



Sites: Charlotte (South Oak Crossing); San Francisco (Bay Area Transit-Oriented Affordable Housing Fund);

**Urban Residential Districts** (increase diversity within residential zones); **Urban Place Districts** (mixed residential and commercial use)

Sites: Asheville

## ii. Utilize strategies including mixed income, scattered site, mixed use

Examples-

**Purpose Built Communities** – a network of communities following the model of East Lake in Atlanta, a public-private partnership that leveraged federal HOPE VI funding with private developer funding and community non-profit participation to redevelop an aging community. The model focuses on mixed income housing, cradle to college education and family wellness.

Sites: Atlanta (East Lake), Charlotte (Renaissance West)

**Choice Neighborhoods** –comprehensive revitalization program that leverages federal funding with local public and private funding to redevelop distressed neighborhoods with mixed income housing, services and supports, and neighborhood amenities and commercial activity. (Federal funding dependent on availability, and contingent on level of distress in the community).

Sites: Drexel University/West Philadelphia: Growing Together

**Transit Oriented Development** – includes a mix of housing, office, retail and other amenities within a walkable neighborhood and within a half mile of quality public transportation

Sites: Columbus, OH (Weinland Park), and see 1.a.i. above

**Tax credits, Public Private Partnerships** – most of the above examples utilize a mix of funding sources, including these. See below under 1.d. and 3.a.

**Scattered Site Housing** – development of smaller affordable housing projects throughout a city rather than in larger developments.

**Housing Choice Vouchers** – federal housing subsidies that allow the holder to apply the voucher to any rental housing that will accept a voucher (Landlords must agree to accept HUD’s defined fair market rent levels and to meet federal housing inspection standards). Limited by federal funding availability and income qualification by households. (See below under 2.b.)

**Limited Equity Housing** – partial ownership by households, such as condominiums (ownership of a unit) or cooperatives (ownership of a share of the corporation)

**Tiny Houses** - Very small units (typically less than 500 square feet) that decrease development costs (see also below – Accessory Dwelling Units). Tiny Houses are often on wheels (therefore technically RVs) but also may be on foundations (this use found in ADUs for urban in-fill).

Sites: Ocean Springs, MS; Lane County, OR; Asheville, and the Village of Wildflowers – Flatrock, NC

**Micro-apartments** – a one-room self-contained living unit typically 100 – 300 square feet; popular in urban areas

Sites – New York (Carmel Place – mix of luxury and affordable); Providence, RI (mall conversion); Austin TX (Kasita – movable pods)

### iii. Create opportunities for inclusion for special needs populations

Examples:

**Affordable and Special Needs Housing funding** – federal, state, local or private funding dedicated to development of affordable and/or special needs housing, such as HOME Investment Partnerships Program (HOME), Housing Opportunities for Persons with AIDS (HOPWA), VASH (Veteran’s) housing vouchers.

Sites: (ASNH) – State of Virginia (offers HOME, VA Housing Trust Funds and/or HOPWA for special needs development)

**Dedicated Senior Housing for Aging LGBT Pioneers** – an affordable housing development friendly to LGBT seniors

Site: Philadelphia, PA (John C. Anderson Apartments)

**Accessory Dwelling Units** – a small secondary dwelling space attached to or on the property of another unit (e.g., a basement or over-the-garage apartment, or a tiny house). Often used for seniors or special needs family members, also increases affordability.

Sites: Asheville, NC; Charlottesville, VA

### b. Foster preservation of affordable housing

Examples:

**Preservation of Affordable Housing (POAH)** communities – POAH is a national nonprofit organization dedicated to preservation of affordable housing

Site: Middletown, CT (Old Middletown High School Apartments)

**North Carolina Historic Preservation Tax Credits** – tax credit incentives that support rehabilitation of historic structures

Site: Asheville NC (Battery Park Apartments)

**Rental Assistance Demonstration (RAD)** – HUD program that allows public housing authorities to leverage public and private debt and equity to reinvest in needed capital improvements in aging housing stock.

### c. expand community infrastructure

Examples:

**Central Corridor Light Rail** – part of an integrated transit project that connects to the METRO, bus lines and other transitways

Sites: Minneapolis/St. Paul, MN

**Transportation Oriented Developments, Purpose Built Communities** (see 1.a.i. above)

### d. Support innovative ideas for expanding affordable housing

Examples:

**Housing Trust Funds** – established sources of funding for affordable housing. There is a National Housing Trust Fund which distributes funding to states via block grant. North Carolina has a state Housing Trust Fund. These funds contingent on availability, are offered competitively for affordable housing development.

Many communities also establish their own Housing Trust Fund to support affordable housing development.

Sites: City of Asheville, NC; Columbus/Franklin OH Housing Trust Fund (multi-jurisdictional); Louisville, KY, Los Angeles

**Tax Credit Investing** –

**Low Income Housing Tax Credit (LIHTC)** – the largest affordable housing program nationally. Tax credits are allocated to states, which through their Housing Finance Agencies allocate them competitively to developers. Investors then buy the allocated credits, providing cash equity that reduces development project debt burden, lowering overall cost and enabling the developer to offer

units at reduced rental prices. The developer must rent to a specified number of lower income households and the property must stay affordable for a set number of years.

Sites: Fairfax, VA (combining 4% and 9% credits); NC Housing Finance Agency awarded over \$470M in 2015 for various projects in NC.

**New Market Tax Credit (NMTC)** – federal program that incentivizes investment in low income communities by providing private investors with federal tax credits for investing in qualified community development entities for economic development in low income areas.

Site: Durham, NC (revitalization of the American Tobacco Complex)

**Historic Reinvestment Tax Credits** (see above in b.)

**Land Banks** – land held by public or private organizations for future development. Many communities have land bank organizations or hold parcels of land for development.

sites: Annapolis, MD, Portland OR, Buncombe County NC

**Joint Ownership Entities** – Similar to Real Estate Investment Trusts (REITs) – allow Community Development Corporations or other affordable housing providers to pool projects into one entity to achieve economies of scale

Sites: New York (JOE-NYC)

## Goal 2: Equip people to better afford housing

### a. Expand the level of wrap around services

Examples:

**“One-stop shops”** for information and services for homelessness and affordable housing

Site: Springfield, MO (*Springfield Affordable Housing Center* – hosted by the Community Partnership of the Ozarks (United Way))

**Financial Opportunity Centers** – (aligning education and workforce initiatives with financial coaching)

Site: Local Initiatives Support Corp. (LISC)

See below under 2.c. and 2.d.

## b. Develop rent supplement mechanisms

Examples:

**HUD supports and Housing Vouchers** (Public Housing, Housing Choice Vouchers, HOPWA vouchers, Supportive Housing Program, Shelter +Care vouchers, VASH Vouchers). Funding contingent on annual federal allocations.

**Affordability Covenants** – Restrictive covenants attached to affordable housing. Homes may be sold at below market rate cost to income eligible buyers. The covenant limits the resale value and may include other restrictions.

Site: Boulder CO *Housing Boulder* Homeworks Initiative

**Community Land Trusts (CLT)** – A nonprofit corporation that accrues and develops affordable housing and other community amenities and assets. The trust may retain title to properties and convey homeownership through a long term ground lease to ensure continued affordability. (For example, homeowners may accrue limited equity each year, bequeath their homes to heirs and have other privileges of ownership but accept certain restrictions on residence and sales.)

Site: Chapel Hill, NC (Community Home Trust),

**Employer Assisted Housing** - housing assistance provided by employers, generally in tight labor markets to attract employees. May include financial assistance, education, or other benefits.

Sites: Asheville NC (Biltmore Company *Passport to Property*; Illinois regional EAH program (REACH)

## c. Increase income of renter households

Examples:

See above under 2.a.

**Examples of Ongoing community initiatives in Greensboro** that are based on best practices:

Triad Workforce Solutions

UWGG Family Success Center anti-poverty initiative

GHA Family Self Sufficiency Program

Say Yes to Education

**d. Educate housing consumers and providers**

Examples –

**New York Mortgage Coalition** – NY (coalition of housing counselors and mortgage lenders)

**Housing Consumer Education Center** – MA

**Goal 3: Commit to sustainable, long-term resources for affordable housing**

**a. design an integrated funding mechanism**

Examples –

**Community Development Financial Institutions** – Department of Treasury certification and grants

**Housing Trust Funds** (see above in 1.d.) – many are 501c3s that supplement governmental funding with philanthropic dollars

**Public Private Partnerships (PPPs)**

Austin, TX (Case Verde Builders)

Washington DC (Park 7)

Charlotte Mecklenburg Housing Partnership

The Columbus Foundation (Weinland Park)

California Community Foundation – (with Hilton and Weingart Foundations and City of LA) – funds managed by Corporation for Supportive Housing)

Community Foundation of Greater Buffalo

Ann Arbor Community Foundation

Grand Rapids Community Foundation

Lincoln Community Foundation

Mason County Community Foundation

Community Foundation of Greater Des Moines

Pittsburg Foundation

Telluride Foundation

Annie E. Casey Foundation

Community Foundation of New River Valley

Toledo Community Foundation

(note: these foundations were among those cited for public private partnerships by the Council on Foundations, HUD, or other reports – not all were in housing but involved braided funding and shared responsibilities)

**b. Create public/private partnership to develop and implement comprehensive housing strategies to address the affordability gap**

Examples -

See 3.a. above

**c. Build appropriate organizational capacity to carry out the plan**

Examples –

See 3.a above and also the link below for Urban Land Institute's *Ten Principles for Successful Public Private Partnerships*

**d. Measure progress and ensure accountability with data and metrics**

Examples –

**Arlington, VA Achieving Our Affordable Housing Goals** – a detailed monitoring system of affordability indicators

**HUD, DOT, and EPA Sustainable Communities Indicators Catalog** – a comprehensive listing of potential indicators to measure sustainability of neighborhoods and communities – includes housing, transportation and other indicators

**Comprehensive Community Indicators** - Jacksonville Community Council, FL, Strategic Spartanburg, SC - A "community Report Card" with multiple indicators, not specific to housing

## **RESOURCES**

Arlington VA Achieving Our Affordable Housing Goals

<https://arlingtonva.s3.amazonaws.com/wp-content/uploads/sites/15/2016/06/MONITORING-AND-REPORTING-PLAN.pdf>

Childers and Morrow for the City of Asheville NC: Best Practices for Affordable

Housing [http://www.mayorsinnovation.org/images/uploads/pdf/Best\\_Practices\\_Final\\_Ashville.pdf](http://www.mayorsinnovation.org/images/uploads/pdf/Best_Practices_Final_Ashville.pdf)

Corporation for Enterprise Development : Affordable Manufacture Housing Best Practices:

Opportunities for California Affordable Housing

Developers [http://cfed.org/assets/pdfs/Best\\_Practices\\_Guide\\_Final\\_Version\\_Feb\\_26\\_2010.pdf](http://cfed.org/assets/pdfs/Best_Practices_Guide_Final_Version_Feb_26_2010.pdf)

Council on Foundations: Community Foundations: Snapshots of Public-Philanthropic

Partnerships <http://www.cof.org/sites/default/files/documents/files/CommunityFoundations-SnapshotsofPublic-PhilanthropicPartnerships.pdf>

HUD Secretary's Award for Public-Philanthropic

Partnerships [https://www.huduser.gov/portal/about/Pub\\_Phil\\_Intro.html](https://www.huduser.gov/portal/about/Pub_Phil_Intro.html)

HUD, DOT, and EPA Sustainable Communities Indicators

Catalog <https://www.sustainablecommunities.gov/indicators>

Policy Link: Equitable Development Toolkit: Affordable Housing 101

<http://www.policylink.org/sites/default/files/affordable-housing.pdf>

University of Minnesota Center for Urban and Regional Affairs: Best Practices to Reduce the Cost of Affordable Housing

[http://hjcmmn.org/\\_docs/reducing\\_costs.pdf](http://hjcmmn.org/_docs/reducing_costs.pdf) [http://hjcmmn.org/\\_docs/reducing\\_costs.pdf](http://hjcmmn.org/_docs/reducing_costs.pdf)

Urban Land Institute: Ten Principles for Successful Public Private Partnerships

[http://uli.org/wp-content/uploads/2005/01/TP\\_Partnerships.pdf](http://uli.org/wp-content/uploads/2005/01/TP_Partnerships.pdf)

US Department of Housing and urban Development: The US 20/20 Habitat III

Report <https://www.huduser.gov/portal/sites/default/files/pdf/Habitat-III-National-Report.pdf>

Winters, ULI Terwilliger Center for Housing: Policy Tools and Best Practices for Affordable and Workforce Housing (presentation for Chapel Hill

NC) <http://www.townofchapelhill.org/home/showdocument?id=26819>