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## Integrating Affordable Housing with State Development Policy

### Summary

Housing is an elemental need of every citizen of every age, household size, and income level. The contributions of the housing sector and the affordability of housing affect state fiscal conditions, economic growth, community development and vitality, and the lives of individuals. Housing has substantial impacts on economic competitiveness, shapes the development of metropolitan areas, and affects the cost of infrastructure. Housing initiatives offer opportunities for gubernatorial leadership across many agencies of government, and for public, civic, and private sector collaboration.

While each state's housing situation is unique, and there are no "one-size-fits-all" solutions, governors share some common strategies for make housing more affordable and available. As a first step, several governors have sought to raise the prominence of housing on their policy agendas. They have engaged residents, communities, and business leaders in a critical conversation about housing that reaches beyond traditional housing advocates and developers to a broader range of stakeholders—including public and private sector employers, teachers, direct-care workers, first responders, community leaders, and local officials. This broader engagement has served as a solid foundation for interest in and support for housing initiatives and innovation.

In addition to making housing a priority issue, governors from across the United States have taken the lead in implementing a range of available housing-related strategies to improve communities. States have done much more than improve traditional housing programs. Governors have linked housing to other key programs, including support programs for seniors and families, infrastructure and economic development programs, and community revitalization programs. They also have undertaken regulatory reforms designed to make it easier to develop quality housing that is available for the full range of economic classes. These innovative state strategies can be grouped into six categories:

- Coordinating programs and resources
- Linking housing and development policies
- Promoting redevelopment of older neighborhoods
- Reducing regulatory costs of housing development
- Implementing zoning reform to promote affordable housing
- Building community and family stability through housing initiatives

## **Background**

The availability and affordability of housing is central to the health of a state's economy. Housing affects millions of individual households, and the lack of housing choices in many communities has ripple effects across metropolitan areas and states.

- **Housing costs are a primary factor determining whether a state can effectively attract and retain employees and businesses.** Young, well-educated professionals are often forced to leave a state because of high housing costs. A worker must now earn at least \$15.21 an hour to afford a two-bedroom home at the national median price, an increase of 37 percent since 1999.<sup>1</sup> A lack of affordable housing hinders business expansion and a company's ability to attract workers, a key consideration in business location decisions.
- **Housing problems have regional and quality of life impacts.** The search for more affordable housing by low- and middle-income families creates demand in the far reaches of metropolitan areas, often in undeveloped areas better suited to agriculture, conservation uses, or recreation and tourism. Disinvestment in the established communities they leave behind results in rising public costs and concentrations of poverty. The dispersal of jobs and housing drives the public cost of infrastructure ever higher. Infrastructure for a new house located 10 miles from the central city costs taxpayers twice as much as for one near downtown.<sup>2</sup> Failure to provide for a balanced mix of housing options close to jobs leads to traffic congestion and other problems that diminish quality of life. Last year highway congestion costs the nation \$69.5 billion in wasted fuel and time, and congestion is increasing.<sup>3</sup>

The lack of housing affordability is spreading, with no signs of retreat. Since the 1990s, the United States has experienced a housing boom, a period characterized by rising home values, low interest rates, and a stable to high rate of construction of the various types of housing. Even with this construction, however, an increasing number of American households are spending more of their income on housing. The culprits are rising costs and deteriorating affordability, and they are spreading.<sup>4</sup>

Even with substantial income growth, 95 million Americans were burdened with paying more than 30 percent of their income on housing in 2001, twice the number of people who lack health insurance.<sup>5</sup> While the problem is most acute among extremely low-income households, all but those in the very highest income levels were experiencing affordability problems in many markets.<sup>6</sup> A crisis that is felt across so many households and facets of economic life will inevitably create challenges for state leadership. Confronting such challenges creates opportunities for gubernatorial leadership that engages public, civic, and private sector collaboration.

## **Setting the Stage to Address Housing**

A number of governors have taken first steps necessary to recognize housing as a key element of their states' economies. These include:

- tailoring governance structures to make housing a priority,
- identifying housing issues and key indicators, and
- setting goals and developing an action plan.

In several states, the governor has raised housing as a priority by assigning the housing agency a leadership role in multi-agency initiatives. This often includes appointing key housing officials to high-profile positions or reorganizing housing responsibilities in ways that give the housing agency more

prominence. For example, in 2003, **Pennsylvania** Gov. Edward Rendell created an Office of Housing and Community Revitalization to work across agency lines, in collaboration with the housing finance agency, to integrate housing and urban revitalization into policies and programs throughout state government. A major goal is to provide a combined source of funding to support revitalization.

Under the leadership of Gov. John Baldacci, **Maine**'s housing agency is leading a multi-agency initiative to address homelessness, promote affordable housing in high-cost areas, address rural and elderly housing needs, and improve the capacity of housing-related nonprofits. **Arizona** Gov. Janet Napolitano combined several core housing agency functions in the Arizona Department of Housing, a single agency with broad authority and a diverse governance board.

Many governors have brought together groups of stakeholders to identify the housing and related issues unique to their states. For example, **Illinois** Gov. Rod Blagojevich established, by executive order, a broadly representative Affordable Housing Task Force to develop a comprehensive housing policy for the state. Co chaired by the head of the Illinois Housing Development Authority and an executive from the banking industry, the task force includes housing experts, developers, advocates, and state agency heads (including the secretaries of transportation and economic development) as well as a U.S. Congressional Representative.<sup>7</sup>

Other states have evaluated the housing needs of various populations, leading to concrete action. For example, research commissioned by the **Iowa** Finance Authority and prepared by the Urban and Regional Planning Program at the University of Iowa led to the creation of a comprehensive housing strategy to address special needs; disparities between urban, rural and suburban investments; immigrants' needs; and affordability barriers at the local level.<sup>8</sup>

**Arizona**'s Housing Commission and Department of Housing published the *State of Housing in Arizona* in 2000 and followed with an *Arizona Affordable Housing Profile* in 2002. These publications formed the basis for statewide efforts by the state housing agencies, nonprofits, local governments, and other housing industry leaders. The nonprofit Housing Alliance of **Pennsylvania** issued a 2003 housing assessment urging greater focus on housing needs. Acknowledging these findings, Gov. Rendell issued an executive order creating a new position for housing policy within the administration.<sup>9</sup>

States also are setting goals and developing action plans. **HousingMinnesota**, a multi-year advocacy campaign, is bringing together diverse constituencies to ensure that every resident has a home by 2012. The primary purpose of its Homes for All campaign is to dramatically increase the preservation and production of affordable housing in Minnesota by raising public awareness, educating policy-makers on housing issues, and translating the needs of the people affected into community action.

**Arizona** has created a permanent Housing Commission to advise state agencies on housing issues. Composed of representatives of the housing industry, state and local officials, nonprofits, academics, and Native Americans, the commission has developed a comprehensive plan to meet the state's housing needs.

### **A Toolbox of State Housing Strategies**

Moving beyond initial steps, governors are instituting policies and developing programs to increase the availability of affordable housing for families and individuals of all income levels and provide housing that promotes quality regional growth. The states' varied strategies provide a toolbox of housing options that other states can draw upon to meet multiple needs.

### *Coordinating Programs and Resources to Support Affordable Housing*

Public funding for housing comes from a variety of federal, state and local sources and leverages substantial private funds to have a meaningful impact. This mix of funding streams combined with the multitude of players means that building affordable housing can be a very complex undertaking. A number of states have sought to relieve this complexity by creating a single office or unit—a so-called one-stop-shop—that has responsibility for multiple programs. In addition, the experience of many states shows that housing goals can be advanced by incorporating them in successful existing programs aimed at achieving other community objectives.

Having a single point of contact makes it much easier for communities seeking housing, potential housing sponsors, and developers to navigate the processes for obtaining assistance. **Michigan**'s HOME TEAM Advantage combines U.S. Department of Agriculture (USDA) Rural Development loans and several state loans into a single package to encourage affordable rental housing in underserved rural areas. In **Minnesota** and **Rhode Island**, local foundations supporting affordable housing join state agency partners at the table to consider applications jointly, speeding the development process and providing a coordinated response to applicants. **Indiana**'s Housing Finance Authority operates the Foundations Program to fund planning activities related to the development of affordable housing. It provides support for housing needs assessments, feasibility studies, predevelopment loans for community housing development organizations (CHDOs), and seed money loans for CHDOs.<sup>10</sup>

The experience of many states shows that housing goals can be advanced by incorporating them in successful existing programs aimed at achieving other community objectives. Comprehensive strategies that combine the goals of housing development with the goals of job creation and economic growth have been found to be more successful if state agencies approach them in a coordinated, place-specific way. Coordinating such programs has the additional benefit of increasing efficiency and reducing procedural barriers to obtaining housing approvals or financing. For example, the Collaborative Resource Allocation for **Nebraska** (CRANE) seeks to support projects involving affordable housing by giving communities and sponsors of projects with multiple objectives (i.e., economic development, new community facilities, social services, infrastructure, job creation) special support, and rolling guaranteed tax credit allocations while the project advances, albeit more slowly than “ready to go” projects.<sup>11</sup>

**Rhode Island**'s Neighborhood Revitalization Program works to revitalize communities through comprehensive strategies that include affordable housing. The Rhode Island Housing and Mortgage Finance Corporation offers planning grants to local coalitions, individual organizations, and municipalities to stimulate revitalization. Participating communities are more likely to accept and support affordable housing when it is seen as part of an overall strategy to improve the area, rather than as an isolated new development.<sup>12</sup>

Two successive **Oregon** governors have relied on an innovative Community Solutions Team to deliver “quick, straight and coordinated” answers to local governments and businesses interested in development. Affordable housing has often been a beneficiary of this approach, which integrates housing development into specific economic development initiatives, helps communities without staff resources to pursue housing funding, and facilitates the siting and construction of housing. Five state agencies (transportation, housing and community services, environmental quality, economic and community development, and land conservation) sit together to resolve conflicting regulations under the guidance of a team director, who has direct access to cabinet officials and the governor.<sup>13</sup>

Brownfield redevelopment is the goal of a multi-agency task force in **New Jersey**. Seven state agencies, including the Housing and Mortgage Finance Agency, meet regularly to help identify funding sources, streamline application and regulatory reviews, and encourage and support redevelopment of previously

environmentally compromised sites. A first critical step in promoting redevelopment is an inventory of sites. **Pennsylvania's** Land Recycling Program, with its award-winning, Web-based site finder, is considered one of the best in the nation, and is a major component for Gov. Rendell's economic development initiatives.

### *Linking Housing and Development Policies*

A number of states are reevaluating ways to make transportation, water and sewer, open space, and other capital investments in the most coherent, cost-effective manner. Many states are discovering that there are economic and social benefits to encouraging the development of housing in certain key locations, such as areas of high job growth, transit hubs, rural areas, and targeted economic development zones.

**In California**—a state facing major growth and fiscal pressures—the Business, Transportation, and Housing Agency is reprioritizing proposed transportation investments according to new criteria that promote job growth and reward communities for comprehensive planning to accommodate that growth. The new criteria measure the investment's contribution to the creation of permanent new jobs and the extent to which the jurisdiction where the investment will be made has acted to provide adequate housing for the expected growth in employees who need it. The agency also is encouraging California's metropolitan planning agencies to meet future housing needs in regions where job growth is projected and to coordinate housing and transportation investments to meet those needs.<sup>14</sup>

**In Massachusetts**, Gov. Mitt Romney has created the Office of Commonwealth Development (OCD), a "super agency" that oversees the state environmental, transportation, housing, and energy agencies and coordinates the state's development policies. This new level of coordination has forged collaboration around housing, infrastructure, and the environment. Under the OCD, new housing construction, including the construction of affordable units, has been targeted to areas near Boston, substantially advancing the governor's goal to provide more housing that is affordable to the state's workforce. This goal is advanced further by the transit-oriented development initiative, dubbed Take it to the T, that promotes residential and commercial development on land owned by the Massachusetts Bay Transportation Authority (MBTA, known locally as the "T").<sup>15</sup> A companion initiative earmarks housing funding specifically for mixed-income development to assure that affordable housing in these MBTA developments can be financed.<sup>16</sup>

**New Jersey's** four-year-old Transit Villages initiative facilitates closer collaboration between the public and private sectors and has produced higher-quality development around transit hubs across the state.<sup>17</sup> Under the initiative, the state provides coordinated assistance in the form of priority funding, technical assistance, and tax incentives to designated communities that have taken significant steps in planning for transit-supportive, mixed-use development with a strong residential component. Nine state agencies, including the Housing and Mortgage Finance Agency, cooperate in the initiative and regularly meet to coordinate their support to communities and expedite development. The private sector supports the initiative because it makes more develop assistance available and simplifies the approval process.

### *Promoting Redevelopment of Older Neighborhoods*

Governors who have worked to reform and modernize state laws related to redevelopment have been rewarded with substantial increases in private reinvestment in their older communities. While redevelopment may largely be a local function, the legal structure that guides it is a creature of state law. In most states, the laws governing redevelopment have evolved in a piece-meal fashion over time, resulting in highly cumbersome procedures that make it extremely difficult to develop in older neighborhoods.

The streamlining and modernizing of redevelopment procedures makes the development of all housing easier. In addition, redevelopment reform promotes the production of housing that is affordable to low- and moderate-income households because this type of housing is easier to develop at higher densities that are commonly found in older communities.

Several states are facilitating the clearing and redevelopment of dilapidated and abandoned structures that create both blight and obstacles to the assembly of land for redevelopment. Attempts to clear and redevelop these properties are subject to state laws that establish sometimes arduous and time-consuming processes for foreclosure, clearance of tax liens, and establishment of clear title. Recognizing the barriers these delays pose to redevelopment, states have moved to streamline their processes through judicial and non judicial procedures. **Florida, Georgia, Maryland, and Texas** have enacted reforms to reduce processing times. **Michigan's** recent reforms under Govs. John Engler and Jennifer Granholm generally have shortened processing times from five years to 18 months. Foreclosures on abandoned properties can now occur in as little as one year.<sup>18</sup>

Many states have found the enactment of a rehabilitation code to be a key element of redevelopment reform. Traditional building codes often hinder the renovation or redevelopment of older buildings by imposing high costs for bringing construction up to modern standards. Rehabilitation codes encourage reinvestment in older buildings by setting specific standards that recognize their special characteristics. **Maine, Maryland, Michigan, New Jersey, New York, and Rhode Island** have enacted such codes. **New Jersey's** code is credited with reducing the cost of redeveloping old buildings by 10 to 40 percent in five cities across the state.<sup>19</sup>

The assembly of land for redevelopment often requires the state or a municipality to exercise the power of eminent domain. If the land to be acquired by the public is for non-public uses such as private residential or commercial development, most states require that the land be determined to be “blighted” before it can be taken by eminent domain. **New Jersey's** 1992 redevelopment law redefined “blighted areas” as “areas in need of redevelopment,” which enables municipalities to remove obstacles to new investment opportunities and to modernize and upgrade their developed areas in advance of serious blight or decay.<sup>20</sup>

Although states continue to innovate in the use of the power of eminent domain, the legal limits on this practice are evolving. The U.S. Supreme Court recently agreed to review the constitutional limits of the use of eminent domain.<sup>21</sup>

### *Reducing Regulatory Costs of Housing Development*

Governors are increasingly examining ways to reform regulations that may be adding to the cost of developing housing. An estimated 1.45 million renter households could become homeowners if the cost of a starter home (i.e., a home priced at 85 percent of area median housing prices) could be reduced by 10 percent.<sup>22</sup> By lowering the cost through regulatory reform, states are finding that they can add affordable housing and offer homeownership to millions without any additional public cost.

One of the means by which states are reducing regulatory costs is to reform construction standards and processes that can create barriers to affordable housing. For example, **Connecticut's** Statewide Housing Cost Reduction Task Force, comprised of homebuilders, state officials, lenders, and housing industry representatives, has made state-specific recommendations for reform of standards and processes. Its recommended reforms include the revision of state funding and state-administered tax credit programs to promote affordable rental in suburban areas and homeownership in urban areas. The state legislature is considering this reform and others, which would reduce housing costs by an estimated \$5,000 to \$15,000 per unit.<sup>23</sup>

States also make innovative use of manufactured housing to increase affordable housing options. Almost three-quarters of the 500,000 new affordable units built between 1997 and 1999 were manufactured homes.<sup>24</sup> Although these homes are generally built to increasingly stringent U.S. Department of Housing and Urban Development standards, they face numerous state and local regulatory code barriers, including high permit and hookup fees, or prohibition of replacing a manufactured home in a home park.<sup>25</sup> Some state housing finance agencies have begun to offer first-time-homebuyer assistance to purchasers of manufactured homes. **Alaska, North Carolina,** and several other states offer financing support for purchasing new manufactured homes; **Maine** extends this support for the resale of these homes. **New York** and **New Hampshire** have financed resident purchases of manufactured-home parks.<sup>26</sup>

### *Implementing Zoning Reform to Promote Affordable Housing*

A number of states have implemented policies and programs that facilitate the inclusion of affordable housing in communities with restrictive zoning ordinances. These inclusionary policies have arisen from several sources—courts, state law, and local ordinances. The net effect of these policies and programs is the subject of some debate.<sup>27</sup>

In **Massachusetts**, Gov. Romney is seeking reform of a 35-year old provision of state law (Chapter 40B) known the “Anti-Snob Zoning Act.”<sup>28</sup> The law aims to encourage the development of affordable housing by reducing the barriers created by local approval processes, local zoning, and other restrictions. The law is generally credited with securing local approval for the development of 35,000 affordable housing units since 1969 that would not otherwise have been approved.<sup>29</sup> Housing built using Chapter 40B include church-sponsored housing for the elderly, single-family subdivisions that include affordable units for town residents, multifamily rental housing developments, and mixed-income condominium projects.<sup>30</sup> Gov. Romney convened a task force of government officials, leaders of nonprofits, academics, developers, and citizens to review the law. The task force reported back to the governor with 17 reforms, most of which are now being considered by the legislature, to improve the process, enhance planning efforts, and increase local control over development.

Similarly, **Rhode Island** requires localities to maintain a percentage of their housing stock as affordable to low- and moderate-income households. Under a law passed in 2002, developments that include at least 20 percent affordable units are eligible for expedited permitting.<sup>31</sup> **Oregon** uses local comprehensive plans to establish statewide housing goals, which are supported through implementation grant and loan assistance provided by the Housing and Community Services Department. To be eligible for state assistance, each local jurisdiction must accommodate needed housing types, including multifamily and manufactured housing, and zone for future housing needs.<sup>32</sup>

Other states with some form of inclusionary zoning include **California, Connecticut, Maryland, Minnesota, Pennsylvania, Virginia,** and **Wisconsin.**<sup>33</sup> Inclusionary zoning also has been adopted by many local jurisdictions across the country. California leads the nation with the most local jurisdictions adopting or considering inclusionary ordinances. The ordinance in Montgomery County, Maryland, is widely considered to be the most successful in creating mixed-income communities with new affordable housing.<sup>34</sup>

### *Partnering with Stakeholders to Promote Housing Initiatives*

Governors are well situated to understand and address the housing challenges facing traditionally underserved populations, especially the families and individuals that fare the worst in a competitive housing market, or that live in isolated communities. Governors are using innovative tools to reach these individuals and families by identifying new partners and fashioning strategies that fit their needs.

For example, recognizing that Latino immigrants were among the most poorly housed in **Georgia**, the Department of Community Affairs partnered with the USDA, the University of Georgia Extension Service, a local bank, and a major local employer in Gilmer County to create Blueprints for the American Dream. The program combines outreach, homeownership counseling, financial counseling, and loan application assistance with specially designed down payment and home mortgages to help these immigrants purchase homes.<sup>35</sup> The **Virginia** Housing Development Authority joined with the Baptist General Convention of Virginia to create The Genesis Project, which seeks to increase the homeownership rate of African-Americans in the Richmond area.<sup>36</sup>

**Utah**'s Rural Utah Self-Built Homes program brings together the Utah Housing Corporation, the USDA's Rural Housing Services, and six nonprofit housing organizations to offer customized homeownership opportunities to minorities, the physically challenged, single parents, and other special-needs residents of rural Utah.<sup>37</sup> Through its *Texas Bootstrap* program, the **Texas** Department of Housing and Community Affairs offers low-cost loans to very low-income families throughout the state to enable them to build or purchase homes.

Additional tools address the housing needs of senior citizens, curbing long-term care costs by helping seniors remain in their homes and communities. Many of these programs emphasize the provision of home-based rather than institutional services, but to succeed they require close coordination among Medicaid agencies, aging programs, housing agencies, and health service providers. Demonstrations and pilots across the country have tested different models for home-based care.<sup>38</sup> For example, **Arizona** developed a comprehensive managed care system to provide long-term care that reduced the percentage of services provided in nursing homes (compared to home-based settings) from 98 to 40 over 15- years. Only 1.1 percent of Arizona's over-65 population is in nursing homes—one of the lowest rates in the nation.<sup>39</sup>

Through *Elder Choices*, begun in 1992, **Arkansas** increases seniors' housing options and heavily promotes home and community-based alternatives to institutional care. Occupancy in Arkansas nursing homes has decreased, with a 21 percent reduction in the occupancy of nursing home beds between 1996 and 2001.<sup>40</sup> **Florida, Massachusetts, and Michigan** have successfully combined Section 8 housing certificates with home- and community-based services to make assisted living more available to low-income seniors. To serve its large, very poor, and scattered elderly population, **Maine** has begun to pull together federal and state human services agencies, housing sponsors, and rural officials to fashion a community-based support system that links housing with services and develops housing options for the many seniors who want to stay close to friends and families.<sup>41</sup>

A number of states are working to coordinate housing programs with other public assistance programs, especially those that serve the same or similar populations. In the late 1990s, many states, including **Connecticut, Minnesota, and New Jersey**, began to use welfare block grant funds (through Temporary Assistance for Needy Families or TANF) for housing activities as welfare rolls dropped and states built up fund balances. Recently, however, the use of TANF funds for housing has slowed because of uncertainty over the program's reauthorization and limitations on how TANF funds can be used.<sup>42</sup>

Homelessness programs also are frequently targeted for coordination with housing programs. At least nine states (**Connecticut, Kentucky, Maryland, Michigan, Minnesota, New Jersey, North Carolina, Pennsylvania, and Virginia**) have allocated funding from their welfare block grants to support prevention and emergency shelter services for families.<sup>43</sup> **Illinois** is combining the efforts of three state agencies to reduce homelessness in the governor's new Affordable Housing Task Force. The task force will draw on the talents and resources of the Department of Commerce and Economic Opportunity; the Department of

Human Services, Children and Family Services; and the Housing Development Authority in forming a comprehensive strategy.<sup>44</sup>

**Idaho's** Housing and Finance Association has taken a different approach by linking employers, community colleges, and employment and training services to households receiving Section 8 rental assistance. The new program aims to help the households develop an individualized strategy for self-sufficiency and homeownership within five years.<sup>45</sup>

## **Conclusion**

Many of state policies and programs to increase housing affordability and availability build on three first steps:

- Take action to make housing a priority in the state.
- Identify key housing stakeholders, issues, indicators.
- Develop goals and an action plan.

These state policies also rely on the broad connections governors are making between housing and other development strategies to increase the availability of affordable housing for families and individuals of all income levels and provide housing that promotes quality regional growth. Governors are asking state leaders to work across disciplines so they can more efficiently address community development in a comprehensive way.

The quality, availability, and affordability of housing affect the economic competitiveness, tax base, and quality of life of a community. Since housing touches so many issues, it also falls under the purview of many state agencies. Therefore, governors' coordinating policies are helping to ensure that all housing and related development priorities are considered and addressed.

- Coordinating the resources of various state agencies to better fund state housing and development priorities.
- Promoting redevelopment of urban and older suburban areas. Their efforts maintain current housing stock and generate interest in further development thus helping to provides quality housing—housing which can remain affordable by reducing the need for new infrastructure, providing transit options to those who cannot afford cars, and combating blight that places demands on public services.
- Reducing barriers to the construction of new affordable housing.
- Ensuring community and family stability by providing programs for underserved populations and communities of need, including immigrants, minority populations, the elderly, and the homeless.

The achievements in many states underscore the opportunities housing offers for both public leadership and executive direction. Governors' insights and perspective on the breadth of issues that affect the quality of life of state residents put them in a unique position to improve housing. With a broad view of issues and stakeholders, many of the tools to help solve housing affordability challenges are well within reach. Identifying needs, building coalitions, developing new strategies, and making links between related housing and development issues can have significant impact.

*This issue brief was written by Feather O. Houstoun. Editorial Assistance was provided by John Ratliff, Matt Lambert, Tracey Westfield and Barbara Wells. Development of this brief was supported by the Fannie Mae Foundation.*

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- <sup>45</sup> Idaho Housing and Finance Association. *Family Self Sufficiency Program*. [http://www.ihfa.org/rental\\_family.asp](http://www.ihfa.org/rental_family.asp).