under-employed. Improved incomes can resolve many housing problems. Many of the poor have stable income but the stock of low-cost units is not growing at a pace equal to the expanding need for this type of housing. Parts of this stock are actually shrinking in size while the need for this type of unit is growing. Persons who rely on fixed incomes, such as the elderly and non-elderly persons with disabilities, are especially hard hit by increasing housing costs. Supplemental Security Income (SSI) payments to individuals with disabilities amount to only \$564 per month. For persons who rely on SSI as their only income, an affordable housing budget would equal no more than \$169 per month.

Newer measures of housing costs, such as the Housing and Transportation Affordability Index developed by the Brookings Institution, examine a broader measure of housing affordability by looking at housing cost burden in combination with the transportation costs associated with the location of the housing. Transportation is the second largest expenditure after housing and can range from 10 to 25 percent of household expenditures. By examining where housing is located and the associated transportation costs, the Affordability Index may provide a better tool to evaluate housing affordability in the future.

### Jobs/Housing Balance

Low-income households remain concentrated in central cities while new low-wage jobs are created in suburbs. One of every six urban families lived in poverty in 1999 compared with fewer than one in 10 families in the suburbs. The rate of jobs growth in the fringe counties of metropolitan areas is over twice that of the central counties of metropolitan areas.<sup>14</sup> (See Jerry Weitz, *Jobs-Housing Balance*, APA Planning Advisory Service Report No. 516.)

### Homelessness

On any given night 800,000 people will be homeless.<sup>15</sup> There is no single homeless population; rather, there are many homeless subpopulations. At one extreme is the chronic homeless who suffer from multiple deficiencies and are unable to maintain an independent household. At the other extreme are the transitional homeless who simply need short-term help during a crisis in life that has caused them to lose a home. Many different groupings of households fall within these extremes. Each subpopulation requires a different remedy. Planners need to assist in the identification of the scale and nature of the problem and assist in the provision of shelter and supportive services for the homeless (see APA Policy Guide on Homelessness, adopted 3/03).

### Housing Discrimination

Too many people who are members of racial or ethnic minorities, who are disabled, or who live in non-traditional household types confront discrimination in the housing market. Discrimination is widespread in housing markets across the nation.<sup>16</sup> Due at least in part to this discrimination, the nation's housing markets continue to be highly segregated by race and ethnicity.<sup>17</sup>

Discriminatory practices on the part of the public and private sectors in the past have resulted in segregated public housing which has helped to create enclaves of the poor and perpetuated the creation of segregated neighborhoods. These enclaves have not provided good environments for the poor residing in the projects or for the neighbors living in close proximity to these projects. These projects have hastened the deterioration of neighborhoods.<sup>18</sup>

Housing discrimination against persons with disabilities continues to be a significant issue, both in terms of the private housing market and local regulations.<sup>19</sup> Many communities eliminate housing opportunities for persons with disabilities using restrictive single-family definitions, illegal group home spacing requirements, and unnecessary public hearing requirements. In addition, many communities do not understand or properly enforce federal fair housing laws requiring accessibility, reasonable accommodation, and reasonable modifications. Often, communities simply refuse to permit the development of supportive housing for persons with disabilities due to neighborhood opposition. When found to be in violation of the Fair Housing Act, jurisdictions become liable for financial damages by the U.S. government (*United States v. City of Agawam*, Civil Action No. 02-30149-MAP).

### Housing/School Linkages

Public schools in many cities have become re-segregated with student populations that are more than 95 percent non-white. Mayors in Chicago, Harrisburg, and New York have assumed control of their school districts in part to stop the outflow of middle class families to suburban school districts. As many observers note, school policy is housing policy and many housing and community redevelopment efforts and smart growth efforts are creating successful housing/school connections. Many communities, particularly in high growth areas, have created countywide school districts and magnet school programs in order to break the pattern of have and have not schools. Some planning departments are working closely with local school districts due to the fact that the quality of public and private schools are recognized as key indicators of community vitality. **20**

### Housing Resources

As federal resources for affordable and supportive housing shrink, the remaining federal resources, such as the Community Development Block Grant, the HOME Investment Partnerships Program, Housing Choice Vouchers, Low-Income Housing Tax Credits, and USDA rural housing programs, become critical and need to be protected. Regional and local governments are increasingly

depending on resources such as housing trust funds and housing bonds, to support affordable housing development.

## General Policy Positions

### General Policy Position #1

**Planners need to support the national goal of providing housing opportunity to households of all ages, races and income levels throughout the housing markets of the nation. Planners should identify and strive to change or eliminate planning policies, regulations, and programs that have a disparate impact on groups identified by race, ethnicity, economic status, or disability.**

**Specific Policy Position #1A: Housing Stratification.** Planners should use Comprehensive Plans, Housing Elements, and development regulations to reduce housing stratification and spur the development and preservation of affordable housing.

#### *Reason to Support*

Housing markets are now stratified by race, ethnicity and income. These stratified markets prevent some households, especially the poor, from gaining access to jobs, schools, shopping and other services, reducing the quality of life for those excluded households and exacerbating the problems associated with concentrated poverty and minorities. Planners need to break down this stratification. They should strive to provide a wide range of housing opportunities in as many locations as possible. This will help to reduce the societal ills resulting from the rigid stratification now found in today's housing markets.

When the market fails to provide needed affordable housing, it is incumbent upon planners to devise forms of intervention to correct these failures. These interventions need to be carefully designed to be cost effective, non-disruptive, and appropriate to the housing market conditions that prevail. Communities must have updated Comprehensive Plans that include Housing Elements. The Housing Elements determine the housing needs for different households in the community and create strategies to meet those needs.

**Specific Policy Position #1B: Barriers to Housing Opportunity.** Planners should identify and reform planning policies and zoning regulations at the state and local levels that are barriers to the creation of affordable housing, may exclude supportive housing, and are noncompliant with the Fair Housing Act, as amended. Planners should consider long-term managerial and maintenance issues in the development of new affordable housing. Zoning codes should be updated to address new demographic trends and execute clear and objective standards. Communities need to determine what type of regulations and policies will best expand the range of housing choices for all income groups. Planners should educate and actively encourage local lending institutions to provide funding opportunities for affordable housing developments.

#### *Reason to Support*

As long as discriminatory practices continue, society will continue to pay the costs associated with the spatial separation of whole classes of people, great opportunities will be lost, and the full potential of our nation will be unrealized. Traditional zoning and planning and other land use controls may limit the supply and availability of affordable housing, thereby, raising housing prices. The regulatory environment plays a crucial role in housing production. Large lot zoning, restrictive single family definitions, minimum square footage for single family homes, housing location policies, expensive subdivision design standards, prohibitions against manufactured housing, time-consuming permitting and approval processes are some examples of policies and regulations that constrict the development of affordable and supportive housing.

Demographic trends such as an aging baby boomer generation, an increase in minority households, and the changing composition of households will drive the need for new housing configurations.

Affordable housing and supportive housing need to be viewed as integral components of a comprehensive region-wide housing policy and strategy to optimize the potential impact of local

housing programs and ensure their effectiveness. Regulatory policies should be reassessed to ensure that they reflect a range of housing choices — a priority to develop more affordable housing linked with essential supportive services.

**Specific Policy Position #1C:** Planners must educate elected officials and citizens on housing needs and issues and defuse community opposition to housing proposals that is driven by prejudice and fears.

*Reason to Support*

Planners must work to address legitimate community concerns regarding housing development proposals, but must educate community residents that opposition to affordable housing based on the income of the households is not relevant to issues concerning the appropriateness of land use and density changes.

**Specific Policy Position #1D: Best Practices.** APA and its divisions should promote examples of state housing laws, local housing elements, policies, and development incentives that facilitate or mandate the development of affordable and accessible housing, such as density bonuses, fee waivers, tax credits, and land trusts and cooperatives. Planners should connect with the development industry, including nonprofit developers, to better understand the opportunities and obstacles to constructing affordable housing.

*Reason to Support*

APA should highlight positive examples of policy and regulatory changes that help promote affordable housing and make these success stories visible.

**Specific Policy Position #1E: Housing Needs and Development Skills.** Planners must become more proficient in understanding the housing development process and housing finance in order to determine housing needs and to implement effective solutions.

*Reason to Support*

Providing an adequate supply of diverse and affordable housing is critical to a community's long-term health and vibrancy and to meet the diverse demographic profiles of communities. However, many planners who begin to work in housing and community development are not adequately trained with a basic understanding of real estate development, housing finance, or affordable housing strategies.

## **General Policy Position #2**

**Planners should promote better balance between the location of jobs and housing.**

**Specific Policy Position #2A: Fair Share Distribution of Housing.** APA and its chapters should support a regional fair share distribution of housing, in general, and affordable housing, in particular, in proximity to employment centers and moderate- and low-wage jobs. APA and its chapters recognize that housing is a regional issue in metropolitan areas, usually requiring inter-jurisdictional dialogue and cooperation.

*Reason to Support*

Ideally the jobs available in a community should match the labor force skills, and housing should be available at prices, sizes and locations suited to workers who wish to live in the area. Planners must begin to address jobs-housing balance in their communities by investigating the types of mismatches that exist between the types of jobs in an area and the types and cost of housing. While correcting just one jobs-housing balance in a region can have benefits, the result of multiple jobs-housing balancing efforts throughout a region can be shorter commute trips and in sum, a broad reversal of the negative consequences of imbalance.

**Specific Policy Position #2B: Regulatory Reforms to Achieve Jobs/Housing Balance.** APA and its chapters should identify and encourage zoning provisions and local regulations that encourage better jobs-housing balance. Examples include: Allow more mixture of uses in downtown/commercial areas; require or encourage PUD's to provide mix of residences and



employment; review local home occupation regulations; and consider voluntary or mandatory inclusionary housing incentive programs.

#### *Reason to Support*

Many zoning ordinances act as impediments to achieving jobs-housing balance. Communities are increasingly realizing that their land use plans and regulations have a major influence on whether workers can arrive at their job location on time and whether workers even have the choice of living close to their jobs. Barriers or obstacles to jobs-housing balanced development practices may need to be removed from local land-use regulations. There is a wide variety of techniques that directly or indirectly support jobs-housing policies and objectives.

**Specific Policy Position #2C: Coordination with Economic Development.** APA and its chapters should emphasize the importance of having an adequate supply of housing, and especially affordable housing, in economic development strategies. Examples of potential strategies include: (1) Preserving existing housing stock near major employers and transit hubs in order to create housing opportunities in close proximity to new suburban, exurban, and rural employment centers; (2) Performing housing impact studies, in conjunction with large employers, to analyze the availability of affordable housing for their workers in proximity to work locations; (3) Encouraging employers to invest in their workers and their neighborhoods by supporting employer-assisted housing programs, especially ones that encourage employees to own or rent in the neighborhood adjacent to the employer; and (4) Supporting transportation and transit improvements that allow low-income households in central cities to access jobs in surrounding suburbs.

#### *Reason to Support*

Many large employers around the country recognize that affordable housing is an employee hiring and retention issue. Further, many large institutions such as Johns Hopkins University in Baltimore have created homeownership programs for their employees in nearby neighborhoods to create better jobs/housing balance to spur reinvestment in older neighborhoods and enhance community stability.

### **General Policy Position #3**

**APA and its chapters support measures to preserve the existing housing stock.**

**Specific Policy Position #3A: Housing Preservation.** Planners should incorporate the preservation of existing housing stock as a core policy objective of a comprehensive and coordinated housing strategy. The preservation of older market-rate owner-occupied and renter-occupied housing, much of which is affordable to low-income households, should be used as a filter whereby land use choices and decisions are made on new development or proposed redevelopment projects. Planners should support, based on local conditions, controls on conversions of rental housing to condominiums where such conversions would impact the availability of affordable rental housing. Planners should examine the impact of land use regulations and building codes on the feasibility of rehabilitating the existing stock of affordable housing with a focus on making the requirements and standards more rehab supportive.

#### *Reasons to Support*

Disinvestment and physical deterioration are removing low-cost rentals from the supply. Newly constructed units have simply replaced units lost from the housing stock and serve the upper end of the rent spectrum. There are more people feeling the effects of housing affordability as rising real estate markets have resulted in rapidly increasing rents or a conversion from rental-to-owned. The cost margins to renovating affordable housing are daunting as renovation is less predictable than new construction. Often a gap exists between the costs of renovation and the resources available to finance the renovation. Strict building codes may impose additional costs by requiring that new construction building standards be applied. Other regulatory barriers which may make a project complicated and more costly include: historic preservation regulations, environmental and access provisions, citizen opposition, conflicting codes — such as building code vs. fire code, and a complex approval system.

**Specific Policy Position #3B: Preservation of Assisted Housing.** Planners should foster an environment that supports the preservation or replacement of assisted housing in the community.

#### *Reason to Support*

Preserving existing assisted housing is a cost-effective strategy for keeping affordable housing affordable. The supply of affordable, low-cost rental units continues to dwindle — exacerbated by expiring federal subsidies and contracts as several million government-assisted housing units have and will become available to rent at market rate, or to convert to condominiums or to non-residential use. Low Income Housing Tax Credit properties at the end of their 15-year affordability periods are also affected. Fiscal pressures on the federal government to cut housing assistance programs compound the problem. The populations at primary risk of a loss of government-subsidized affordable housing remain the most vulnerable and least mobile groups in our society — the poor, the elderly, and persons with disabilities.

#### **General Policy Position #4**

**APA and its chapters recognize the impacts of the housing/school linkage and support strategies to decrease segregation and poverty concentration in public schools as a critical housing issue.**

**Specific Policy Position #4A: Housing and Schools.** APA and its chapters must promote community development or redevelopment efforts that encompass public school reforms. In urban areas, planners must help elected officials and government leaders reduce the incidence of high levels of poverty and segregation in public schools.

#### *Reason to Support:*

There are many examples of successful redevelopment efforts around the country that have shown that reinvestment and development of affordable and mixed-income housing can be achieved in concert with improvements to the local public school. Some housing/school collaboration efforts have been associated with large scale reinvestment activities, such as HOPE VI, while others have been spurred by local community development groups. Quality public education, as well as quality private education, will create stability in the neighborhood, will benefit the existing residents and their children, and will help create more integrated communities. Planners have a unique opportunity to reduce housing segregation and poverty concentration if they take a more active role in working with local school systems to improve public schools.

**Specific Policy Position #4B: New Public Schools and Affordable Housing.** Planners must ensure that new public schools are developed in proximity to affordable housing or else are sited to ensure future affordable housing development.

#### *Reason to Support:*

In order to reduce the tendency of schools districts to develop new public schools which are or become surrounded by middle- and upper-income residential development, local governments must master plan new school sites to ensure that affordable housing units will be built in proximity to the new school.

#### **General Policy Position #5**

**Planners must encourage and implement residential development practices that result in more innovative housing options for diverse populations and which foster sustainable development.**

**Specific Policy Position #5A: Diverse Housing.** Planners need to learn strategies which create affordable and more diverse housing, such as: accessory apartments, cluster housing, elder cottages, manufactured housing, mixed-income housing, shared residences, accessory dwelling units, and single room occupancy (SRO) developments, and provide regulations allowing these strategies.

#### *Reason to Support*

Increased knowledge of innovative housing designs and ensuring changes in regulations that enable innovative housing will create more housing opportunities for low-income households as well as households with elderly and disabled members.



**Specific Policy Position #5B: Accessibility and Visitability.** Planners must enforce multifamily residential developers to comply with the accessibility requirements of federal and state law, including the Fair Housing Act. Planners should adopt visitability and universal design features codes for new single family construction to ensure accessibility in housing design. In addition, housing rehabilitation efforts should include accessibility modifications.

*Reason to Support*

Accessible housing increases housing opportunities and choices for the elderly and persons with physical disabilities, and enhances convenience for non-disabled persons and children. A continuing issue is the lack of accessibility in single-family detached homes. Although most multifamily housing is now required to comply with the accessibility provisions of the Fair Housing Act, single-family housing and multifamily developments less than four units are not required to be accessible or have adaptable units. Visitability is a housing design strategy to provide a basic level of accessibility for single-family housing, thus allowing people of all abilities to interact with each other. Visitability standards do not require that all features be made accessible. As the population trends toward an older demographic, visitability and universal design will increase in importance.

**Specific Policy Position #5C: Residential Development Practices.** Planners must ensure that new residential developments are not isolated from community services and are created to encourage pedestrian mobility and access to public transportation. Where applicable, planners should seek to unbundle the cost of parking from basic housing costs.

*Reason to Support:*

In order to foster sustainable development practices and to enable households to age in place, residential development must be built adjacent to community services or otherwise include community services so as to reduce reliance on automobile transportation. Elderly and disabled residents should be able to live in communities that are integrated with community services and public transportation. Separating the cost of parking improves the affordability of housing by shifting these costs to car owners from all residents.

**Specific Policy Position #5D: Energy Efficiency.** Planners should incorporate energy efficiency goals and green building standards in guidelines that impact the design and construction of all new residential development or adaptive reuse developments, including affordable housing.

*Reason to Support:*

Integrating basic building strategies that consider easy access to jobs to minimize commuting, building orientation, water and energy efficient appliances, and appropriate landscaping will help make housing more affordable by increasing savings on transportation, operational, and maintenance costs. Sound green building techniques can produce long term benefits for families who can least afford quality healthcare by ensuring healthier living spaces, by improving the quality of life of its occupants, and by advancing long term sustainability (see APA Policy Guide on Energy, adopted 4/04).

**General Policy Position #6**

**Planners must increase coordination among federal, state, and local housing plans and programs. Additionally, planners need to protect as well as help expand existing housing resources, and support the establishment of new housing tools through education and advocacy.**

**Specific Policy Position #6A: Coordination.** Planners should stimulate housing rental production by optimizing the use of existing development programs, such as HUD's Consolidated Plan, with state and local plans, by blending and leveraging cross program funding streams to construct affordable housing. A coordinated approach to financing housing production within the context of a comprehensive community development strategy is a more cost-effective strategy for allocating resources and community reinvestments.

*Reason to Support*

The federal government's role in housing policy and housing development continues to shrink as the

responsibility has essentially devolved to the state and local governments. As state and local governments grapple with crafting strategies to affordable housing production, planners have the skills to facilitate fresh approaches to addressing the housing challenge. By rethinking and assessing the major lessons of decades of housing policy and practice and clearly examining the realities of the housing market and demographic trends, planners can frame a more relevant, coherent, and timely response. They can broaden the conversation by bringing together nontraditional stakeholders to share, coordinate and/or consolidate programs and resources.

**Specific Policy Position #6B: Federal Resources.** APA and its chapters support the continued reauthorization of federal housing resources, such as the Community Development Block Grant (CDBG), Housing Choice Vouchers, and the HUD Continuum of Care Homeless Assistance Programs. APA and its chapters support the establishment of a National Housing Trust Fund to produce, rehabilitate and preserve housing units.

#### *Reason to Support*

CDBG has revitalized neighborhoods and transformed the lives of thousands of low- and very low-income households, including the homeless. It is a vital tool used by local government to implement locally determined community development priorities such as the development of affordable housing. Rental income assistance in the form of vouchers helps families allay housing cost burdens; however, vouchers are in short supply; and, the program constantly faces proposed changes that threaten their availability. The National Housing Trust Fund adds another revenue source to produce new housing, as well as to rehabilitate and preserve existing affordable rental housing stock for low- and extremely low-income households. It is crucial that APA advocates for the retention of successful programs and the establishment of new tools to address the growing challenges of housing affordability.

## Appendix

### Suggested Housing Policy Guide Initiatives

The following initiatives are proposed to assist APA, its Chapters, and its Divisions, in furthering the general and specific policy positions presented in the Housing Policy Guide.

#### ***Housing Opportunity***

**Initiative #1:** Partner with existing affordable housing organizations to offer training and technical assistance to planners. Planners should be encouraged to build bridges with experts in the preservation and development of affordable and diverse forms of housing.

**Initiative #2:** Investigate the feasibility of creating a certification program for housing and community development planners using training that is already available through APA and national groups such as NeighborWorks and Enterprise Community.

**Initiative #3:** Create a clearinghouse on the APA website of affordable housing best practices, including local, regional, and state policies and land use regulations that require and encourage affordable housing.

**Initiative #4:** Develop a tool box of model preservation policies, ordinances, processes and successful strategies practiced at local and state levels that promote and ensure the preservation of affordable housing stock.

**Initiative #5:** Develop a Fair Housing Training Manual for use by planners and planning commissioners.

**Initiative #6:** Develop a barriers assessment survey (similar to the HUD Questionnaire) for use by local jurisdictions.

**Initiative #7:** Work with HUD's Regulatory Barriers Clearinghouse staff to explore a strategy for expanding the usability and accessibility of the Clearinghouse database.

### ***Jobs/Housing Balance***

**Initiative #8:** Assemble models of job/housing balance around the county, including employer-assisted housing and housing impact studies.

### ***Housing Preservation***

**Initiative #9:** Work with other stakeholder groups to define, assess, craft, and/or initiate, where appropriate, research opportunities to identify promising strategies to offset the lost of existing rental housing stock.

### ***Residential Development***

**Initiative #10:** Develop an inventory of successful efforts and programs that demonstrate (a) alternative forms of housing that provide a range of affordability and (b) methods for simplifying their approval process.

**Initiative #11:** Promote and educate members on visitability standards as a specific practice for ensuring a basic level of accessibility to enable persons with disabilities to visit friends, family, and neighbors with independence. Promote best practices regarding universal design, visitability, and other housing designs that can adapt to the needs of the occupant, regardless of age or disability.

### ***Housing Advocacy***

**Initiative #12:** Develop advocacy strategies to inform elected officials about APA Legislative Priorities, which include protecting CDBG and developing new tools to address affordable housing, such as the National Housing Trust Fund Campaign.

## Notes

1. Critical housing need refers to households paying more than half of household income for housing and/or living in dilapidated conditions. Center for Housing Policy. 2005. *The Housing Landscape for America's Working Families*, Vol. 5, No. 1, 15.
2. Center for Housing Policy and National Association of Counties. *Paycheck to Paycheck: Wages and the Cost of Housing in America 2005 Findings*.
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