

CONDUCTING A HOUSING NEEDS ASSESSMENTS FOR YOUR COMMUNITY: A MANUAL PROVIDED BY THE MINNESOTA HOUSING PARTNERSHIP

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PREFACE

Today, many communities across Greater Minnesota are challenged with conducting housing needs assessments, yet many of them lack the technical expertise to perform this task. Minnesota Housing Partnership (MHP) designed this manual, with considerable influence and instruction from the American Association of Housing Educator's Guidebook, to help small, non-metropolitan communities meet the challenge of conducting their own community housing needs assessment. It was designed to be utilized by communities that depend on planning boards, housing organizations, activists, and other volunteers to complete their local or regional housing needs assessments and strategies.

INTRODUCTION

The MHP Manual to Conducting Community Housing Needs Assessments was designed for individuals and organizations involved in housing issues, particularly in towns or counties that do not employ professional housing or planning staff. Important potential users of this manual include the local planning board, housing authority, nonprofit housing sponsors, homeless assistance providers, special needs' group advocates, and community volunteers. Small communities would benefit from joint efforts with neighboring communities within the county or among member communities in a regional planning area. The manual's objectives are as follows:

To outline a process for developing community housing needs assessments and strategies, and,

Provide information resources for small, non-metropolitan communities to use in preparing their housing needs assessments and strategies

A Community Housing Needs Assessment is labor intensive, time consuming, and logistically complicated to organize and manage, as it involves a considerable amount of data collection. Fortunately, it does not necessarily require highly technical analyses, so tasks can be assigned to local community volunteers. Individuals involved need a firm understanding of what they hope to achieve and how they hope to achieve it (Shoemaker, 1987). This key to success lies in having a well-defined methodology and plan of attack.

To start the job, prepare a large, three-ring binder with labeled dividers for various types of data. Data that exceeds more than two to four pages, may need to be condensed, focused, or summarized so that its information can be quickly grasped. Note that completing the Community Housing Needs Assessment process promptly may be especially important in smaller, non-metropolitan communities because the public's attention span or willingness to participate is limited. More importantly, small, non-metropolitan communities are more vulnerable to sudden change.

COMMUNITY HOUSING NEEDS ASSESSMENT PROCESS

The goal of a Community Housing Needs Assessments is to help focus a community's efforts on its most critical local housing problems. It is an in-depth housing market analysis that carefully examines the area's supply and demand for housing to determine existing and future needs for housing. It aims to:

- 1) let a community know exactly what its housing needs are;*
- 2) aid officials in assigning priority to the housing needs identified; and*
- 3) provide a necessary guide in developing appropriate housing policies, programs, and strategies* (Shoemaker, 1987).

The process of conducting a Community Housing Needs Assessment involves:

- 1) assessing current and projected housing conditions;*
- 2) setting goals; and*
- 3) selecting appropriate program approaches to achieve those goals.* (U.S.DHUD, 1978; Committee for Economic Development, 1986; Luke et al., 1988).

Each community must adapt this process to their unique housing market circumstances. Communities should also base their priorities on the needs identified by the assessment.

OTHER POTENTIAL USES OF NEEDS ASSESSMENT

- Basis for economic development efforts
- Basis for new or amended housing/community development legislation
- Compliance with federal or state (legislative) requirements
- Defining budget priorities (resource allocation)
- Description of housing situation/problems
- Developing intervention strategies
- Evaluation
- Fund raising for local housing efforts
- Housing advocacy and community awareness
- Housing database development
- Housing information and referral
- Planning for decision making

The Community Housing Needs Assessment process includes seven steps with associated tasks. The steps may be completed in order or all at once, as the local situation, time, and volunteer labor allow.

Step 1: INITIATE THE PROCESS

Step 2: IDENTIFY THE PROBLEM

Step 3: DEVELOP THE COMMUNITY HOUSING PROFILE

Step 4: ASSESSING LOCAL HOUSING NEEDS

Step 5: SET PUBLIC POLICY GOALS AND OBJECTIVES

Step 6: PREPARE COMMUNITY HOUSING STRATEGIES & ACTION PLANS

Step 7: IMPLEMENT, MONITOR, AND EVALUATE PROGRESS

STEP ONE: INITIATING THE PROCESS

Develop an inclusive list of participants from which to select Housing Task Force members. Plan for community awareness and involvement via local media, housing tours, and public hearings. Identify and commit resources to process.

LET'S GET STARTED!

Initiating the process of conducting a Community Housing Needs Assessment involves developing a Housing Task Force, holding public hearings, allocating resources, and most importantly, convincing the community that a housing problem exists.

THE HOUSING TASK FORCE

The Housing Task Force should be comprised of people in a position to facilitate change in your community. This does not imply that the Task Force will be comprised of political figures in the community. It's equally important that the general public be encouraged to participate. Involvement of individuals with diverse backgrounds and a variety of skills will be critical to success of the task force. Additionally, involving the public early in the process promotes community acceptance (Low Income Housing ...[LIHIS], July 1991). The Housing Task Force should be in place before any information regarding the Community Housing Needs Assessments is released for public comment and hearings. While determining the appropriate individuals to involve in the task force, you should ask yourself "Who will want to be involved? And Why?", "How can they contribute?", and "Who has influence over housing in your community?"

The following gives a brief description of individuals and groups that should be invited to join the Housing Task Force.

Suggested Housing Task Force Membership

* **Public officials.** Support form elected and appointed officials can be critical. Identify sympathetic public officials and bring them into the process as early as possible. Also, utilize their political power and influence as much as possible.

* **Public Interest Groups.** They are often the first to recognize an emerging problem and bring it to the public for action. Identify interest groups in your community who are focused on housing needs, community development, social welfare, and advocacy.

* **Professionals.** They can provide insight, expertise, and may be willing to offer their services.

* **Underdog Partisans.** Special needs groups are typically affected by the housing problem and would make excellent advocates.

Source: Adapted from York (1982).

HOLDING PUBLIC HEARINGS

A key step in getting started is holding public hearings. Public Hearings help to develop local awareness and motivate involvement by both citizens and policymakers. They provide an opportunity for the public to voice their comments, questions, and/or concerns regarding housing needs in their community. These comments can then be summarized and added as supplemental information to the Community Housing Needs Assessment.

Where should Public Hearings be held?

Public hearings should be held in the evening at a central, convenient location for the entire community, preferably one that is wheelchair-accessible.

When should Public Hearings be held?

It is suggested that at least two Public Hearing be held. The first hearing should be held in the very early stages of data collection, if not before.

Who should be invited?

One of the first tasks of the Housing Task Force may be to advertise the Public Hearing to a target population and solicit participation from its members. Also, invite the Media. Identify local housing concerns that are newsworthy or could be considered “human interest stories” and be sure to address these concerns.

ALLOCATING RESOURCES

The final startup task is secure resources to cover the costs of the entire assessment process. These costs include local leadership, staff help, and funds required to prepare and conduct the housing needs assessment. Individuals and Groups who have vested interests in the local housing situation can provide funds or volunteer labor. This promotes “local ownership” over the assessment process and its outcomes.

The following is a list of possible contributors that may be encouraged to donate funds for the Community Housing Needs Assessment:

The City or County Government Budget

Elected Officials

Mortgage Lending Institutions

Other Housing Industry Groups

Local Businesses

Service Clubs

ESTABLISHING THE PROBLEM

The following questions help to identify housing trends. The Housing Task Force and other advocates of Housing may use these questions to establish the existence of a specific housing problem by convincing members of the community that a housing problem exists.

Are local housing prices or rents higher than those in other similar towns?

Are local vacancy rates for rental and owner-occupied housing unusually low?

Are enough new affordable housing units being built to meet near-term demands?

Do employers report problems finding qualified personnel partly because of high housing costs?

Have economic development efforts been stalled by concern about housing costs or inadequate housing for workers?

Have employees of the local government and public school chosen not to live in the community where they are employed because of housing shortages or high costs?

Have local families found that their young adult children are unable to live in the community or are forced to continue living at home because housing costs are too high?

Do local social service organizations report increased challenges in finding housing for lower-income people and those with disabilities?

How many homeless people are evident on local streets, in care, or rumored to be doubled up with friends and relatives?

What is the condition of the older rental housing stock?

How much land and site improvement costs have risen in the past two decades?

Is affordable financing available for first-time homebuyers and rental housing investors?

Source: Adapted from Hoben (1987) and Weitz (1987).

STEP TWO: IDENTIFYING THE PROBLEM

Use quantitative and qualitative data sources and techniques to describe the housing concerns of the community. Select key addressable public policy issues, then prepare and circulate a preliminary mission statement.

WHAT'S THE PROBLEM?

When identifying the problem, the Housing Task Force should seek to describe community concerns and possible solutions, select key addressable issues, and develop a preliminary mission statement. The method by which they achieve these goals can be imprecise and unscientific, as a considerable amount of brainstorming will be involved. However, critically thinking about the problem will lead to a narrower, more focused and more manageable housing needs assessment.

DESCRIBING COMMUNITY CONCERNS & POSSIBLE SOLUTIONS

The following questions tackle community issues that will assist the Housing Task Force in defining the problem. These brainstorming techniques can provide information on current and expected outcomes. They can also estimate the impact and cost of possible housing solutions. Once defined and subsequently declared a problem, the Task Force should work towards determining the appropriate strategy for addressing the problem. It's advised that the Housing Task Force solicit the assistance of local policymakers when answering these questions:

What is the situation or condition of people?

What is the situation or condition of the community that is seen as undesirable?

Who suffers from the problem?

Who gains from the problem?

Who defines it as a problem?

Who does not define it as a problem?

What is the cause of the problem?

What are the current programs dealing with the problem?

What would be the consequence of discontinuing these programs?

What are the forces for and against closing the gap between need and resources?

By discussing these issues, the Housing Task Force can strategically identify a community's strengths, weaknesses, investment opportunities, and competitive threats relative to housing issues.

Describing Community Concerns Qualitatively

Qualitative Data on current housing problems can be drawn from analyzing the opinions of “expert judges.” Interviewing key informants, clients, and citizens can provide objective data about housing problems and potential solutions. Traditionally interviews are conducted individually, but to better maximize time and resources, interviews can also be conducted collectively in focus groups or public forums. It is

* **Focus Groups.** Focus Groups involve gathering a small group of community members, housing professionals, and service providers.

* **Public Forums.** These larger, citizen-directed meetings are another way to address issues objectively.

The Housing Task Force should take special care when preparing for a focus group or public forum. By using positive workshops titles such as “Housing Futures Meeting,” participation by only those with negative outlooks can be avoided.

Describing Community Concerns Quantitatively

Quantitative housing data are needed to supplement the qualitative data. The Housing Task Force should be careful to consider the age of data sources, and identify any biases that may have been built into published reports. Sources of quantitative housing data and historical trends include:

Census Data

Previous Community Housing Assistance Plans

Community and Statewide Comprehensive Homeless Assistance Plans

Social indicator and service use analyses

Inventories of Community Resources

Survey results

SELECTING KEY ADDRESSABLE ISSUES

The Housing Task Force should select an apt number of key addressable housing issues from those identified by the data collection. Potential issues could also be recommended by volunteers or paid staff. In conjunction with the local governing body, the Task Force must determine whether the problems are within the parameters of the community's housing policy agenda. For instance, personal concerns of a small number of citizens may not be considered an appropriate public issue. This is the same for matters where no workable policy remedy exists. Task Force members should also be aware of the realities of their community's housing market dynamics (e.g. critical points at which change can be stimulated or delayed). Action must be timely to be successful.

DEVELOPING A PRELIMINARY MISSION STATEMENT

The Housing Task Force should develop a preliminary mission statement at the same time or immediately following the selection of a manageable number of key housing issues. The resulting problem statement should identify target populations and geographic parameters (Luke et al, 1988; Bryson & Roering, 1987).

STEP THREE: DEVELOPING THE COMMUNITY HOUSING PROFILE

Assemble community population and housing data, including housing demand, changes in the inventory, and the local housing delivery system. Existing federal, state, and local data will provide the major basis for the profile.

Included:

Suggested Community Housing Profile Table of Contents

The Community Housing Delivery System

Community Housing Profile Information / Data Types, Applications, and Sources

DEVELOPING THE COMMUNITY HOUSING PROFILE

Developing a Community Housing Profile (CHP) is essential to conducting a Community Housing Needs Assessment. The CHP identifies all players and events involved in the local housing situation. Preparing the Community Housing Profile is a very detailed process. It involves first assembling and analyzing the most recent population and housing market data. Then clearly assessing specific housing conditions for individual neighborhoods, the entire community, and the surrounding region.

FIVE STEPS IN PREPARING THE COMMUNITY HOUSING PROFILE

- 1) Define the Market area**
- 2) Analyze Demographic Characteristics**
- 3) Consider the Economic Factors Influencing the Demand for Housing**
- 4) Analyze the Housing Supply Side**
- 5) Analyze the Political-Legal Environment**

1) Define the Market Area.

Employment Sites and Commuting Distances are the two most relevant factors used to define the housing market area boundaries for small communities.

Where do the people who are employed locally live?

If the community is a regional employment center, the boundaries may extend up to 50 miles or one hour's travel time beyond the city limits.

Is public transportation available for commuters who work employed locally?

The availability of public transit can also enlarge the market area.

2) Analyze Demographic Characteristics.

Housing Demand is primarily determined by changes in the community's demographics (number of households and the composition of those households). The community's demographics can be obtained by analyzing 1990 and 2000 Census Data on population growth rates, estimated future population growth, and age distribution. Once these figures are gathered, compare them against the actual number of households. This will present a clear picture of the community's current housing demand.

Note: Census data on the percentages of nearby community populations who commute outside their place of residence for employment may also be appropriate.

3) Consider the Economic Factors Influencing the Demand for Housing.

Economic factors influence the demand for real estate investment. Relevant data include:

Employment Trends

Income Data

Economic Base of the Market Area

Local Employment/Unemployment Rate

Community Employment Profile

4) Analyze the Housing Supply Side.

Review and describe the community's **housing delivery system, housing stock characteristics and changes**, construction and real estate activity, and mortgage market trends over the last decade.

Housing Delivery System

Comprised of the institutional structure and public and private resources.

* **The Institutional Structure.** Ask "Who really controls housing decisions in this community? Elected or appointed officials, real estate developers, builders, apartment owners, or others? The Yellow Pages and the "Government" sections of the phone book are excellent sources for identifying the institutional structure. Explore local private housing industry participants, nonprofit organizations, community-based housing providers, and housing-related public institutions as possible components to the institutional structure.

* **Public/Private Resources.** Explain how public governmental resources, private resources, and intergovernmental cooperation can benefit housing in the community. Instead of transferring funds from existing housing programs, identify matching funds and additional monies for new housing programs (LIHIS, May 1991). Public Resources include funds, writedowns, and publicly-owned land or property from HUD or other federal, state, or local public sources. Private resources include investment by financial institutions, foundations, nonprofit organizations, and pension funds.

Housing Stock Characteristics and Changes

Include any changes in the existing housing stock such as additions (gains), depletions (losses), and vacancy rates. Additions could be new construction, conversion of vacation homes to year-round residences, or the subdivision of large homes into apartments. Depletions include authorized and unintentional demolition (made by permit or natural, man-made disasters such as floods, fires and wind), mergers of small apartments into larger units, and conversion of residential property into nonresidential uses (such as daycare centers, restaurants, funeral homes, barber shops/salons, daycare center, etc.)

5) Analyze the Political-Legal Environment.

Describe relevant public policies that may influence the local housing delivery system. The Housing Task Force will analyze whether these policies negatively affect rental and for-sale housing prices in the community. Common policies are concerned with land use, growth control, building and housing codes, cost of development, community services/facilities, and property taxes.

INFORMATION AND DATA RESOURCES FOR THE CHP

All data gathered for the Community Housing Profile needs to be current and broken down by appropriate jurisdictions. However, do not assume that all printed or “official” data are relevant, accurate, or complete.

Census Data.

Decennial census statistics provide the most frequently used secondary data on population and housing. The State Data Center Program disseminates Census Bureau statistical data products and also provides technical assistance in how to use them. In rural areas and small towns, census data may be limited because those statistical samples may be too small to allow generalization to the entire community. The Census Bureau may aggregate or delete data from smaller communities because of confidentiality concerns that arise from small population counts (HAC, 1990). Furthermore, census data has a tendency to overlook the “hidden homeless,” members of minority groups, lower-income people, and persons from whom English is not the primary language (Gramlich, 1991).

Local and State Resources.

Housing Task Force members will find the greatest number of housing data resources at the town, county, or metropolitan level. If there is a major city located within commuting distance, data relative to regional housing trends may be available from city government officials or from the metropolitan planning agency. Other sources include state agencies and housing-related trade and professional associations. Many state agencies collect data that can may be important to include in the Community Housing Profile. Members of trade and professional associations may be able to obtain data from their national headquarters.

SUGGESTED COMMUNITY HOUSING PROFILE TABLE OF CONTENTS

Total and Household Population Data (including changes)

Household type/size/age

Group quarters

Special needs populations (elderly, single parent households, disabled, homeless, large households, singles, etc.)

Poverty population

Household income/employment

Housing Stock/Inventory

Total number of units (by density, type)

Housing form and size

Age

Condition/habitability

Tenure/occupancy type

Vacancy rates

Number of residential permits issued (construction, demolition)

Construction and mortgage financing rates/costs

Housing costs - - for sale units (including construction costs)

Rental housing costs/HUD-determined Fair Market Rents

Assisted housing units/inventory

Geographic concentration of minorities and low income families

Buildable land availability (including location, zoning, and cost)

Source: Adapted from White, 1991; CHAS/LIHIS, 1991; Gramlich, 1991; and Lieder, 1988.

COMMUNITY HOUSING DELIVERY SYSTEM

Institutional Structure:

Residential Construction and Mortgage Lenders
Savings and loan institutions
Mortgage companies
Commercial banks
Federal credit unions

Private Housing Industry Participants
Housing and land developers
Homebuilders/remodelers/subcontractors
Rental housing investors/property managers
Real estate sales professionals
Building materials' suppliers

Nonprofit Organizations/Community-based Housing/Shelter Providers

Community Housing Development Organization
Emergency shelter and transitional housing operators
Group home providers
Habitat for Humanity groups

Housing-related Public Institutions

Community Planning and Development Agency
Local Housing Authority/Agency

Public and Private Resources for Housing Production/Finance

Public funds:

City-county matching funds and writedowns
Publicly-owned land
Government-owned properties (city/county-state, HUD/FHA, FMHA, VA, etc.)

Private investments:

Financial institutions
Foundations
Nonprofit organizations
Pension funds

Public Policies that Affect Housing

Zoning Ordinances, subdivision regulations
Permitting processes and development fees
Building and accessibility codes
Housing occupancy/conservation/safe buildings codes
Taxes (property, income, sales, etc.)
Rent control
Fair/open housing ordinances

COMMUNITY HOUSING PROFILE INFORMATION/DATA TYPES, APPLICATIONS, AND SOURCES

Existing, published data will provide the major basis for the community housing profile. These secondary sources are more quickly and inexpensively obtained than primary (original) data. Housing Task Force members can select the most appropriate/available population/demographic data, housing inventory and market data, affordability data, and human resource and service providers.

Population and Demographic Data

Types:

Population statistics and forecasts; age, race, and family/household type and size; income levels; Median Household and/or Family Incomes; special needs' populations; poverty rates; homeless persons/families; method of tenure; employment and transportation

Applications:

Preparation of community housing profile

Assessing and forecasting housing demand/needs keyed to household size and type, choice, household income level, social and equity concerns

Identifying/describing housing-related community facility/service needs

Identifying street and shelter homeless populations

Sources:

U.S. Bureau of Census/State Data Center: population counts by state, county, city, and Census Tract; American Housing Survey data

U.S. Department of HHS Center for Health Statistics

State Department of Commerce/ Division of Planning, Local Affairs, Community Development: Census data, median income projections

State Department of Employment/Bureau of Labor Statistics: un/employment statistics; numbers of disabled workers

State Department of Transportation/Public Transit Authority: trip generation statistics; personal vehicle and carpool usage: public transit passengers/revenues

State Department of Social and Rehabilitation Services: Numbers/incidence of persons with physical, development, and mental disabilities; drug and alcohol-related program data; poverty thresholds; state welfare "Standard of Need;" welfare recipients/payments

Local/State Health Department; Mental Health Center; Drug and Alcohol Rehab programs

Homeless assistance/service providers (public and private shelters, etc.)

Local offices such as Chamber of Commerce, Regional Planning Agency, Center for Economic Development, etc.

Private/fee-based data centers; Donnelly Demographics; Equifax; Polk Directories; Dunn and Bradstreet

Local Housing Market and Inventory Data

Types:

Housing forma and size; vacancy rates; age; condition/habitability; market sales; contract rent; assisted housing developments (for families, for elderly and disabled persons); housing waiting lists; occupancy type/group quarters; building permits/housing starts; substandard and overcrowded units; housing code violations; weatherization, rehabilitation, and demolitions; land resources available for housing

Applications: (in addition to those noted for population data)

Assess housing supply and new construction rates

Determining housing adequacy and neighborhood deterioration

Identifying needs for accessible/adaptable housing

Suitability for other special needs' populations (single parent household, families with children, elderly, large households)

Families requiring supportive services with housing

Determining concentration of minorities and low income families

Assess local government's ability to maintain or raise tax revenues

Sources:

U.S. Department of Housing and Urban Development (U.S. DHUD)

U.S. Census Bureau Construction Reports

Local housing authority or public housing office

Local Community Development Agency or housing rehabilitation program

Local building permit and housing inspection departments

Local/state chapter of National Association of Home Builders

Residential plat maps and subdivision plans approved by local planning board

Local offices such as Chamber of Commerce, Regional Planning Agency, Center for Economic Development, etc.

Local Housing Affordability Data

Types:

Median sale prices of existing and new homes; vacant lot tax valuations; mortgage interest rates; mortgage financing data; private rental market prices; HUD Fair Market Rents, utility allowances, and Payment Standards; real estate listing/closings; consumer expenditures for housing; mortgage foreclosurs

Applications:

Determining housing affordability and severe cost burdens

Identifying housing assistance recipients

Describing local housing by method of tenure

Describing institutional structure for housing production and finance

Sources:

Local/state Board of Realtors (Multiple Listing Service) or National Association of Realtors chapter

Local/county tax assessor' or registrar of deeds office

Local mortgage lenders' or title company reports

State Housing Finance/Development Authority

Local newspapers (housing rental/sale advertisements, mortgage foreclosures, tax-sale notices)

American Housing Survey Data (adjusted for locality)

U.S. DHUD

Local housing and consumer credit Counseling agencies

Local social service providers

Universities

Social Service and Human Resources Data

Types:

AIDS patients and HIV-infected persons; disabled persons and families requiring supportive services; AFDC/welfare payment and support projections; service needs and trends; homeless programs; housing assistance recipients; local/regional examples of housing/support service packages; housing and community service providers operation locally; community members with group process and needs assessment skill; management and training development specialists

Applications:

Provide knowledge of existing programs, services, and resources

Enhance understanding of housing problems related to providers' clientele or expertise

Projecting demand and analyzing service trends

Identify gaps in service provision

Sources:

Business, professional , and social service directories or inventories

Developers, real estate professionals, lenders, and attorneys with housing expertise

Housing and credit counselors

State offices of community affairs

County or district Cooperative Extension Service offices

Nonprofit housing, neighborhood, or other community-based organizations

Churches and human service agencies and support groups

Universities

See also Population and Demographic Data sources

STEP FOUR: ASSESSING LOCAL HOUSING NEEDS

Select research methodologies to collect original data on housing needs and conditions on specific populations or neighborhoods. Interpret these relative, expressed, and perceived housing needs data against explicit housing standards.

Included:

Sample Housing Needs Assessment Table of Contents

Housing Standards for Adequacy, Affordability, and Availability

A Regulatory Rating Sheet

Housing Needs Assessment Windshield Survey Techniques

This stage of the Community Housing Needs Assessment was developed to discuss gaps and discrepancies related to the key problems identified in Step 2. Knowledge of local housing needs and standards, plus a critical analysis of the local housing delivery system are required to complete Step 4.

DESCRIBING CHANGED HOUSING NEEDS

A Community Housing Needs Assessment should:

- 1) describe how changing demographic characteristics and lifestyles affect housing needs in that community;
- 2) reflect whether and how the changing U.S. economy and society has affected housing needs in the community; and
- 3) acknowledge changes that result from federal and state legislation.

Three factors that may need examination for their effect on housing are:

- 1) the number of first-time homebuyers and their ability to pay for new or used housing;
- 2) the effects of alternative mortgage instrument, “creative,” non-institutional home financing methods, or special programs for lower-income buyers; and
- 3) the availability of “less-expensive” homeownership alternatives such as condominium, limited equity housing cooperatives, or manufactured housing.

MEASURING DISCREPANCIES: WHAT OUGHT TO BE VS. WHAT IS?

Using data gathered in the Community Housing Profile, the Community Housing Needs Assessment describes local housing norms or standards and identifies any discrepancies. The Discrepancy Model is used to evaluate identified needs (relative, perceived, or expressed) against explicit and appropriate criteria. The model involves:

- 1) **goal setting** - *identifying what out to be*;
- 2) **performance measurement** - *determining what is*; and
- 3) **discrepancy identification** - *ordering differences between what out to be and what is.* (McKillip, 1987).

The Community Housing Needs Assessment should include overall housing vacancy rates, which includes owner-occupied and rental vacancy rates, and excludes seasonal housing. HUD states that a 4-5% overall vacancy rate is necessary to provide choice and mobility in the housing market, with a minimum 1.5% vacancy rate for owner-occupied housing, and a minimum 5% vacancy rate for rental housing.

HOUSING RESOURCE ANALYSIS

The Community Housing Needs Assessment analyzes the strengths and weaknesses of the area's housing delivery system. This analysis should:

- 1) identify specific gaps related to the community's housing goals and objectives;
- 2) discuss whether any lack of resources or technical assistance for community-based housing groups has weakened the institutional structure; and
- 3) focus on how state and local public policies influence the cost of housing and influence whether affordable units are built, maintained, or improved.

Causes of housing unaffordability may differ significantly in smaller, non-metropolitan communities. For instance, higher new-housing prices may factors of diseconomies of scale, financing constraints, costs of public water and sewer line extensions and treatment plant construction.

COLLECTING NEW DATA TO ASSESS UNMET NEEDS

If necessary secondary data is unavailable, primary data collection may be required. Three useful data collection methods are windshield surveys, local housing market/cost studies, and community housing needs surveys.

Windshield Surveys

A Windshield Survey rates structures as good, fair, or poor based on the number and degree of visible housing code violations. By walking or driving through the community's neighborhoods, it provides a fast overview of housing conditions within the community (Shoemaker, 1987). However, windshield survey data should not be used by itself. A complete evaluation of the community's housing conditions must include an interior assessment as well. In addition to collecting data, Housing Task Force members can serve as tour guides to increase awareness of local housing conditions.

Local Housing Market/Cost Survey

Local Housing Market / Cost surveys involve counting the available housing units for sale or rent without breaking them down by price or location. It can reveal affordability trends and identify neighborhoods with tight markets. The resulting profile will reveal the location, size, and structural type of affordable housing on the market. Conducting Local Housing / Market Cost surveys usually involves reviewing newspaper advertisements and/or real estate listings, conducting telephone, or mailing surveys.

“Want Ads” listings’ surveys can last between four to six weeks during a peak housing turnover period, usually April through. If possible, Housing Task Force members should record for-sale and rental prices for residential units separately by structural type, size and location. Rental costs by unit types and size can be compared to local household type and size needs and income data to estimate any “affordability gaps.”

The Housing Task Force should utilize realtors’ Multiple Listing Service (MLS) books to assess for-sale housing prices. MLS books analyze all for-sale units or just those below a stated price level, typically \$60,000 or less in the Midwest.

Telephone or mail surveys of rental investors, landlords, or property managers may be necessary to obtain complete information on rental units, their costs, characteristics, and vacancies.

Housing Needs Surveys

The housing needs survey should identify both housing preferences and affordability. A housing needs survey can reveal housing preferences and obtain data on local housing conditions for small, non-metropolitan communities, not provided by the census. It can also assess changes and trends that occur between the censuses. The Housing Task Force should select the most appropriate items to construct a fairly brief survey.

Housing preferences, cost, and condition data are most useful when correlated with household information about income, race, age, and family composition. Because a strong preference for single-family homeownership is to be expected, questions about acceptable, but less preferred housing options should be included. Ask what forms of housing people will agree to live in when they can’t obtain their first choice. What housing forms are people willing to live near? Second choices may provide insight on housing alternatives that will be acceptable to community residents.

Survey Methodology Tips

After determining the types of data necessary to assess unmet local housing needs, the Housing Task Force must decide 1) which data are most important and feasible to collect, and 2) choose a data collection method (e.g. mail or telephone surveys, personal interviews). The most appropriate survey method will be dictated by the type and completeness of desired data, and cost and time involved to obtain it.

Depending on its size, a survey of the entire community may be costly and an inefficient use of resources, so it’s suggested that the Housing Task Force target specific subgroups of at least forty to fifty individuals. If 100% of the community or each target group is not surveyed, the sampling procedure must assure that each person or property in the sample is 1) selected at random and 2) has an equal chance of being selected. Housing Task Force members should aim for a response rate of at least 50%. Follow-up efforts and assurance of confidentiality will increase the survey response rate.

SAMPLE HOUSING NEEDS ASSESSMENT TABLE OF CONTENTS

General Housing and Population Needs and Five-Year Projections

Housing adequacy (structural condition, extent of overcrowding)
Housing affordability by very low, low, and moderate income
Housing cost burdens
Housing assistance recipients by own/rent, race, family type
Method of tenure (vacancy rate standards)

Demographic Data

Race (fair housing legislation, racial tipping points)
Family type/size

Families Requiring Supportive with Housing

Economic independence/self sufficiency for female-headed households; persons with disabilities (1988 Fair Housing accessibility standards)
Persons with AIDS

Homelessness Needs

Housing Resource Analysis

Institutional structure
Public and private resources
Public policies

Tables (see Appendicies B and C for blank table formats)

1. Housing Affordability for Low/Moderate Income City Residents
2. City Rental Results

ADEQUACY, AFFORDABILITY, & AVAILABILITY STANDARDS

Identify the standards in effect in your community, and/or choose those to be used in the Housing Needs Assessment.

I. Adequacy/Appropriateness Standards (Minimum Housing Standards)

- A. Structural/Mechanical standards for new and changed housing units: Model/State and local building codes (*Uniform Building Codes*); Weatherization/Energy Efficiency standards (*Department of Energy*)
- B. Structural Condition/Conservation/Maintenance standards for existing housing: Model/Local housing codes; Section 8 existing Housing/Housing Voucher/HOPE minimum standards for decent, safe, and sanitary units; Physical Deficiency standards (*American Housing Survey*)
- C. Space and Occupancy standards: Crowding/Square foot per person requirements, bedroom standards (*Department of Housing and Urban Development*); Space Planning standards (*Architectural Graphic Standards*)
- D. Health/Safety standards: Life Safety Code; Radon standards (*Environmental Protections Agency*); Asbestos and Lead paint removal requirements; Water Quality/Sewage disposal (*Health Department*)
- E. Accessibility/Adaptability Standards: Section 504, 1973 Rehab Act; ANSI A117.1; Uniform Federal Accessibility Standards; 1988 Fair Housing Act accessibility standards; state and local accessibility requirements

II. Affordability/Housing-Income Ratio Standards

- A. Affordability ratios (*HUD*)
- B. Mortgage underwriting guidelines: Homebuying Affordability Index (*National Association of Realtors*)
- C. Housing allowance standards: Welfare shelter allowances or Standard of Need (set by *State of Minnesota*); Fair Market Rents or Payment Standard (*HUD*); public housing utility allowances (*HUD*)
- D. Income eligibility for housing assistance: Very Low Income (50% of Median Family Income); Low Income (80% of Median Family Income); Moderate Income (95% of Median Family Income); poverty thresholds (*Census Bureau*)

III. Availability/Choice Standards

- A. Vacancy rate standards
- B. Fair housing requirements; Racial tipping points
- C. Land use controls
- D. Environmental standards: Air/Water quality, hazardous waste disposal (*EPA*); Crime index

Sources: Lieder, 1988; York, 1982; and others noted above

A REGULATORY RATING SHEET

Ten or fewer “yes” answers indicate that drastic action is needed. Fifteen or more “yes” responses mean that the community probably is not affecting housing costs negatively to a great degree. Modify the questions as needed to fit the community being rated.

YES NO

- ___ ___ 1. Is all the land that will be required for residential development over the next five years presently zoned and available for development?
- ___ ___ 2. Does at least one-third of the land zoned for residential purposes permit housing other than single-family detached houses?
- ___ ___ 3. Do any of the residential districts in the zoning ordinance permit townhouses and multifamily housing by right without going through a special exception or other approval process?
- ___ ___ 4. Do any districts that permit single-family detached housing also permit attached housing (e.g., townhouses, patio or cluster houses) and manufactured housing?
- ___ ___ 5. Does at least one residential district provide for a minimum lot size of less than 6,000 square feet for a single-family detached house?
- ___ ___ 6. Do all residential zoning districts allow lot sizes of less than one acre?
- ___ ___ 7. Did less than one-half of the residential subdivisions approved last year require rezoning first?
- ___ ___ 8. Were more housing units approved for development than disapproved?
- ___ ___ 9. Of the number of housing units originally proposed in rezoning or subdivision applications, were more than two-thirds approved for development?
- ___ ___ 10. Does it take less than six months for most subdivisions to be approved after the initial application (without considering rezoning)?
- ___ ___ 11. To obtain approval for development of single-family attached and multifamily homes, does the normal procedure require more than one public hearing?
- ___ ___ 12. Are less than 10% of the residential development application decisions of the planning commission appealed by neighborhood or citizen’s groups?

- ___ ___ **13.** Are less than 10 separate permits or approvals required to complete a subdivision from initial application to occupancy?
- ___ ___ **14.** Do subdivision regulations or other standards allow normal residential streets to be less than 30 feet (curb to curb)?
- ___ ___ **15.** Do zoning and subdivision provisions allow individual houses to be clustered on reduced-size lots and/or with reduced requirements for front, side, and rear yards?
- ___ ___ **16.** Can sidewalks on one or both sides of streets be eliminated if other provisions are made for pedestrian paths?
- ___ ___ **17.** Can swales, ponds, and other natural features be substituted for (underground) drainage pipe systems?
- ___ ___ **18.** Are developers required to provide only those roads, sewer and water systems, parks, school sites, and other facilities that directly serve the specific development being approved?
- ___ ___ **19.** Are fees for processing applications and for providing public facilities based on real services and costs of facilities provided?

Note: No single policy or its enforcement will have a major effect on housing costs in the community. Several smaller impacts, however, can combine to reduce costs by as much as 15% of the total.

Source: Adapted from Porter, 1982.

HOUSING NEEDS ASSESSMENT WINDSHIELD SURVEY TECHNIQUES

The Housing Task Force must clearly define its objective for the windshield survey, then select from the following items the specific elements that will facilitate meeting that objective. In planning for the windshield survey, obtain and check the following valuable resources, as appropriate.

1. Recent state highway map and local street map.

Size and distances have a direct influence on the community's housing market. Check the following items to map out the survey or tour itinerary:

- a. Proximity of town to major roads and interstate highways.
- b. Distances to other communities within a 50-mile radius (note comparative size of nearby community).
- c. Other notable features: geographic (major rivers, reservoirs), nearby state parks, (regional) airports, special institutions
- d. Study the street pattern/layout: Identify local vs. collector vs. arterial street. The layout should control the amount and speed of traffic in residential neighborhoods

2. Phone book.

- a. Study the White Pages for clues to the ethnic makeup of the community
- b. Study the Yellow Pages - - an inventory of local housing providers (developers, builders, lenders, apartment complexes, etc.), housing-related businesses and government agencies, churches, transportation resources. Note their addresses on the local street map.

3. Local newspaper. Study the housing classified advertisements, real estate listings and "open houses," plus public notice of zoning hearings, etc.

As each of the five steps of the Windshield Surveys completed, first note the presence or absence of the items listed below. If present, note and record their location, type, number or amount, size, age, condition, or use, as appropriate. To complement the windshield survey, review housing/health/fire code inspection reports, check on utility disconnections, or possibly conduct a door-to-door survey in the neighborhoods of concern.

Windshield Survey Steps:

1. Location/Access/Circulation: Drive into and around town, noticing the approaches to the community, including:

- a. Type of highway(s) entering/leaving town
- b. Outlying housing (e.g., housing sprawl, suburbs)
- c. Streets: surface (paved vs. gravel, etc.), level of maintenance, curbs and gutters; designed for both pedestrian and auto safety
- d. Signs for local housing developments, businesses, churches, and service clubs can reveal community identity
- e. Do railroad tracks divide the community? Is housing on “other side of the tracks” different?

2. Residential Areas/Neighborhoods: As you drive around, notice:

- a. Various neighborhoods and their character: numbers of mailboxes on houses; cars parked on the street; evident racial/ethnic concentration
- b. Variety of housing types: single-family, multifamily, townhouses, manufactured housing, nursing homes, mobile home parks, (identifiable) subsidized housing
- c. Residents’ apparent ages (e.g., toys in yards) and income levels (indicated by housing size and amenities, cars, boats, etc.)
- d. Compatibility of mixed/different housing types and densities
- e. Housing conditions, fire and safety hazards, and zoning violations
- f. Short walking distances to shopping; sidewalks in good condition; off-street parking available (streets don’t become evening “park lots”)
- g. Neighborhoods are all-residential or include “life stage facilities” (e.g., child care and youth centers, Senior Centers, etc)

3. Educational, Cultural, and Religious Facilities: Look for the following:

- a. Elementary, middle, and secondary school. The school bus parking lot may reveal approximate size of the school district.
- b. Age and condition of educational facilities may indicate community pride, values, and/or level of local government indebtedness
- c. Public library, museum or cultural center(s), community theatre, etc.
- d. A parochial or private school may show strength of religious group
- e. Location and denomination of churches

4. Downtown and Other Business Districts:

- a. Commercial/service district all in one central area, on the outskirts of town, integrated with residences, or all of the above
- b. Types of businesses include chain stores and franchises
- c. Local and nearby community license numbers on cars parked at businesses

5. (Other) Municipal Facilities/Services: Find the following

- a. City Hall and county court house.
- b. Health/Safety: Police and fire station, hospitals, clinics, mental health facilities
- c. Water/sewer facilities: Water tower and treatment plant, sewage treatment plant or lagoons
- d. Parks/recreation: Adult vs. children's vs. mixed-age facilities; swimming pool, ball fields, and overnight camping facilities available
- e. Parking facilities adequate to sustain business and on-street residential parking

Evaluation of Neighborhood Housing

In addressing community objectives relate to housing preservation or rehabilitation, the Housing Task Force may wish to use the following checklist to perform an exterior evaluation of each block or neighborhood. In addition to the items below, the local Housing Code may list other exterior features and conditions that may affect the health, safety, and general welfare of housing occupants. Judge housing condition and level of maintenance and repair in specific measurable terms that can provide a basis for determining suitability for rehabilitation. Separate major from minor repair needs, and try to avoid evaluations based primarily on aesthetic values or preferences.

- ___ Are sidewalks in good condition?
- ___ Entry steps should be sound, with handrails if more than four steps are present.
- ___ Porch floor should be even and sound, without decayed wood, holes, or loose boards.
- ___ Entry/stairs should have an exterior light.
- ___ Storm doors, windows, and screens should be in place.
- ___ Door/window frames should be in good condition and weathertight; no cracked broken, or missing glass.
- ___ Chimney should be structurally safe with no missing mortar or bricks.
- ___ Roof: no missing shingles or other defects that might admit rain or snow.
- ___ Structural lines (roof ridge, walls) should be straight, level, and plumb, with no sags, bulges, or bows.
- ___ Exterior walls/siding should be without holes, breaks, or loose/rotting timbers that might admit rain or dampness.
- ___ Gutters and downspouts should carry water and snowmelt to the ground without touching the house or creating puddles or icy patches next to the foundation.
- ___ Exterior paint should not be peeling, chipped, or flaked.
- ___ Foundation walls should have no cracks wider than 1/4-inch.
- ___ Accessory structures (garages, sheds) should be structurally sound and in good repair.
- ___ Garbage and trash should be kept in closed containers; no accumulation of rubbish or other sanitary hazards.
- ___ Landscaping: well maintained, with no excessive weeds or tall grass.
- ___ Is off-street parking available in places other than lawns available?

STEP FIVE: SETTING PUBLIC POLICY GOALS AND OBJECTIVES

Given the political realities and economic situation of the community, select and finalize broad goals to be accomplished. Use housing needs assessment to shape a few community-specific objectives that are measurable and achievable.

Included:

Sample Community Housing Goals and Objectives

SETTING PUBLIC POLICY GOALS AND OBJECTIVES

In Step 5, the community's housing goals and objectives are finalized and a specified goal statement is completed. Once the Community Housing Profile and Community Housing Needs Assessment are completed, then the preliminary goals established in the initial mission statement should be reviewed and developed into explicit housing goals and objectives based on data collected. If the goals and objectives decided upon are stated too broadly, then the Housing Task Force should be certain to develop complimentary strategies or actions, written in specific, measurable terms. These strategies will later facilitate a judgment of whether objectives have been met.

If negative housing conditions were evident in the Community Housing Needs Assessment, then the Housing Task Force may conclude that certain existing local or state policies need to be reformed to remove or reduce the negative effects. Or they may recommend that new policies be enacted to encourage the development and preservation of affordable housing.

It's expected that the approximately five or six major goals will be identified. Since the number of goals and objectives that a community can achieve is limited, the Housing Task Force may need to establish priorities and concentrate on the few most important goals, as well as those goals that are attainable. This will guarantee success.

Finally, to assure that objectives and goals and their results are mutually reinforcing, the Housing Task Force must establish a strong relationship between various goals (U.S. DHUD, 1978).

SAMPLE COMMUNITY GOALS AND OBJECTIVES

1. Goal Areas and Strategies for a Community Housing Agenda (Lieder, 1988)

Community Life: To provide and maintain safe, sanitary, and satisfactory housing together with efficiently and economically organized community facilities to support it.

Policies / Strategies: Manage housing and its development via zoning, subdivision control, building and housing codes. Design and coordinate local facilities, including school, fire and police stations, parks and roads, to meet housing needs.

Social and Equity Concerns: To provide safe, satisfactory housing opportunities to all households, at costs they can afford, without regard to income, race, religion, national origin, family structure, or disability.

Policies / Strategies: Eliminate exclusionary zoning that prohibits multifamily housing, mobile homes, or other housing for lower income groups. Encourage affordable housing development for low income, minority, and other special population groups. Provide tax abatement programs to aid needs households.

Stability of Production: To stabilize housing production or reduce fluctuations in construction, ensure a predictable supply of new units, provide steady employment, reduce inflationary trends, and direct a reliable flow of credit into the housing industry.

Policies / Strategies: Housing production and investment are primarily determined by federal policies dealing with the money supply, interest rates, tax codes, and regulation of financial institutions. But local and state governments can offer financial incentives or deterrents.

Design and Environmental Quality: Plan housing to accommodate household needs, optimize the quality of life, use land and resources efficiently, and create minimal adverse impact on the natural environment.

Policies / Strategies: Design to meet specific human needs. Develop or evaluate local regulations to deal with stormwater runoff, flood management, wetlands preservations, protection of endangered species, and preservation of open space, agricultural land and forests.

2. Suggested Goals (HUD, 1978)

- Changing negative development dynamics
- Eliminating affordable housing shortages
- Encouraging location of additional employment opportunities in the are
- Facilitating and controlling future growth
- Increasing the supply of dispersed very low income housing near employment
- Increasing homeownership rates and real estate tax revenues
- Making neighborhoods attractive places to live
- Rehabilitating deteriorating housing units
- Replacing dilapidated housing with in-fill development
- Revitalizing declining neighborhoods

3. Suggested Policies (Portland City Council, 1985)

Goal: Housing

Provide for diversity in the type, density, and location housing within the City in order to provide an adequate supply of safe, sanitary housing at price and rent levels appropriate to the varied financial capabilities of City residents.

Goal: Fair Housing

Encourage and support equal access to housing throughout the City for all people, regardless of race, color, sex, marital status, religion, national origin, or physical or mental handicap, and encourage the responsible state and federal agencies to enforce federal and state civil rights and fair housing laws

Goal: New Housing Production

Assist the private sector in maintaining an adequate supply of single and multifamily housing units. This shall be accomplished by relying primarily on the homebuilding industry and private sector solutions, supported by the elimination of unnecessary government regulations.

Goal: Lower Income Assisted Housing

Support and assist in planning for subsidized housing opportunities primary for households that cannot compete in the market for housing, utilizing all available federal and state aid. In addition, it is City policy that public housing be divided between elderly and non-elderly families proportionate to their representation in the City's total need for low income housing.

STEP SIX: DEVELOPING HOUSING STRATEGIES AND ACTION PLANS

State the accomplishments to be achieved, including their rational(s). Prepare housing strategies and action plans (including new or revised policies) within the context of wider community planning and (economic) development initiatives.

Included:

Strategies, Policies, and Actions that can Influence Housing Cost Components

DEVELOPING COMMUNITY HOUSING STRATEGIES AND ACTION PLANS

Housing Strategies should be stated in a way that outlines what economic, physical, or other conditions the community is in or wants to be in and the kind of community it desires to be.

An overall strategy should be a clear, concise statement of proposed accomplishments, supported by a clear rationale so that the strategy can be justified to community leaders and officials. The Housing Strategy plan may be a part of a larger set of strategies that deal with major local problems such as economic and human development (U.S. DHUD, 1978). Although strategies for accomplishing each goal can be developed separately the final plan must be checked for internal consistency (Sorkin et al., 1984).

Strategy planning consists of determining the series of actions that are required to meet all objectives, determining who shall carry out each of these actions, how, and in what order. A set of strategies that gradually brings the community to the desired position will be more likely to yield success than any single strategy. To ensure that the resulting plan can be implemented, however, strategies should always focus on the few most critical issues for the community. Moreover, the public is more likely to support a focused effort.

The final strategy/action plan specifies the responsible parties for carrying out, sets firm deadlines, and outlines intermediate steps (Sorkin et al., 1984). Action plans may include development or revision of local policies and/or taking specific measures to improve the local housing delivery system and institutional structure.

The most efficient way to develop the action plan is to include it in strategic development. Therefore, the strategy development process should include review of alternative programs available to implement the strategy, and those? Respective feasibilities.

STRATEGIES, POLICIES, & ACTIONS THAT INFLUENCE HOUSING COSTS

The following outlines specific actions that communities can take to reduce or stabilize housing development, financing, and occupancy costs.

RAW LAND COSTS

Available, Buildable Land Supply

- Adopt policies that assure / increase the supply of buildable land adequate to accommodate projected growth and facilitate affordable housing development
- Encourage in-fill development to revitalize vacant or under-used areas and reduce costs by utilizing existing infrastructures
- Allow building on older in-fill lots that do not meet current minimum lot size requirements
- Identify surplus city or state-owned land that may be made available for affordable housing developments

Major Roads and Utilities

- Program the incremental expansion of major roads and utilities to provide 3-4 times the amount of developable land that will be needed in a given future period
- Allocate local capital costs of major infrastructure expansion equitably between new development and all users of the system
- Permit more opportunities for use of small, private wastewater treatment systems, especially where a shortage of local sewage treatment facilities limits the supply of developable land

Density

- If developable land supply is restricted through natural forces or public policy, consider testing the idea of increased density via demonstration projects on excellent sites within the community
- Increase density by using these innovative approaches to reducing costs: upzoning, flexible or performance zoning, reducing minimum area for Planned Unit Developments (PUDs) and cluster plans, zero-lot-splitting, and accessory dwellings
- Consider potential new-housing price effects when adopting policies to protect resource lands such as farmland, wetlands, woodlands, or scenic areas. Achieve a balance between conservation and production policies

SITE IMPROVEMENT COSTS

- Reducing or relaxing street, sidewalk, and utility requirement
- Allowing flexible use of natural drainage systems
- Reducing off-street / on-site parking space requirements
- Modifying dedication requirements or payments in lieu
- Reduce minimum lot frontage requirements to save per unit costs of street, sidewalk, and utility line installation

CONSTRUCTION COSTS

- Permit saving via the economies of scale available from attached housing: duplexes, triplexes, four-plexes, townhouses, and low-rise apartments

Evaluate regulation affecting manufactured housing

- Permit modular and permanently sited, multi-sectioned manufactured homes in all residential zones
- Provide adequate zoning to allow construction of new mobile home parks

Building Codes

- Adopt updated nationally-recognized model building codes that use performance standards and new construction techniques instead of restricting substations, etc.
- Adopt a cost-sensitive rehabilitation code with standards / requirements more appropriate to rehabilitation than to new housing
- Lower excessive minimum floor area requirements that prohibit downsized new housing
- Use cost-cutting demonstration to encourage builders to experiment with cost-saving site designs, construction methods / materials, and infrastructures

OTHER DEVELOPER COSTS AND FEES

- Evaluate local government development fees for equity
- Consider whether performance bonding requirements eliminate small contractors from competing in the housing market
- Waive procedural requirements, as appropriate, for flexibility

ADMINISTRATIVE PROCEDURES

- Streamline and simplify local procedure to reduce delays, risk, and uncertainty and increase efficiency, thus reducing housing prices
- Set processing deadlines for local government approvals at the various stages of development: pre-application, staff review, decision, and inspection
- Institution streamlining techniques such as “one-stop” or “fast-track” processing, permit expeditors, concurrent review committees, and joint public hearings
- Via a major overhaul or “clean-up” amendments, modify basic ordinances to eliminate confusion, out-of-date requirements, and potential for variable or conflicting interpretations
- Provide information and technical assistance on affordable housing techniques to public and private sector groups and individuals

FINANCING COSTS

- Investigate the use of below-market-interest-rate (BMIR) mortgage loans for land purchase, site improvement, construction, rehabilitation, and home purchase
- Encourage lenders to make high loan-to-value ratio home mortgage with private or government mortgage insurance
- Seek out Community Reinvestment Act products offered local mortgage lenders to assist special needs’ populations with homebuying and remodeling

TAX-RELATED COSTS

- Obtain enabling legislation to permit taxation of permanently-sited manufactured housing as real property instead of personal property
- Allow local property tax abatement for nonprofit housing construction and rehabilitation
- Streamline local procedures for securing titles of abandoned and tax-delinquent properties and reselling them for private use
- Permit regional property tax sharing to reduce local government fiscal zoning

Source: Adapted from Heshey & Garmise, 1987; Hoben, 1987; Weitz, 1987; and COSCAA, 1982.

STEP SEVEN: IMPLEMENTING, MONITORING, EVALUATING PROGRESS

Present the strategies to obtain favorable public opinion and acceptance of planned activities. Systematically measure and report progress toward meeting goals and objectives. Evaluate the resultant product, process, and impact.

Included:

Needs, Goals, and Strategies Model

IMPLEMENTING, MONITORING AND EVALUATING PROGRESS

Because of their smaller scale, non-metropolitan communities may find it easier to accomplish, monitor, and evaluate the implementation of housing strategies. The responsible parties are more visible and often in closer communication with each other than their big-city counterparts. Peer pressure to do one's share may be more effective in small cities and towns. Leaders in smaller communities, however, should avoid giving the impression that a new bureaucracy will be needed to implement or monitor the activities. An awareness of limited resources and making the best use of existing resources should guide the effort (Sorkin et al., 1984).

Citizen participation continues to be an important element at this stage. Strategies and actions that have resulted from neighborhood planning are less likely to meet the "Not in My Backyard" (NIMBY) syndrome that could forestall their implementation. Giving residents more control over their neighborhood while instilling community responsibility for meeting housing goals may result in a willingness to accept affordable housing or social service facilities if they are within the context of overall planning for that area and if town or regional housing objectives are understood clearly (Arizona ..., 1990).

The presentation of the action plan developed in Step 6 will be crucial to the potential success of its implementation. Workshops and seminars, with slide shows or tours of attractive and effective affordable housing developments, plus testimony from neighborhood residents, can help sway public opinion to favor various activities outlined in the action plan. Again, as noted earlier in Step 5, the perspectives of various groups must be taken into account in preparing for a public forum.

During implementation, systematically report progress back to the community to keep citizens informed and supportive of housing efforts. Progress reports may take the form of a local newspaper's series, including a community housing score card or "barometer"-type graphic. Specific, measurable strategies make recording of progress an easier task.

To monitor and evaluate success in achieving goals, clients, or consumers, key informants, managers, program administrators, and developers may be surveyed (Shadish, 1991). Their perceptions relative to the product, process, and impact are important elements of a complete evaluation (James & Hedlund, 1978). The purpose of a product evaluation is to review the quantity and type of products or services produced by a program without regard to outcomes.

A process evaluation delineates how the program is organized and administered.

NEEDS, GOALS, AND STRATEGIES: FILL-IN-THE-BLANK MODEL

New Construction: Replacement Housing

A-1. **NEED:** Approximately ___ housing units annually are demolished or lost through enforcement of the housing code, according to City Housing Department records

A-2. **GOAL:** Provide ___ (an equal number of) replacement housing units for sale or rental to families earning less than 80% of the median income.

A-3. **STRATEGIES:**

The following resources may be used to leverage dollars for new construction. Actual strategies on the partnership developed with lenders, private developers, and nonprofit housing organizations.

A-3 (a). City / Council Housing Partnership

A-3 (b). In-fill manufactured housing

A-3 (c). Second mortgage subsidy

A-3 (d). Minnesota Housing Partnership or other nonprofit housing developer

Low Income Rental Housing

B-1. **NEED:** ___ local families earn less than 50% of the median income. ___ families are on the Housing Authority's waiting list.

B-2. **GOAL:** To expand rental housing opportunities for low income families; to provide opportunities for families in public housing to move into private market housing.

B-3. **STRATEGIES:** The following are examples of approaches to be used to leverage for additional low income housing:

B-3 (a). Local subsidy / rental payments

B-3 (b). Partnerships with developers using Low Income Housing Tax Credits

Source: Adapted from City of Charlotte, NC, Housing Policy Plan (1989).