

# **DEVELOPING COMMUNITY HOUSING NEEDS ASSESSMENTS AND STRATEGIES:**

A Self-help Guidebook for Nonmetropolitan Communities

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## TABLE OF CONTENTS

Background

Community Housing Needs Assessment and Strategic Planning Process

Figure 1. Potential Housing Needs Assessment and Strategy Uses

Figure 2. Steps in the CHNAS Process

Step One: Initiating the Process

Figure 3. How to Establish the Problem

Figure 4. Suggested Housing Task Force Membership

Step Two: Identifying the Problem

Figure 5. Identifying Local Housing Problems--Questions to Answer

Step Three: Developing the Community Housing Profile

Figure 6. Suggested Community Housing Profile Table of Contents

Figure 7. The Community Housing Delivery System

Step Four: Assessing Local Housing Needs

Figure 8. Sample Housing Needs Assessment Table of Contents

Figure 9. Housing Standards for Adequacy, Affordability & Availability

Figure 10. Housing Affordability for Low/Moderate Income Residents

Figure 11. A Regulatory Rating Sheet

Figure 12. Housing Needs Assessment Windshield Survey Techniques

Step Five: Setting Public Policy Goals and Objectives

Figure 13. Sample Community Housing Goals and Objectives

Step Six: Developing Community Housing Strategies and Action Plans

Figure 14. Sample Local Strategies/National Affordable Housing Goals

Figure 15. Strategies, Policies, and Actions that can Influence Housing Cost Components

Step Seven: Implementing, Monitoring, and Evaluating Progress

Figure 16. Needs, Goals, and Strategies: A Fill-in-the-Blank Model

References/Suggested Reading List

Glossary

Appendix A. Community Housing Profile Information/Data Types, Applications, and Sources

Appendix B. Blank Tables to Accompany Community Housing Profile

- B-1. Net Residential Gains in City
- B-2. New-Housing Construction Costs
- B-3. Random Sample of Land Costs for Vacant Residential Land

Appendix C. Sample Rental Housing Market Survey Questions

- C-1. City Rental Housing Cost Survey Results

Appendix D. Housing Needs Assessment Sample Survey Questions

Appendix E. AAHE Members Available to Assist with Community Housing Plans

## **BACKGROUND**

### **AMERICAN ASSOCIATION OF HOUSING EDUCATORS**

Distribution of this guidebook is part of the educational program of the American Association of Housing Educators (AAHE). AAHE is a dynamic organization that promotes excellence in the planning, development, delivery, and service of decent, safe, affordable, ecologically sound, and appropriate housing for all people. AAHE members focus on the relationships between individual, family, and community wellbeing and the housing environment.

AAHE provides a major forum for dialogue among educators, researchers, policy makers, and practitioners in the field of housing. AAHE members are involved in resident instruction, research, and Cooperative Extension in colleges and universities. Their housing interests include community development, consumer education, energy conservation, environment and behavior, historic preservation, interior and environmental design, political and legal aspects, real estate and housing finance, and socioeconomic factors.

Housing educators are in an excellent position to assist communities in analyzing secondary data, developing housing surveys, and training volunteer surveyors. Communities also can benefit from technical assistance available through AAHE members (e.g., access to graduate students, on-campus and extension faculty, staff, and computer time and other resources). AAHE members willing to consult with or assist communities preparing housing market analyses or needs assessments are listed in **APPENDIX D**.

Examples of AAHE members' research include a county housing study prepared by University of Minnesota housing educators (Morris & Goetz, 1990) and a housing needs assessment written for a small city in Kansas (White, 1991). Other members from the University of Georgia collaborated with the Georgia Housing Coalition to develop and administer a housing needs survey in four rural counties (Housing Assistance Council [HAC], 1990). Recommendations for the welfare Standard of Need for the state of Iowa emerged from research by housing educators (Winter, Fletcher, Volker, Schult, Gaddis, Vasquez & Oum, 1991).

### **KANSAS CENTER FOR RURAL INITIATIVES**

The Kansas Center for Rural Initiatives (KCRI) supported the development of this guidebook with funding from the W. K. Kellogg Foundation. Assistance was provided in the form of a summer fellowship for the principal author. KCRI is a university-based organization that links the resources of the university with rural Kansans to:

- Increase coordination among faculty and other units at Kansas State University who are working on issues of rural development.
- Encourage interdisciplinary policy and applied research on rural development at Kansas State University.
- Address the needs of rural individuals and groups by mobilizing and delivering financial and human resources, ideas, and information to build self-initiative and empower rural individuals, groups, and communities.

- Encourage coordinated rural development efforts among higher education institutions, public schools, agencies, and other organizations with rural interests.

With the expertise of faculty and students, the Kansas Center for Rural Initiatives offers technical assistance, consultations, and workshops on rural community issues. KCRI also facilitates cooperation between communities and university faculty members in community-based research projects. The Center is funded by Kansas State University, the W. K. Kellogg Foundation, the Ford Foundation, and the U. S. Department of Commerce Economic Development Administration.

## **DEVELOPING COMMUNITY HOUSING NEEDS ASSESSMENTS AND STRATEGIES**

### **Preface**

Today, communities across the nation face the challenge of preparing housing needs assessments and strategies. Yet in many small towns and small cities, the technical expertise to perform these important tasks is unavailable. Members of the American Association of Housing Educators (AAHE), with funding from the Kansas Center for Rural Initiatives, developed this guidebook to help nonmetropolitan communities meet that challenge. The guide is designed for use by planning boards, housing organizations, and activists in smaller communities that depend on volunteers to complete their local or regional housing needs assessments and strategies.

As a prerequisite to receiving program funds from the U. S. Department of Housing and Urban Development (hereafter, HUD), the 1990 National Affordable Housing Act requires communities and states to submit Comprehensive Housing Affordability Strategies (CHAS). The CHAS, a five-year housing plan, is to be holistic, flexible, and tailor-made for each community or state. Nonmetropolitan and "nonentitlement" communities can either certify compliance with a statewide CHAS or choose to submit their own. As opposed to the previous HUD-required plans it replaced (e.g., the Housing Assistance Plan), the CHAS deals with the entire housing market--not just with assisted dwellings for lower income persons.

This self-help guidebook can help community members prepare housing needs assessments and strategies that could be used "as is" or incorporated into a CHAS. Or, individuals and groups may use the guide in conjunction with broader community objectives such as economic development. An area's housing resources can aid or hinder effort to improve its economic base. For example, the multiplier effects of housing production and rehabilitation activities can bolster a community's business recruitment efforts. As a controlling factor in workers' quality of life--housing is often an important issue for industries that seek to relocate. Some small towns even use housing as a form of economic development (e.g., housing for retirees may bring in tax and other dollars without requiring immediate expenditures for schools or infrastructures).

The authors thank AAHE 1990-92 Presidents Joye Dillman and Jacquelyn W. McCray and the following AAHE members for their valuable input and suggestions on the draft manuscripts: John Merrill, Gladys Shelton, Anne Sweaney, and Loraine Tyler.

### **Introduction**

The Community Housing Needs Assessments and Strategies guidebook 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 the guide include the local planning board, housing authority, nonprofit housing sponsors, homeless assistance providers, special needs' group advocates, etc.

The guidebook's objectives are as follows:

1. To outline a process for developing community housing needs assessments and strategies
2. To provide information resources for nonmetropolitan communities to use in preparing their housing assessments and strategies, and
3. To complement HUD's CHAS procedures and available information on preparing the CHAS.

Small towns should consider joint planning efforts with neighboring towns within the county or among member communities in a regional planning area. County and regional Council of Government participation is important because local housing issues often are interdependent, with spillover effects on towns nearby. A housing needs assessment and strategic plan that does not have widespread public input and "ownership" could create dissension among competing communities. Furthermore, failure to include all the players could result in an inoperable plan.

**Guidebook Content and Overview.** Persons beginning a housing needs assessment need a firm understanding of what they hope to achieve and how they hope to achieve it. This includes knowing what information to collect and how to interpret the results (Shoemaker, 1987). To meet that challenge, this guidebook provides short chapters describing each of the seven steps in the Community Housing Needs Assessment and Strategic Planning process. Information resources are included for policymakers, administrators, and advocates to adapt in preparing housing assessments and strategies for their communities. Strategists can meet their unique local needs by selecting the most appropriate examples, sample survey questions, blank tables, and choosing from alternatives and resource lists. The glossary will help readers with unfamiliar terms and housing jargon.

A needs assessment is labor intensive, complicated to organize and manage, and time consuming. Yet their importance makes developing housing assessments and strategies well worth the effort. The key to success lies in having a well-defined methodology and plan of attack. While preparing a housing needs assessment doesn't require highly technical analyses, it does involve a great deal of information and data collection. But these tasks can be assigned to local volunteers to spread responsibility for the overall load.

**Starting the Job.** A common failure of local housing needs assessments is a lack of focused interpretation of community statistical data against applicable housing standards. In many reports, the separate components are not integrated into a unified, comprehensive analysis. Instead, they offer a large collection of unfocused, uninterpreted, unfiltered, unorganized, and irrelevant community information for which no conclusions or strategies have been--or can be--reached (U. S. Dept. of the Army, 1988).

To avoid the above pitfall, prepare a large, three-ring binder with labeled dividers for each type of data--an easy framework for collecting, organizing, and analyzing housing needs assessment information. As volunteers complete their assignments, each set of data is inserted into the

notebook in the appropriate place.

If a data set exceeds more than from two to four pages in length, it may need to be condensed, focused, or summarized so that its contribution can be quickly grasped. It is then ready to become refined decision support information sufficient to validate the report's interpretation, summary, conclusions, and recommendations. When the analyses are complete, the extra information in the binder can become Appendices to the housing needs assessment report.

Completing the housing needs assessment and strategies process promptly may be especially important in smaller communities. Similar to large cities, the public attention span or willingness to participate in a long process is limited. Perhaps more important, small cities and counties may be more vulnerable to sudden change. For example, a plant closing that might go relatively unnoticed in a large metropolitan area can have massive repercussions in a community of less than 50,000 population. Drawn-out planning efforts can be overtaken by events such as loss of public bus service, changes in federal or state aid programs, and even natural disasters. At that time, many assumptions and factual bases of the planning effort may need major revision (Sorkin et al., 1984).

## **COMMUNITY HOUSING NEEDS ASSESSMENT AND STRATEGIC PLANNING PROCESS**

The value of **community housing needs assessments and strategies (CHNA/S)** is three-fold: 1) they let a community know exactly what its housing needs are; 2) they aid officials in assigning priority to the housing needs identified; and 3) they provide a necessary guide in developing appropriate housing policies, programs, and strategies (Shoemaker, 1987).

**Preparation of CHNA/S should be part of a larger, overall long-term planning process that combines the elements of focused needs assessments with comprehensive and strategic planning processes.**

Although housing needs assessments and strategies are often employed together, they are separate entities. A community housing needs assessment 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 shelter. Housing strategies are specific, short-term action plans designed to address selected needs identified in the CHNA. Before starting, guidebook users need to understand the context into which the process fits. They also should be aware of potential uses, variations in the end products, and the importance of adapting the process to fit each community.

### **The Process and Its Context**

The goal of a housing needs assessment is to help focus a community's efforts on its most critical local problems. The initial emphasis is often on issues of public concern (e.g., housing affordability, at-risk households, or rental housing problems). At a minimum, the housing needs assessment process may identify alternatives that might be more effective than the most obvious solution to a local housing problem. The local government's goal for the resultant strategies may be to ensure that decent, affordable housing is available to meet the needs of specific targeted households (e.g., very low income families).

### **Uses and Variations**

Much of the current interest in housing needs assessments and strategic plans results from federal or state legislative requirements. For example, states need local housing data upon which to base statewide allocation plans for HUD's new HOME program funds or federal Low Income Housing Tax Credits, or to prepare the statewide CHAS. Legislatures in many states have directed cities, towns, and counties to prepare community comprehensive plans or strategic economic development plans. Provision for affordable housing may be one required "goal" of these local development plans.

To be useful (i.e., have an impact on resource allocations), any needs assessment requires a target audience and a mechanism for implementation. The checklist in **FIGURE 1** can help readers identify and prioritize the possible uses for the housing needs assessment. The community's intended uses of the assessment will shape the specific problems and the solutions they consider. For example, a needs analysis performed in preparing a community economic development plan would have a different focus than one done by a nonprofit group planning transitional housing for persons with developmental disabilities.

### **The Process and Its Adaptation**

Stated simply, the process of developing local housing needs assessments and strategies involves three stages: 1) assessing current and projected housing conditions--the diagnosis; 2) setting goals--the vision; and 3) selecting appropriate program approaches to achieve those goals--the action (U. S. DHUD, 1978; Committee for Economic Development, 1986; Luke, et al., 1988).

Reality is much more complex. Therefore, the Community Housing Needs Assessment and Strategic Planning Process model (CHNAS/P, **FIGURE 2**) includes seven steps with associated tasks: I. Initiate the Process; II. Identify the Problem; III. Develop Community Housing Profile; IV. Assess Local Housing Needs; V. Set Public Policy Goals and Objectives; VI. Prepare Community Housing Strategies and Action Plans; and VII. Implement, Monitor, and Evaluate Progress. The steps may be completed in order or all at once, as the local situation, time, and volunteer labor allow.

Each town or county must adapt the CHNA/SP process to their unique housing market circumstances. Communities should also determine their own priorities, based on the needs identified--not dictated--by the assessment itself. Establishing long- or short-range goals and objectives, in itself, does not automatically result in strategies or implementation plans. In other words, goals and objectives tell you where you want to go, not how to get there. Communities can achieve the latter task by developing and implementing short-term housing strategies and action plans, then monitoring and evaluating their progress.

### **FIGURE 1. POTENTIAL HOUSING NEEDS ASSESSMENT AND STRATEGY USES**

Begin a housing needs assessment by identifying and prioritizing what you hope to accomplish. Who is the recipient of the needs assessment? What do you expect the outcome of the assessment to be? Rank the possible uses listed below (in alphabetical order) in order of importance to your community, and add others as appropriate:

- 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 situations/problems
- Developing intervention strategies
- Evaluation
- Fund raising for local housing efforts
- Housing advocacy and community awareness
- Housing data base development
- Housing information and referral
- Planning for decisionmaking

\_\_\_ Other, explain \_\_\_\_\_

## **FIGURE 2. COMMUNITY HOUSING NEEDS ASSESSMENT AND STRATEGIC PLANNING PROCESS**

The guidebook authors assume that, prior to beginning the process, local individuals or a steering group has recognized a need for a housing needs assessment and plan--and has an intended use for its outcome. The impetus may arise from a pressing local housing issue, a legislative mandate, economic development planning, or other reasons identified earlier in Figure 1.

### **Step 1: INITIATE 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.

### **Step 2: IDENTIFY 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 the preliminary mission statement.

### **Step 3: DEVELOP 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.

### **Step 4: ASSESS LOCAL HOUSING NEEDS**

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

### **Step 5: SET 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.

### **Step 6: PREPARE COMMUNITY HOUSING STRATEGIES AND ACTION PLANS**

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

### **Step 7: IMPLEMENT, MONITOR, AND EVALUATE 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.

## **STEP ONE: INITIATING THE PROCESS**

Regardless of the impetus (e.g., a pressing local housing issue or legislative requirement), the first step in Community Housing Needs Assessment and Strategy Planning is to initiate the process. Step 1 involves a Housing Task Force, public hearings, resource allocation--and perhaps convincing people that housing problems exist. **FIGURE 3** lists questions that advocates may use to establish the existence of a specific local housing problem (affordability) or to "advertise" its symptoms.

Because housing problems are never exactly the same in any two places, each community will approach Step 1 in its own way. The startup actions necessary may vary if planning processes instigated "from above" (e.g., CHAS requirements administered by HUD) are unpopular with the local power structure. If so, individual housing advocates or a steering group may assume primary responsibility for the CHNA/SP process until the reluctant parties are convinced of the value of new (or revised) local housing policies.

### **The Housing Task Force**

Whether instigated by local government or as a result of grass roots efforts, a broad-based, representative organization should be formed and involved throughout the process. **FIGURE 4** lists individuals and groups that the steering committee or housing advocates should invite to join a local Housing Task Force. The people in the best position to facilitate change may be local elected officials, housing industry personnel, and municipal or county staff. Yet broad involvement--including representation from special populations, neighborhood and community groups, nonprofit organizations, social service providers, and concerned citizens--is critical to success in later steps.

Early public involvement can help shape the content and direction of the process. Public participation can also result in community acceptance of any strategies developed, and reduce the need for extensive revisions later in the process (Low Income Housing...[LIHIS], July 1991). At the outset, the Housing Task Force should make housing and needs data publicly available. Community involvement should begin before any preliminary reports are released for public comment and hearings. While local staff or consultants may be delegated to compose the final report, it should represent the combined efforts of all community groups.

### **Public Hearings**

A key part of Step 1 is the plan for advertising public hearings, soliciting public comment, publishing the preliminary summary, and making the report available for public inspection (e.g., at the public library). CHAS guidelines require that at least one public hearing be held and that public comments be summarized and addressed in the final report. Housing advocates suggest at least two public hearings: one to receive input before the initial draft, and a second hearing during the public comment period.

The Housing Task Force may wish to prepare members of the target populations and neighborhood organizations to testify at hearings and to provide written input at the appropriate times. Evening hearings at convenient, wheelchair-accessible locations are more likely to result in participation by the potential beneficiaries of housing strategies. Other useful methods of

setting the stage include media releases and housing tours, which can help to develop local awareness and motivate involvement by both citizens and policymakers.

### **Resource Allocation**

The final and very necessary startup task is to assure that resources are allocated to cover the costs of the process. These resources include not only local leadership and staff help (time and technical assistance), but especially funds to prepare the housing needs assessment and develop the strategies.

Funds or volunteer labor may be sought from elected officials (the city or county budget), mortgage lending institutions whose activities are evaluated under the federal Community Reinvestment Act of 1977 (as amended by the Financial Institutions Reform, Recovery, and Enforcement Act of 1989, which mandated that CRA evaluations be made public), other housing industry groups, and local business/service clubs. These groups all have vested interests in the local housing situation. Their contributions may serve to promote "ownership" in the CHNA/SP process and its outcomes. Later, these and other contributors may be encouraged to pledge funds for specific strategies or projects proposed in the final report.

### **FIGURE 3. HOW TO ESTABLISH THE PROBLEM**

To convince people that a housing affordability problem exists in the community, find and distribute answers to the following questions that can indicate housing trends in your area. You may also prepare questions that relate to other local housing issues.

\_\_\_\_\_ Do available data and informed opinion indicate that local housing prices or rents are higher than those in comparable 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 schools 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?

\_\_\_\_\_ What are the ratios of local median household and family incomes to average new or used home sale prices?

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

\_\_\_\_\_ What is the condition of the older rental housing stock?

\_\_\_\_\_ How much have land and site improvement costs risen in the past two decades? Who pays for the infrastructures in new housing developments?

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

**Methods or sources for obtaining the data and completing the calculations necessary to answer these questions are described in CHNA/SP Steps 2 - 4.**

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

#### **FIGURE 4. SUGGESTED HOUSING TASK FORCE MEMBERSHIP, VESTED INTERESTS AND ACTION IMPLICATIONS**

Those who tackle the community housing needs assessment and strategy development process should include the appropriate individuals and groups. They also need to take into account--in advance--the vested interests of these parties. Ask, "Who will want to be involved, how, and why?"

\_\_\_ Interest **groups** are often the first to recognize an emerging problem and bring it to the public forum for action. In your community, who are the interest groups? Identify and list housing-related community development, social welfare, business, advocacy, and other groups:

\_\_\_ Public **officials**: The extent to which a problem is viewed as a public issue will be tempered by personal and political concerns. Support from elected and appointed officials (e.g., City Council, Housing Authority members, legislators) can be critical. Identify sympathetic public officials and bring them into the process as early and as much as possible. Who really influences housing in your community?

\_\_\_ Media responses will be based on the news value of the problem(s). Which newspapers, television and radio stations, etc. will you contact? Identify and list the local housing concerns that are newsworthy or that can become human interest items.

\_\_\_ "**Underdog partisans**": Those affected by the problem may blame their difficulties on a failure of existing housing and social systems rather than on personal inadequacies. Therefore, they may advocate public action as a remedy. In your community, which special needs' populations (e.g., low income people, minorities, persons with disabilities, the homeless) might be considered "underdog partisans"?

\_\_\_ "**Privileged partisans**" have a stake in the status quo, thus may identify the cause of housing problems to be the personal inadequacies of those who report them. Or they may declare the issue(s) unsuitable for public intervention (e.g., regulations may inhibit individual freedoms). Who might be considered "privileged partisans" in your area?

\_\_\_ Professionals (e.g., homebuilders, developers, real estate agents, mortgage lenders, nonprofit housing providers, housing educators, etc.) can provide insight and expertise. Some may also be interested in expanding their services or protecting their domain. Identify these local groups (including the Chamber of Commerce) and their vested interests.

Source: Adapted from York (1982).

## STEP TWO: IDENTIFYING THE PROBLEM

At the problem identification stage, the Housing Task Force seeks to describe community concerns and possible solutions, select key addressable issues, and develop a preliminary mission statement. The Step 2 problem definition task is conducted systematically, but in a less detailed, analytical fashion than the housing needs assessment that follows in Step 4. This broad-brush approach allows the scope of Step 4 to be narrower, more focused, and more manageable.

### Qualitative and Quantitative Descriptions

In addition to items shown earlier in Figure 3, **FIGURE 5** outlines additional questions that may help the Task Force to identify and define problem(s). Brainstorming techniques can provide information on current and expected outcomes, plus the impact and cost of possible housing solutions. The "SWOT" discussion method used in strategic planning also can be used to identify a community's Strengths, Weaknesses, investment Opportunities, and competitive Threats relative to housing issues.

Problem identification includes the use of "expert judgement" analyses in which key informants, clients, and citizens are interviewed. Small focus groups involving community members, housing professionals, and service providers can provide qualitative data about housing problems and potential solutions. Larger, citizen-directed "Housing Futures" meetings are another way to address issues objectively. Positive workshop titles can help avoid participation only by those with negative outlooks. To prepare for a focus group or public forum, take into account--in advance--the individual perspectives of the various groups listed earlier (Figure 4).

To supplement the qualitative data, secondary research (i.e., published materials) and quantitative housing data are needed. In addition to Census data, sources of quantitative data and historical trends include the housing element of the local comprehensive plan, previous local Housing Assistance Plans (prepared in conjunction with a HUD Community Development Block Grant application), and the statewide and community Comprehensive Homeless Assistance Plans (former prerequisites for receiving federal McKinney Act funds for emergency shelters). Other useful data sources include social indicator and service use analyses, resource inventories, and survey results. **When using secondary data, however, consider its age and identify any biases that may have been built into published reports.**

### Key Addressable Issues and Mission Statements

At this stage, the needs identified by the qualitative and quantitative means described above are not ordered or evaluated for importance. But an appropriate number of key addressable housing issues should be selected from all those identified. First, the Task Force and the local governing body must determine whether the problems are within the parameters of the community's housing policy agenda. Realize that the personal concerns of small numbers of citizens or matters for which no workable policy remedies exist may not be appropriate public issues. Task Force members must also account for the realities of local housing market dynamics and the critical points at which change can be stimulated or delayed. Maybe it's too early or too late for actions to be successful.

The local Housing Task Force should develop a preliminary goal or mission statement at the

same time or immediately following the selection of a manageable number of key housing issues. Volunteers or paid staff can develop recommendations, with or without alternative options, about potential key issues. These recommendations might be reviewed by local officials, then given to the group responsible for making the final selection. The resultant problem statement should identify the target populations (e.g., single parent families) and geographic parameters (e.g., neighborhood, census tract, town or city, region) (Luke et al, 1988; Bryson & Roering, 1987).

### **FIGURE 5. IDENTIFYING LOCAL HOUSING PROBLEMS--QUESTIONS TO ANSWER**

Local policymakers can use the following questions to help define, then state the problem--and later determine appropriate strategies for addressing the problems:

1. What is the situation or condition of people or their environment that is seen as undesirable (e.g., homelessness, lack of affordable housing, substandard dwellings, etc.)?
2. Who suffers from the problem?
3. Who gains from the problem?
4. Who defines it as a problem?
5. Who does not define it as a problem?
6. What is the cause of the problem?
7. What are the current programs dealing with the problem?
8. What would be the consequence of discontinuing these programs?
9. What are the forces for and against closing the gap between need and resources [examine answers to questions 3-5]?

Source: York, 1982.

## **STEP THREE: DEVELOPING THE COMMUNITY HOUSING PROFILE**

A Community Housing Profile (CHP) is essential to identify all actors and actions involved in the local housing situation. CHP preparation requires the 1) assembly and analysis of the most recent, generally available population and housing market data and 2) a clear assessment of specific housing conditions for neighborhoods, the community as a whole, and perhaps its surrounding region. Much of the information utilized earlier (Step 2) is analyzed in greater detail in this step.

### **Steps in Preparing the CHP**

Five steps outlined by Jaffe and Sirmans (1982) for preparing housing market/feasibility analyses may be used to develop the profile: 1) delineate the **market area**; 2) analyze **demographic characteristics**; 3) consider the **economic factors** influencing the demand for housing; 4) analyze the **supply side**; and 5) analyze the **political-legal environment**. To be useful, all demand/supply data in the CHP must be segmented and analyzed by the relevant points of interest (e.g., price, bedroom count, income level, location, tenure status [own vs. rent]). The sample CHP Table of Contents shown in **Figure 6** organizes the information (provided by the five steps) according to HUD CHAS guidelines.

**Market Area.** The most relevant factors in defining the housing market area boundaries for small towns and small cities may be employment sites and commuting distances. 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. The availability of public transit can also enlarge the market area.

**Demographic Characteristics.** Local housing demand is determined primarily by changes in the number and composition of households in the market area (relative to the housing stock or supply). Gathering, analyzing, and comparing 1980 and 1990 Census data on population growth rates, estimated future population growth, age distribution, and number of households will reveal current housing demand.

**Future housing demand projections** also may be included in the CHP or the housing needs assessment--or in both. (CHAS guidelines call for five-year projections of general housing and population needs--including numbers of people "expected to reside" in the community, based on future employment projections.) The bases for these projections can include population and housing goals and objectives stated in the community's comprehensive plan, or local economic development plans. Census data on the percentages of nearby community populations who commute outside their place of residence for employment may also help answer the question.

Local analysts can project the number of households at a future date by converting Census or other population projections into households: first subtract the group quarters populations (in dormitories, nursing homes, prisons, and other institutions) from the total projected population, then divide the resultant household population by the current average household size. For example, the 1990 mean (average) U. S. household size was 2.63 persons. Gathering demographic and housing data on special needs populations may present a challenge. The 1990 Census asked only two disability-related questions of a statistical sample of households (about

one in six): 1. Which persons age 16 and older (the usual ages of people in the U. S. labor force) had a physical, mental, or other health condition lasting for six or more months that: a) Limited the kind or amount of work the person could do at a job? or b) Prevented the person from working at a job; 2. Because of a health condition lasting for six or more months, did the person have any difficulty: a) Going outside the home alone, e.g., to shop or visit a doctor's office, or b) Taking care of his or her own personal needs, such as bathing, dressing or getting around inside the home.

Therefore, to document the housing situations of persons with disabilities, the housing and service providers for each disability group may need to be canvassed. At a minimum, seek out representatives, advocates, or organizations with housing data on persons with physical, developmental, and mental disabilities. If possible, also find statistics about the numbers of persons (including children, retirees, and homemakers) with disabilities that create special housing needs.

Also, try to obtain information on the number of units that have full, built-in wheelchair accessibility vs. minimal wheelchair accessibility plus adaptability (universally-designed units), or adaptations for other disabilities (e.g., visual impairment). How many of those units are located in federally-assisted developments built primarily for the elderly? Are people with disabilities able to choose whether they will live among the able-bodied in the community or exclusively with other disabled persons?

**Economic Factors** that influence demand for real estate investment include employment trends, income data, and the economic base of the market area. Relevant economic data include the local (un)employment rate and employment profile. Income level breakdowns may raise questions such as, "Does a captive or immobile labor market and/or a high proportion of service jobs with part-time hours, minimum wages, and lack of fringe benefits affect the dollars available for local housing?" Another relevant question may relate to future economic development efforts: Are new jobs an asset to the community if they provide only a minimum wage income level?

**Housing Supply Side.** In this step, the community housing delivery system, construction and real estate activity, housing stock characteristics and changes, and mortgage market trends are described. Include any changes in the existing housing stock over the past decade (e.g., additions [gains], deletions [losses], and vacancy rates).

Housing supply additions may result from new construction, conversion of vacation homes to year-round residences, and the subdivision of larger homes to apartments. Depletion of the existing housing inventory can result from authorized and unintentional demolition (by permit vs. that caused by fire, flood, wind, or other natural or man-made disaster), mergers, and conversions. Mergers of smaller apartments to become larger units, and conversions from residential to nonresidential uses (e.g., to become restaurants or funeral homes) both remove housing units from the market.

The **community housing delivery system** includes 1) the institutional structure, 2) public and private resources, and 3) relevant public policies. Good places to start identifying the **institutional structure** are the Yellow Pages and "Government" sections of the telephone book. Local private housing industry participants, nonprofit organizations or community-based housing providers, and housing-related public institutions can be listed on a table such as the sample in

**Figure 7.** The accompanying description should answer the question, "Who really controls housing decisions in this community--elected or appointed officials, real estate developers, builders, apartment owners, or ...?"

**Public and private resources** for housing 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. Explain how private and government resources and intergovernmental cooperation (e.g., city and county) are used to benefit housing in the community. For example, local lenders' federal Community Reinvestment Act compliance activities may provide an important potential resource. Identify matching funds and additional monies for new housing programs, as opposed to maintaining the status quo or planning to transfer funds from existing housing programs (LIHIS, May 1991).

**Political/Legal Environment.** The profile should describe **public policies** (implemented by state statutes, local ordinances or regulations, and administrative procedures) that may influence the local housing delivery system. These include land use and growth controls (e.g., zoning ordinances and subdivision regulations), building and housing code enforcement, development fees, municipal services/facilities, and property tax policies. Later in the housing needs assessment, the Task Force will analyze whether (and how) these policies negatively affect rental and for-sale housing prices in the community.

### **Information and Data Resources for the CHP**

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. **APPENDIX A** lists information and data types, applications, and sources from which 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.

**All CHP data need to be current and broken down by appropriate jurisdiction(s), however. Another important caveat: Do not assume that all printed or "official" data are relevant, accurate, or complete.**

**Census Data.** Beginning in 1993, HUD will provide communities who are preparing CHASs with complete tabulations of 1990 Census data, as well as information on the jurisdiction's HUD-assisted housing stock. Decennial census statistics provide the most frequently used secondary data on population and housing. Through the State Data Center Program, states disseminate Census Bureau statistical data products and provide technical assistance in their use.

The 1990 Census data are limited in that few questions about housing were asked of all households: structural type and density, number of rooms, rental vs. ownership, acreage with house, presence of a home-based business, value of the property or monthly rent, and whether the rent included meals. Certain questions about housing quality (e.g., plumbing inadequacies asked in earlier censuses) were changed or eliminated from the 1990 count. Other housing questions were asked of small percentages of U. S. households. In rural areas and small towns, however, those statistical samples may be too small to allow generalization to the entire community. Furthermore, data for small communities may be aggregated or deleted from Census

Bureau reports because of confidentiality concerns that arise from small population counts (HAC, 1990).

The 1990 Census also missed an estimated 5 million people. Many of these were the "hidden homeless," members of minority groups, lower-income people, and persons for whom English is not the primary language (Gramlich, 1991). Moreover, by mid-decade, 1990 Census data may be obsolete, especially in growing or declining communities. Thus, local analysts must update, extrapolate from, or make adjustments to current growth rates, or use interim Census counts or projections, if available.

**Local and State Resources.** Task Force members preparing a CHP will find the greatest number of housing data resources at the town, county, or metropolitan level (see Appendix A). If a major city is located within commuting distance, data relative to regional housing trends may be available from city government officials or from the metropolitan planning agency. Also, members of local chapters of housing-related trade and professional associations may be able to obtain data from their national headquarters. Many state agencies also collect data that may be important to include in the CHP. For example, state Departments of Commerce, Transportation, or Social Services, Divisions of Community Development, Local Affairs, or Planning, and the state Housing Development/Finance Agency are potential sources of information listed in Appendix A.

## **FIGURE 6. SUGGESTED COMMUNITY HOUSING PROFILE TABLE OF CONTENTS**

(presented in Comprehensive Housing Affordability Strategies [CHAS] format)

### **Total and Household Population Data (including changes)**

Household type/size/age

Group quarters

Special needs populations (elderly, female heads, 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)

**Housing Delivery System** (see **Figure 7** for subheadings)

**Institutional Structure**

**Resources for Housing Production/Finance**

**Relevant Public Policies**

**Future (Five-Year) Demand Projections**

**Tables** (see **Appendix B** for blank table formats)

1. Net Residential Gains: 1980-90
2. New-Housing Construction Costs: 1985-1990
3. Random Sample of Land Costs for Vacant Residential Land
4. Local Assisted Housing Inventory (Families and Elderly)

**Figures/Maps**

1. City Census Tract Map

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

## **FIGURE 7. THE COMMUNITY HOUSING DELIVERY SYSTEM**

List names, addresses, and/or brief descriptions of housing-related goals and activities in table form, then discuss each in greater detail in the report.

### **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 and ...**

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

## STEP FOUR: ASSESSING LOCAL HOUSING NEEDS

The key difference between Steps 3 and 4 is that the Community Housing Profile (Step 3) presents overall population and housing information, while the Housing Needs Assessment (Step 4) further analyzes some of those data in light of community housing standards, goals, and key addressable issues. The CHP must be written first, although it may follow the housing needs assessment (HNA) section in the final report. The HNA is then developed to discuss gaps and discrepancies related to the key problems identified in Step 2.

**FIGURE 8** presents a sample Housing Needs Assessment table of contents, with relevant housing standards parenthesized. Knowledge of local housing needs and standards, plus a critical analysis of the local housing delivery system are required to complete Step 4. Local strategists may also need to collect new or original data to document problems for which secondary data are unavailable.

### **Describing (Changed) Housing Needs**

Each HNA should describe how changing demographic characteristics and lifestyles affect housing needs in that community. In short, the HNA should reflect whether and how the changing U. S. economy and society has affected housing needs in the community. For example, during the Eighties, some small towns and cities grew, while others declined in population.

In many communities, trends of the past two decades have created a need for smaller, less expensive, and nontraditional housing alternatives. For example, household formations depend on economic and social factors, particularly the ability to pay for housing. Thus during recessionary periods, fewer new households are formed, more families double up, and grown children may return home to live. If housing is no longer affordable in the locality, many households may include subfamilies in crowded conditions or carry severe housing cost burdens (i.e., pay more than 50% of household income for housing). Declining household sizes are also affecting U. S. housing markets. Smaller households are generating additional housing demand even without the large population increases that the nation experienced during the Fifties and Sixties. A lower American birth rate, plus the increases in elderly (most of whom prefer to live independently), single-person, and single-parent households have reduced the average household size to less than three persons. Furthermore, many people in these groups need housing-service packages instead of only "bricks and mortar."

Other factors that may need examination for their effect on housing in each community include 1) the number of first-time homebuyers and their ability to pay for new or used housing, 2) the effects of alternative mortgage instruments, "creative"/noninstitutional home financing methods, or special programs for lower-income buyers [e.g., Farmers Home Administration loans with interest credit], and 3) the availability of "less-expensive" homeownership alternatives such as condominium, limited equity housing cooperatives, or manufactured housing. How do the thermal performance of local housing, utility costs, and cost of gasoline for commuting to jobs in nearby towns affect household funds available for housing?

The HNA must also acknowledge changes that result from federal and state legislation. For example, the 1986 federal Tax Reform Act, which removed many incentives to investment in rental property, has caused rental housing prices to rise significantly since 1987. The 1988

federal Fair Housing Amendments now require that most new multifamily housing be designed to be minimally wheelchair accessible and adaptable for persons with disabilities. State legislatures have mandated that manufactured housing that is comparable in size and shape to stick-built housing be allowed to be placed in single-family zones.

### **Measuring Discrepancies: What Ought to Be vs. What Is?**

The task of a needs assessment is to **evaluate identified needs (relative, perceived, or expressed) against explicit and appropriate criteria**. HNA authors must define the term, "need," in a specific context, typically by using absolute or comparative criteria or standards. Need is essentially a normative concept ("what should be" vs. "what is") that invariably involves value judgements and is influenced heavily by social, political, and economic conditions. Lieder (1988) argues that because need is a social or evaluative concept, the standards must be established before determining which housing does not meet the standard. She also notes possible difficulties in evaluating housing objectively:

1) standard-setting represents value judgements; 2) standards vary with time, place, and cultural values; and 3) the data to evaluate the standards (or measure their performance) may not be available.

Housing professionals most frequently use the discrepancy model to look at **relative need**--the gap between standards and actual characteristics (needs) for some or all parts of the population. The discrepancy model involves: 1) goal setting--identifying **what ought to be**; 2) performance measurement--determining **what is**; and 3) discrepancy identification--ordering **differences between what ought to be and what is** (McKillip, 1987). Utilizing the data presented in the Community Housing Profile, the HNA describes local housing norms or standards (Phase 1) and identifies any discrepancies (Phases 2 and 3).

From **FIGURE 9**, HNA authors may select standards that measure or assess housing physical adequacy/appropriateness, affordability, and availability. Task Force members may use the standards suggested by the HUD CHAS guidelines (highlighted in the Figure), or select others that are relevant to local housing needs and problems. The "availability and choice" standards include less direct, "macro-level" (broad) policies or applications that may result in, or affect housing choice and affordability.

The needs assessment should include overall housing vacancy rates (excluding seasonal housing), plus separate owner-occupied and rental vacancy rates. A 4-5% overall vacancy rate is necessary to provide choice and mobility in the housing market. A higher vacancy rate will reduce demand for new units until the excess units are absorbed by the market. Too few vacancies usually force prices up, and in turn, generate demand for additional units. The added units increase the housing supply and provide more vacancies, thus enabling better housing prices for consumers (Lieder, 1988). To allow adequate consumer choice at all income levels, HUD states that the minimum vacancy rate for **owner-occupied housing** is 1.5%. For **rental housing**, HUD considers a market with less than 5% vacant units to be too "tight."

The **FIGURE 10** table can be adapted locally to illustrate affordable rents and for-sale home prices. First, obtain current low/moderate income levels for each household size from the local housing authority, HUD, or the State Census Data Center. Also borrow a "Blue Book" of

mortgage loan payment tables (often available from mortgage lenders). After completing the household size and gross income columns, use a calculator and mortgage tables to complete the remainder of Figure 10. Pay close attention to the sample table key/codes that explain the column headings and bases for calculations (e.g., housing affordability "rules of thumb:" 30% for rent, 25% for monthly PITI payment; house price: from 2 to 2-1/2 times annual gross income).

Two other housing standards that combine affordability and adequacy may interest some strategists. The "shelter poverty standards" described by Stone (1990) and Feins and Lane (1981) measure affordability on sliding scales based on income level and household size and type. The "core housing need approach," which combines affordability, adequacy, and suitability indicators into one comprehensive measure, includes only those households that could not live in a standard, physically adequate dwelling unit without paying more than a "fair" percentage of their income for shelter (Burke, Casey & Doepner, 1981).

### **Housing Resource Analysis**

Without repeating the CHP descriptions, the HNA 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 and 2) discuss whether any lack of resources or technical assistance for community-based housing groups has weakened the institutional structure. For example, many communities lack nonprofit housing corporations with successful track records in low-rent housing development and management. A less tangible but important element is the local governing body's attitude toward housing. For example, does it support and encourage (or oppose) the development of scattered-site assisted rental housing for low income people?

The housing resource analysis will also focus on how state and local public policies influence the cost of housing and influence whether affordable units are built, maintained, or improved.

**FIGURE 11** presents a checklist for analyzing how the enforcement or interpretation of local controls affects rental and sale prices of housing. Do the land use and growth controls, building and housing codes, development fees, tax policies, growth limits, and local rent control or condominium conversion laws described earlier in the CHP provide incentives--or hindrances--to affordable housing? In addition, show whether public policies have resulted in increased concentrations of racial or ethnic minorities in any neighborhood.

Causes of housing unaffordability may differ significantly between metropolitan and nonmetro areas. For example, although housing costs may be comparatively lower in smaller communities, proportions of the household budget devoted to transportation and utility costs may be higher because of lower population densities and commuting. In small towns, higher new-housing prices may be less a factor of restrictive land use regulations than a combination of diseconomies of scale, financing constraints, and costs of public water and sewer line extensions and treatment plant construction.

### **Collecting New Data to Assess Unmet Needs**

As noted earlier, the data necessary to measure or evaluate housing conditions may be unavailable. For example, the CHAS requires a description of current housing assistance needs for Very Low Income, Low Income, and Moderate Income families, based on employment

statistics. If updated or complete data are 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.** Housing Task Force members may drive (or walk) through the community's neighborhoods to collect data for the housing needs assessment. A survey that rates structures as good, fair, or poor based on the number and degree of visible housing code violations provides a fast overview of housing conditions within the community (Shoemaker, 1987). A windshield survey may achieve a variety of other objectives (e.g., make a preliminary identification of deteriorating housing suitable for rehabilitation, assess racial concentrations, or count vacant, boarded-up units). Windshield assessments can also lay the groundwork for developing tours designed to increase awareness of local housing conditions (see process Steps 1 and 2).

A variety of techniques for completing a windshield housing survey are shown in **FIGURE 12**. Housing advocates caution against using windshield survey data by itself, however. A complete evaluation of housing units for purposes of judging suitability for rehabilitation or demolition must include an interior assessment as well. No correlation may exist between a non-resident's judgement of the exterior condition and the tenant's perception of the unit's interior and quality of life. Just because it "looks like a slum...."

**Local Housing Market/Cost Surveys.** A frequent public or housing industry response to claims of a desperate local housing shortage is to count the units available for sale or rent (without breaking them down by price or location). A local housing market survey may be needed to reveal affordability trends and identify neighborhoods with tight markets. For-sale and rental housing market/ cost surveys can involve newspaper advertisements, real estate listings, and/or telephone or mail surveys.

Newspaper ("want-ads") listings' surveys usually encompass four to six weeks during a peak housing turnover period (April through June in many areas). Surveyors can record for-sale and rental prices for residential units separately by structural type, size, and location, if possible. Rental costs by unit type and size can be compared to local household type and size needs and income data to estimate any "affordability gaps." Listed rental prices may be higher than the market average because tenants who rent from family or friends often pay below-market prices. But list prices probably are accurate indicators of costs paid by households who lack the support of family and word-of-mouth networks. Finally, newly-moved-in tenants tend to pay higher rents than long-time tenants in the same building.

To assess for-sale housing prices, utilize realtors' Multiple Listing Service (MLS) books to analyze all for-sale units or just those below a stated price level (e.g., \$100,000 in the Northeast, \$60,000 or less in the Midwest, etc.). With the exception of private sales, the resulting profile will reveal the location, size, and structural type of affordable housing on the market. 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. **APPENDIX E** presents a sample local housing rental survey (with blank tables for presenting the results) that communities may use in developing their own data collection instruments. Further discussion of survey methodology follows the next section.

**Housing Needs Surveys.** A community housing needs survey can reveal **perceived or expressed needs** and gather housing preference data not provided by the 1990 census. A survey also may be required to obtain data on local housing conditions--particularly in isolated or declining areas (e.g., numbers of units with physical deficiencies and without complete plumbing, adequate heating equipment, or safe water supply). Housing surveys may be needed to assess changes and trends that occur between U. S. Censuses. **APPENDIX F** gives a large number of sample questions about housing experience, preferences, adequacy, affordability, cost burdens, and housing assistance/service needs. The community will select the most appropriate items to construct a fairly brief survey.

The housing needs survey should identify both housing preferences and affordability. 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 and identifying any gaps between needed and available data, communities 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 method may be dictated by the type and completeness of desired data, and cost and time involved to obtain it.

Given the cost of survey research, a survey of the whole community or even a proportionate sample of all residents may not be feasible. Therefore, the community may consider targeting specific subgroups (e.g., potential first-time homebuyers, persons on the housing authority waiting list, landlords, etc.). 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. Subgroups within the sample (e.g., disabled persons or single parents) should consist of at least 40-50 respondents to be large enough to meet the assumptions of various statistical procedures.

Local strategists should try to obtain a "respectable" survey response rate of at least 50%. Thus, follow-up efforts (e.g., telephone re-calls or sending a second copy to nonrespondents a few weeks after the original mailing) are important to increase the questionnaire return rate. Sensitive income or other questions can lower the survey response rate. Assurance of confidentiality is absolute prerequisite to obtaining complete and correct data. For example, local landlords often are hesitant to divulge information about their units.

## **FIGURE 8. SAMPLE HOUSING NEEDS ASSESSMENT TABLE OF CONTENTS**

(relevant/applicable standards are shown in parentheses)

### **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 Services 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 Appendices B and C for blank table formats)

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

## **FIGURE 9. HOUSING STANDARDS FOR ADEQUACY, AFFORDABILITY, AND AVAILABILITY**

Identify the standards in effect in your community, and/or choose those to be used in the Housing Needs Assessment. The standards used in the HUD's CHAS guidelines are underlined.

### **I. Adequacy/Appropriateness Standards (Minimum Housing Standards)**

A. Structural/mechanical standards for new and changed housing units: Model/state and local building codes (e.g., UBC); weatherization/energy efficiency standards (DOE)

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 (HUD); space planning standards (e.g., Architectural Graphic Standards, HUD Minimum Property Standards)

D. Health/safety standards: Life Safety Code; radon standards (EPA); 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, e.g., more than 30% of gross income for rent = **housing cost burden**; more than 50% = "**severe housing cost burden**" (HUD)

B. Mortgage underwriting guidelines: 25% and 33% qualification rules; Homebuying Affordability Index (National Association of Realtors); rules of thumb (affordable house price = 2 to 2-1/2 times annual income)

C. Housing allowance standards: Welfare shelter allowances or Standard of Need (set by each state); 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 MFI); Moderate Income (95% MFI); **poverty thresholds** (Census Bureau)

## III. Availability/Choice Standards

A. (Overall and effective) **vacancy rate** standards (e.g., tight markets)

B. **Fair housing** requirements, e.g., equal housing opportunity for protected classes; **racial tipping points** (federal/state/local legislation)

C. (Land) use controls, e. g., minimum lot size; exclusionary vs. inclusionary measures; restricted use, density, bulk, or household composition; private deed restrictions/covenants; rent control

D. Environmental standards: Air/water quality, hazardous waste disposal (EPA); "crime index"

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

### FIGURE 10. HOUSING AFFORDABILITY FOR LOW/MODERATE INCOME CITY RESIDENTS: 1991

Household Size	Gross Income (Low/Mod)	Affordable Rent (30%) <sup>2</sup>	Affordable Price Range <sup>3</sup>	10 % Down Payment	Mid-Range Loan Amount <sup>5</sup>
1	L <sup>1</sup> \$19,300	\$458	\$38,600- 48,250	\$3860- 4825	\$39,100
	M 22,990	545	45,980- 57,475	4598- 5448	46,555
2	L \$22,100	\$525	\$44,200- 55,250	\$4420- 5525	\$44,750

	M 26,220	623	52,440- 66,650	5244- 6655	53,595
3	L \$24,850	\$579	\$49,700- 62,125	\$4970- 6216	\$50,320
	M 29,450	690	58,900- 73,625	5890- 7363	59,640
4	L \$27, 600	\$633	\$55,200- 69,000	\$5520- 6900	\$55,980
	M 32,775	759	65,550- 81,938	6555- 8194	66,370
5	L \$29,800	\$675	\$59,600- 74,500	\$5960- 7450	\$60,345
	M 35,435	811	70,870- 88,588	7087- 8859	71,756
6	L \$32,000	\$716	\$64,000- 80,000	\$6400- 8000	\$64,800
	M 38,000	861	76,000- 95,000	7600- 9500	76,950

Household Size	Monthly P&I @9.5%/30yrs	Gross Monthly Income	25% PITI	P&I <sup>6</sup> Only @25%	Qualified <sup>7</sup> Loan Amount
1	\$329	\$1608	\$402	\$327	\$39,000
	392	1916	479	404	48,000
2	\$376	\$1842	\$461	\$386	\$46,000
	451	2183	546	471	56,000
3	\$423	\$2071	\$518	\$443	\$52,500
	502	2454	614	539	64,000
4	\$470	\$2300	\$575	\$500	\$59,500
	558	2731	683	608	72,500

5	\$508	\$2483	\$621	\$546	\$65,000
	604	2653	663	588	70,000
6	\$545	\$2667	\$667	\$592	\$70,500
	647	3167	792	717	85,500

<sup>1</sup>Low Income = 80% of Median Family Income; Moderate Income = 95% of Median Family Income

<sup>2</sup>30% of Adjusted Gross Income using HUD deductions for elderly/disabled spouse or X children

<sup>3</sup>2 to 2 1/2 times annual gross income

<sup>4</sup>Closing costs must also be paid (1 to 3% of loan amount, usually in cash)

<sup>5</sup>Midpoint loan amount rounded to nearest \$5

<sup>6</sup>25% PITI minus \$75 for 1/12 annual property tax and homeowners insurance monthly premiums (T&I)

<sup>7</sup>Approximate loan amount qualified for at 9.5%/30 years (rounded to nearest \$500)

### FIGURE 11. A REGULATORY RATING SHEET

The author of this rating sheet suggests that 10 or fewer "yes" answers indicate that drastic action is needed, while 15 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 (see also Figure 15).

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 dis-approved?

\_\_\_ \_\_\_ 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 citizens' 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, 1981.

## **FIGURE 12. 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.

### **GETTING STARTED:**

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)
- c. Other notable features: geographic (major rivers, reservoirs), nearby state parks, (regional) airports, special institutions (e.g., Job Corps site, etc.)
- d. Study the street pattern/layout: Identify local vs. collector vs. arterial streets. 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.

### **WINDSHIELD SURVEY STEPS:**

As each of the five steps is 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.

**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.g., "The home of the.....")

e. Do railroad tracks divide the community? Is housing on "other side of the tracks" different?

f. Evidence of public transportation--bus depot, taxi, senior citizen mini-bus?

**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 "parking 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 schools. 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, band shell, etc.

d. A parochial or private school may show strength of one 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 stations, hospitals, clinics, mental health facilities
- c. Water/sewer facilities: Water tower and treatment plant, sewage treatment plant or lagoons
- e. Parks/recreation: Adult vs. children's vs. mixed-age facilities; swimming pool, ballfields, and overnight camping facilities available
- f. Parking facilities adequate to sustain businesses and on-street residential parking.

**EVALUATION OF NEIGHBORHOOD HOUSING:**

In addressing community objectives related 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 and windows, plus (insect) 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?

**AFTER THE WINDSHIELD SURVEY:**

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.

## **STEP FIVE: SETTING PUBLIC POLICY GOALS AND OBJECTIVES**

The preliminary goals established in the mission statement (Step 2) need to be somewhat skeletal or provisional until the community housing profile and housing needs assessment are completed. Each community must take the initiative in developing its own explicit housing goals and objectives (the "where you want to go"). For example, to bring about optimal conditions, the community may wish to influence private housing consumers', producers', and investors' decisions. To do so, officials may rely on specified public actions relative to local regulatory powers (e.g., land use controls), influence over housing resources (e.g., subdivision approvals), or use of city/county funds (U. S. DHUD, 1978).

In Step 5, the community's housing goals and objectives are finalized and a specific goal statement is completed. Then, in Step 6, the housing strategies and action plans, which show "how to get there," will be prepared. While every community must develop its own unique goals, FIGURE 13 offers several sample goals and objectives. If the local decisionmaking group states the goals and objectives broadly, then the strategies or actions designed to achieve them should be written in specific, measurable terms. The latter will facilitate a future judgement of whether or not they have been met.

If negative housing conditions were evident in the HNA, the 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. One example of needed reform may relate to post-World War II policies designed to reduce overcrowding by lowering residential densities. Today, overhousing of older homeowners may suggest a need for policies that encourage the development of accessory dwellings to better utilize and conserve large, older homes in residential neighborhoods.

The City of Shreveport (LA) Comprehensive Housing Program (1983) provides a good example of setting public policy goals and objectives. To address the housing needs and problems of the city's low and moderate income residents, local officials targeted five neighborhoods for private rehabilitation of substandard units, city code enforcement, low-interest loans, federal rental assistance, coordination of public-private interests, and other similar projects designed to promote neighborhood viability and stability.

The number of goals and objectives that a community can achieve is limited. Thus, if more than five or six major goals are identified, the Housing Task Force or City Council may need to establish priorities and concentrate on the few most important goals. A further suggestion is to focus only on goals that are attainable, so that some success is "guaranteed."

Finally, to assure that they (and their results) are mutually reinforcing, housing needs assessment authors must establish the (strength of) relationships of various goals to one another (U. S. DHUD 1978). The goal-setting group may face a challenge in that any goal that involves assisting one group to provide more or better housing in a given area may work in some way(s) to the detriment of other groups in other locations. Resolution of these conflicting goals may or may not be possible--or necessary.

## FIGURE 13. SAMPLE COMMUNITY HOUSING GOALS AND OBJECTIVES

Communities may choose to adopt the broad goals of the 1990 National Affordable Housing Act (See Figure 12). In addition, specific, measurable objectives or strategies should be developed so that housing progress can be monitored and evaluated. The following examples provide model goals and objectives. Note that various sources use the terms, "goals, objectives, and strategies," interchangeably.

### 1. Lieder (1988, p. 382-84) outlines (often implicit) general **goal areas (with accompanying policy avenues or strategies) for a community housing agenda:**

\*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 schools, 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 needy 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 (e.g., impact fees, moratoria, other slow-growth policies).

\*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 (e.g., wheelchair accessibility). Develop/evaluate local regulations to deal with stormwater runoff, flood management, wetlands preservation, protection of endangered species, and preservation of open space, agricultural land and forests. (State and federal regulations may override local policies, however.)

### 2. **Goals suggested by HUD** (1978, p. 20) relate to:

- \_\_\_ Changing negative development dynamics (e.g., disinvestment)
- \_\_\_ Eliminating affordable housing shortages
- \_\_\_ Encouraging location of additional employment opportunities in the area

- \_\_\_ 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. City of Portland City-wide Housing Policies (Portland City Council, 1985):**

#### Goal 4. Housing

Provide for diversity in the type, density, and location of 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.

#### 4.2 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.

#### 4.3 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.

#### 4.4 Housing Choice and Neighborhood Stability

Support public and private actions that increase housing choices for city residents, with emphasis on housing and public improvement programs that 1) improve the balance in the city's population by attracting and keeping families with children; 2) maintain neighborhood schools; 3) increase the number of housing alternatives for both renter and owner; and 4) improve the physical and environmental conditions of all neighborhoods.

#### 4.5 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.

#### 4.6 Existing Housing Maintenance

Encourage and assist the continuing maintenance of existing residential properties, both single and multifamily. This maintenance will be accomplished through a voluntary housing maintenance code program to include marketing, inspection, and financial assistance aimed primarily at safety, sanitation, structural integrity, and energy conservation.

#### 4.7 Existing Housing: Major Rehabilitation

Provide assistance for rehabilitation of housing beyond maintenance code requirements 1) if the assistance is supportive of general community development activity; 2) on a voluntary basis; and 3) if the existing housing maintenance and new-housing policies are being fulfilled.

## STEP SIX: DEVELOPING COMMUNITY HOUSING STRATEGIES AND ACTION PLANS

Having developed specific goals, assigned priorities, determined relationships, and identified ways that the goals might be accomplished, the final step is to synthesize the information into housing strategies. Strategies--the major policies and plans for achieving the goals--should be stated in a way that outlines what economic, physical or other condition 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 must 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 (Wakely, Schmetzer & Mumtaz, 1976). In the absence of strategies recommended by task forces or staff members, the most useful method for developing and prioritizing community housing strategies may be brainstorming (perhaps with technical advisors on hand). Then analyze each option for political feasibility, practicality, cost, etc.

A large number of sample community housing strategies from which communities may choose to meet the goals of the 1990 National Affordable Housing Act are shown in **FIGURE 14**. 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 it 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. For example, a community may commit itself to submitting a grant application for HUD HOME funds or establishing a nonprofit Community Housing Development Organization.

The most efficient way to develop the **action plan** is to include it in strategy development. Therefore, the strategy development process should include a review of alternative programs available to implement the strategy, and their respective feasibilities. **FIGURE 15** outlines specific actions and policies that can influence the housing cost components (raw land, site improvements, construction, administrative, financing, and taxes). Although guidebook space does not permit explanations of the various actions, details may be found in current references that describe "new" public-private partnerships and methods for developing affordable housing without federal subsidies (Nenno & Colyer, 1988; Brooks, 1989).

### **FIGURE 14. SAMPLE LOCAL STRATEGIES TO IMPLEMENT NATIONAL AFFORDABLE HOUSING ACT GOALS**

<b>IMPLEMENTATION STRATEGIES</b>		Increase Home-ownership	Retain Affordable Housing	Extend/ Strengthen Housing Partnerships	Expand Rental assistance for very low income	Increase Housing for Special Needs Groups
<b>LOCAL GOVERNMENT</b>						
1.	Locate Housing consistent with regional growth/economic development policies					
2.	Develop inter-governmental cooperative agreements for housing delivery					
3.	Develop local housing plans/seek funding consistent with CHAS goals					
4.	Encourage citizen participation in the housing planning process					
5.	Develop public/private partnerships including nonprofit agencies to address housing needs holistically					
6.	Support creation/operation of Community Housing Development Organization (CHDO)					
7.	Use Community Development Block Grant funds for housing programs					
8.	Exempt lower income developments for growth/utility controls, property taxes					

9.	Provide technical assistance to nonprofit housing developers					
10.	Disperse minority/lower income housing according to Affirmative Marketing Plan					
11.	Promote fair and open housing					
12.	Encourage and monitor local lenders' Community Reinvestment Act activities					
13.	Cooperate with lenders in developing housing funding strategies					
14.	Examine state legislation and local regulations for impact on housing costs					
15.	Develop affordable housing project and site selection criteria					
16.	Develop local policies to reduce housing costs					
17.	Promote private (re)investment in declining neighborhoods					
18.	Enforce housing codes in declining areas					
19.	Require rental housing conformance with local housing codes					
20.	Assist small landlords in securing rehabilitation funds					

<b>LOCAL HOUSING AGENCIES/ORGANIZATIONS</b>						
1.	Conduct local areawide housing surveys					
2.	Utilize a variety of housing assistance programs to develop and manage housing for very low income people					
3.	Vary housing types to meet the needs of special populations					
4.	Publish guide to assisted housing					
5.	Identify know legal barriers to housing choice					
6.	Identify and assist lower income housing development sin threat of default					

Source: Adapted from Denver Regional Council of Governments (1978)

**FIGURE 15. STRATEGIES, POLICIES, AND ACTIONS THAT CAN INFLUENCE HOUSING COST COMPONENTS**

In developing strategies and action plans designed to meet community housing objectives, several questions related to conflicting goals can guide the review of potential resources and activities. Many of today's local regulatory requirements for new housing development have emerged when the answer to, "Does new development and construction pay its own way in this community?" was "No-where near!" The current question is, "Who pays for infrastructure costs (new-home buyers), and is that equitable?"

Tradeoffs may be necessary (e.g., between environmental, ecological, or conservation goals, plus health and safety regulations vs. the cost of housing and community or economic development). Do the benefits produced by local requirements outweigh any negative effects on housing affordability? How much of the public costs of growth should be paid by buyers of new housing, and how much should be borne by the community as a whole? Are life cycle regulations that save future city maintenance expenses--but also raise initial costs to the developer and new-home buyer--fair and equitable?

Conversely, are housing cost-cutting advantages worth any possible sacrifices of public health and safety--or the quality of our children's future environments? Do cost reduction techniques

actually reduce the price of housing and construction, or do they simply shift the costs to someone else or to some date in the future?

The local regulations that are most likely to dictate requirements for the items below are the zoning ordinance, subdivision regulations, building code, housing code. No single ordinance or suggested item alone will create major savings by itself. The cumulative effect of several actions, however, can reduce the overall development cost by several percent. Potential savings will vary significantly from one local housing market to another.

The following checklist 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 (streets, water sewer lines, etc.)

\_\_\_\_\_ 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 (future adequate supply).

\_\_\_\_\_ 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 (and therefore decrease per-unit land costs) 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-line zoning, reduced minimum setbacks, density bonuses, 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**

Consider these cost reduction opportunities related to site improvement standards: \_\_\_\_\_  
Reducing or relaxing street, sidewalk, and utility requirements

\_\_\_\_\_ 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** (materials, labor, etc.)

\_\_\_\_\_ Permit savings via the economies of scale available from attached housing: duplexes, tri-/four-plexes, townhouses, and low-rise apartments.

Evaluate regulations 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 substitutions, 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 (less than 1,200 square feet) new housing.

\_\_\_\_\_ Use cost-cutting demonstration projects to encourage builders to experiment with cost-saving site designs, construction methods/materials, and infrastructures.

### **Other Developer Costs and Fees** (overhead, etc.)

\_\_\_\_\_ Evaluate local government development fees (e.g., water/sewer hookup charges, open space land fees, inspection fees, etc.) 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 procedures to reduce delays, risk, and uncertainty and increase efficiency, thus reducing housing prices.

\_\_\_\_\_ Set processing deadlines (maximum time limits) for local government approvals at the various stages of development: pre-application, staff review, decision, and inspection.

\_\_\_\_\_ Institute 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 (via mortgage revenue bond issues or other mechanisms) for land purchase, site improvement, construction, rehabilitation, and home purchase.

\_\_\_\_\_ Encourage lenders to make high loan-to-value ratio home mortgages 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 (e.g., waived closing costs, low downpayment, etc.).

### **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 Hershey & Garmise, 1987; Hoben, 1987; Weitz, 1987; and COSCAA, 1982.

## **STEP SEVEN: 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 (Figure 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 series, including a community housing score card or "barometer"-type graphic. Specific, measurable strategies make recording of progress an easier task. For example, the **FIGURE 16** fill-in-the-blank model of specific goals, strategies, and actions relative to housing rehabilitation and new construction has its own built-in evaluation system.

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. For example, how many housing units were produced or rehabilitated?

A **process** evaluation delineates how the program is organized and administered. For example, how are low income households selected for rental assistance? How are the records of selection maintained? **Impact** evaluations consider the effects of program activities on intended and unintended clients. For example, what beneficial outcomes have been achieved? Has the rate of homelessness decreased locally? Are more single-parent families achieving self-sufficiency and "graduating" from housing assistance?

### **FIGURE 16. NEEDS, GOALS, AND STRATEGIES:**

## **A SPECIFIC, MEASURABLE, FILL-IN-THE-BLANK MODEL**

### **Preservation: Code Enforcement/Rehabilitation**

A-1 **Need:** \_\_\_\_\_ structures, or 5% of the housing in the City, are substandard, based on the Housing Needs Assessment or \_\_\_\_\_.

A-2 **Goal:** To reduce the number of substandard structures from 5% of the total housing stock to less than 1% by 199\_\_.

#### **A-3 Strategy:**

A-3(a). Increase housing code compliances by \_\_\_\_\_ units in FY 9\_ and by \_\_\_\_\_ units in FY 9\_, for a total of \_\_\_\_\_ units/year. Concentrate increased inspections in Census Tract Numbers \_\_\_\_\_.

Cost: \$ \_\_\_\_\_ (Local funds)

Administrative responsibility: City Housing Inspection Department

A-3(b). Fund \_\_\_ owner rehabilitations and \_\_\_ rental rehabilitations per year, for a total of \_\_\_/year.

Cost: \$ \_\_\_\_\_ (CDBG and HOME funds)

Administrative responsibility: City Housing Rehab Program

A-3(c). Implement changes to City Housing Code to strengthen preservation efforts and provide disincentives to owners whose properties do not comply. Changes shall include: 1) civil penalties; 2) quicker action on unsafe buildings; and 3) insulation requirements.

Cost: \$ \_\_\_\_\_ (Local funds)

Administrative responsibility: City Council

A-3(d). Implement housing code enforcement program of "spot condemnation" and acquisition of \_\_\_\_\_ vacant/boarded-up, substandard units (to be identified via utility disconnect records) for rehabilitation and re-sale to low income residents.

Cost: \$ \_\_\_\_\_ (CDBG funds)

Administrative responsibility: Nonprofit Housing Organization

### **New Construction: Replacement Housing**

B-1. **Need:** Approximately \_\_\_ housing units annually are demolished or lost through enforcement of the housing code, according to City Housing Department records.

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

#### **B-3. Strategies:**

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

B-3(a). City/County Housing Partnership

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

B-3(c). Second mortgage subsidy

B-3(d). Habitat for Humanity or other nonprofit housing developer

### **Low Income Rental Housing**

C-1. **Need:** \_\_\_\_\_ local families earn less than 50% of the median income.

\_\_\_\_\_ families are on the Housing Authority's waiting list.

C-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.

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

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

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

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

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## GLOSSARY

As communities try to cope with federal statutes and funding regulations, they encounter housing and community development jargon. Housing needs assessment and strategy terminology used in this guidebook is defined as follows:

**Comprehensive Plan:** A long-range guide for physical development--an official statement of the local governing body. The plan's housing element identifies and defines the nature of the intervention among housing components (demand, supply, finance).

**Goals:** The aims to which the community aspires or is striving. Goals and objectives allow priorities to be established and direct the community strategies and action plans toward their attainment.

**Housing cost burden:** The extent to which housing costs, including utilities, exceed 30% of income. A severe housing cost burden is the extent to which housing costs, including utilities, exceed 50% of income.

**Housing demand:** The demand for housing created by various submarkets, including consumers of housing services (homeowners and tenants), rental housing investors, and economic development planners.

**Housing supply:** All existing housing stock and new construction examined in terms of condition, vacancies, and changes due to demolition. Supply is affected by land costs, labor, industry, and services provided or required to maintain supply.

**Lower income levels:** As defined by HUD, Very Low Income = Families whose incomes do not exceed 50%, Low Income = 80%, and Moderate Income = 95%, respectively, of the HUD-determined area median income, with adjustments for family size.

**Method of tenure:** The two methods are 1) rent and 2) own (including conventional condominium or housing cooperative).

**Objectives:** The intentions or purposes to which a needs assessment or comprehensive plan is directed; that which is to be accomplished by strategies or action plans.

**Policy:** The guiding principles underlying the course(s) of action as pursued by governments or organizations.

**Primary data:** Original data collected by the researcher.

**Racial tipping:** Theoretically, an integrated neighborhood reaches the "tipping point" when the proportion of racial minority residents reaches 30%. After that, resegregation has often resulted.

**Secondary data:** Data obtained from another (published) source.

**Strategic planning/strategies:** Action-oriented, short-term plans directed at current issues; a way to carry out a local comprehensive plan.

## **APPENDIX A: COMMUNITY HOUSING PROFILE INFORMATION/DATA TYPES, APPLICATIONS, AND SOURCES**

### **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, developmental, 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 form 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 (female-headed households, families with children, frail 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 department(s)

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 listings/closings; consumer expenditures for housing; mortgage foreclosures

### 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 assessors' 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 payments 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 operating locally; community members with group process and needs assessment skills; 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 (above)

**APPENDIX B: BLANK TABLES TO ACCOMPANY COMMUNITY HOUSING PROFILE**

(Figure 6)

B-1: Net Residential Gains in City: 19-- to 19--

Census Tract	New DUs <sup>1</sup>	DUs Demolished	Net Change	Census Tract	New DUs <sup>1</sup>	DUs Demolished	Net Change
19__				19__			
1				1			
2				2			
3				3			
4				4			
5				5			
6				6			
7				7			
8				8			
9				9			
10				10			
19__ Totals				19__ Totals			
19__				19__			
1				1			
2				2			
3				3			
4				4			
5				5			
6				6			
7				7			
8				8			
9				9			
10				10			
19__ Totals				19__ Totals			

<sup>1</sup>DU=dwelling unit

Source: City Department of Planning and Community Development



B-3: Random Sample of Land Costs for Vacant Residential Land

Lot	Block	Addition/ Subdivision	Appraised Land Value	Special Assessments	Years
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Source: City or County Planning or Building Department or Tax Assessor

**APPENDIX C. SAMPLE COMMUNITY RENTAL HOUSING MARKET SURVEY  
QUESTIONS**

**Instructions to owner/landlord/manager: Complete one form for each development or structure you own or manage.**

Name/address of property

\_\_\_\_\_

\_\_\_\_\_

Owner's/agent's name \_\_\_\_\_ Phone \_\_\_\_\_

Address \_\_\_\_\_

Q-1 Type of structure (Circle one)

- 1 Mobile/manufactured home
- 2 Single-family detached house
- 3 Duplex, tri-plex, or four-plex
- 4 Building with 5-9 apartments
- 5 Building with 10 or more apartments
- 6 Other, explain \_\_\_\_\_

Q-2 Building accessibility (Circle all that apply):

- 1 One or fewer steps to building entrance
- 2 Two or more steps to building entrance
- 3 One-story building
- 4 Two- or more story building without elevator
- 5 Two or more story building with elevator

Q-3 Wheelchair accessibility (Circle all that apply):

- 1 Building entry door has at least 32 inches clear passage
- 2 Each apartment entry door has at least 32 inches clear passage
- 3 Each kitchen door or opening has at least 32 inches clear passage
- 4 At least one bathroom per unit has a door with at least 32 inches clear

Q-4 Number of units by bedroom size and rent level: Fill blanks and circle.

Number of Units Rent Amount Furnished? Utilities included?

_____ Efficiency unit	Monthly rent \$_____	Ye s	N o	Heat	Lights	W/ S	A/ C
_____ 1-bedroom	Monthly rent \$_____	Ye s	N o	Heat	Lights	W/ S	A/ C
_____ 2-bedroom	Monthly rent \$_____	Ye s	N o	Heat	Lights	W/ S	A/ C







## **APPENDIX D. HOUSING NEEDS ASSESSMENT SAMPLE SURVEY QUESTIONS**

Depending upon the objectives for the Housing Needs Assessment survey, the local Housing Task Force will choose the most appropriate questions from the following sample mail questionnaire items. Although they could be converted to telephone or personal interview use, the sensitive questions about income levels may produce more complete and accurate data if done by mail. Furthermore, some questions require time for thought or even finding the answer.

The questionnaire should include a cover letter that emphasizes the importance of the data and assures confidentiality of the responses. Limit the questionnaire to no longer than five full pages or ten half-pages, including only as many items as needed to meet the objectives for the survey. Fill-in-the-blank alternatives are shown for items that would require extra space if all choices were spelled out.

For the results to be "respectable," a response rate of at least 50% is necessary. To increase the return rate, enclose a self-addressed, stamped envelope. Sending a postcard-thank you/reminder to all respondents one week after the initial mailing will produce additional responses. A final technique to raise the response rate is to send a follow-up letter with another copy of the survey to those who have not responded by the date three weeks after the initial mailing.

Sources of the items used or adapted here include Hanna, et. al (1991); Illinois Housing Leadership Network (1990); Winter et al (1989); Morris and Goetz (1989); and Tremblay and Dillman (1984). Selected 1990 Census questions are also included to allow you to obtain updated local data for comparison.

### **INTRODUCTORY/COVER LETTER TO ACCOMPANY THE SURVEY**

Dear \_\_\_\_\_

Today, our community faces a challenge to provide both jobs and affordable housing for you. To obtain the information necessary to develop policies and programs for \_\_\_\_\_ (town name), we are studying local housing needs and all factors that affect the availability of housing in this area.

You are part of a (random) sample of people who live or work in \_\_\_\_\_ and whose opinions are important to describing our housing situation. To assure that the attitudes and experiences of all local residents and employees are represented, it is very important that each questionnaire be completed and returned. We have assigned each survey an identification number so that we can process the questionnaire when it returns. No names or addresses will be placed on the surveys or used in our housing report.

When the housing needs assessment is completed, we will be happy to share the results with you. You may receive a summary of our report by writing, "Copy of results requested" on the back of the return envelope, and printing your name and address below it. Please do not put this information on the survey itself.

If you have questions, feel free to write or call \_\_\_\_\_ (name, title) during business hours. Thank you so much for your help.

**SAMPLE COVER PAGE: A SURVEY OF THE HOUSING NEEDS OF \_\_\_\_\_**

## **RESIDENTS**

\_\_\_\_\_ (City or County Name) is experiencing important housing and economic changes. Yet we don't know exactly what our community's housing needs are. Conducted by \_\_\_\_\_ (Housing Task Force name, etc.), this survey is designed to identify the housing concerns of residents in this area so that our leaders can develop housing policies and programs that focus first on our most serious issues.

Please feel free to use the space in the margins to make additional comments. Your ideas are important and will be read and taken into account.

Thank you for your help.

Please return the questionnaire to:

Name

Address

Telephone Number

**Instructions:** To determine the housing situation in \_\_\_\_\_, we need information about your housing experience, adequacy, affordability, and assistance and support service needs.

For each question, please **fill in the blank or circle the number** that describes your situation or opinion.

### **HOUSING EXPERIENCE**

Q-1 Which best describes the building you live in?

- 1 Mobile or manufactured home on its own lot
- 2 Mobile or manufactured home in a mobile home park
- 3 One-family house detached from any other house
- 4 Townhouse (one-family house attached to one or more houses)
- 5 Duplex, triplex, or four-plex
- 6 Building with 5 - 9 apartments
- 7 Building with 10 - 19 apartments
- 8 Building with 20 or more apartments
- 9 Other (explain)\_\_\_\_\_

Q-2 Is your dwelling (Circle one)

- 1 Owned by someone in this household buying it with a mortgage or loan
- 2 Owned by someone in this household free and clear (paid for)
- 3 Rented for cash rent
- 4 Occupied rent-free without payment of cash rent

Q-3 How long have you lived in this home?

\_\_\_\_\_ number of years (If less than one, write number of months here \_\_\_\_\_)

Q-4 About when was your home first built? (Circle one)

- 1 1980 or after
- 2 1970-79
- 3 1960-69
- 4 1950-59
- 5 1940-49
- 6 1939 or earlier
- 7 Don't know

Q-5 Are you employed outside your city of residence?

- 1 No
- 2 Yes

**If yes:**

- a. Where do you live? \_\_\_\_\_ (town/county)
- b. How many miles do you drive round trip each day to your job? \_\_\_\_\_ miles

Q-6 Have you experienced any of the following difficulties in housing yourself or your family?  
(Circle all that apply)

- 1 Shortage of affordable rental housing
- 2 Limited numbers of affordable homes for sale
- 3 Available, affordable homes are poor quality or too small
- 4 Don't have enough money for required downpayment on a home
- 5 Can't qualify for a mortgage at today's interest rates and home prices
- 6 Trouble qualifying for home financing because of credit rating
- 7 Finding housing that is both accessible for my disability and affordable
- 8 Other, explain \_\_\_\_\_

Q-6a **If you circled any of the above, which ONE was the most important problem?**

Q-7 In looking for a place to live, do you think you may have been discriminated against for any reason?

- 1 No
- 2 Yes

Q-7a **If yes**, why do you think you may have been discriminated against? (Circle all that apply)

- 1 Race or ethnic status
- 2 Income level
- 3 My children were not welcome
- 4 I/we are receiving public assistance
- 5 Because someone in my household/family is disabled
- 6 Other, explain \_\_\_\_\_

**HOUSING ADEQUACY**

Q-8 Overall, how do you feel about your present housing situation?

- 1 Very satisfied
- 2 Satisfied
- 3 Neither satisfied nor dissatisfied

- 4 Dissatisfied
- 5 Very dissatisfied

Q-9 How many rooms does your house or apartment have? Include the kitchen, but do **not** count bathrooms, halls, foyers, balconies, porches, unfinished basement rooms, or half-rooms.

**///Communities will choose one of these response methods///**

Fill in the blank.

**ALTERNATE RESPONSE** Circle one.

\_\_\_\_\_ rooms

- 1 One
- 2 Two
- 3 Three
- 4 Four
- 5 Five
- 6 Six
- 7 Seven or more

Q-10 How many bedrooms are in your home? (How many would you list if the home was on the market for rent or for sale?)

Fill in the blank.

**ALTERNATE RESPONSE** Circle one.

\_\_\_\_\_ bedrooms

- 1 One
- 2 Two
- 3 Three
- 4 Four
- 5 Five or more

Q-11 For your family, is the size of your home or apartment?

- 1 Just right
- 2 A little too small
- 3 A lot too small
- 4 A little too large
- 5 A lot too large

Q-12 Does your home have (Circle all that apply):

- 1 Cold, piped water
- 2 Hot, piped water
- 3 Flush toilet(s)
- 4 A tub and/or a shower
- 5 Connection to public/city sewer
- 6 Connection to septic tank or cesspool
- 7 Connection to public/city water
- 8 A well with safe water supply
- 9 Complete kitchen facilities (range, refrigerator, and sink)

Q-13 Does your home have (Circle all that apply):

- 1 At least one entry with only one or no steps
- 2 Entrance(s) with more than one step
- 3 Ramped entrance instead of or in addition to steps
- 4 Front door wide enough for wheelchair passage (at least 32" clear passage)
- 5 Bathroom door wide enough for wheelchair passage (at least 32" clear)
- 6 Room to maneuver a wheelchair in the bathroom
- 7 Room to maneuver a wheelchair in the kitchen
- 8 Grab rails near the tub or shower
- 9 Grab rails near the toilet

Q-14 Please rate the following aspects of your living environment: (Circle numbers)

	Excellent	Very Good	Good	Fair	Poor
House structural condition	5	4	3	2	1
Exterior appearance of home	5	4	3	2	1
Yard/lot size	5	4	3	2	1
Adequate heating	5	4	3	2	1
Sanitation and safety	5	4	3	2	1
Security from crime	5	4	3	2	1
Quality of neighborhood	5	4	3	2	1
Distance from work	5	4	3	2	1
Occupancy costs	5	4	3	2	1

Q-15 Which one best describes the condition of your home?

- 1 Excellent, no repairs needed
- 2 Good, only a few minor repairs needed
- 3 Adequate, needs many, but mostly minor repairs
- 4 Poor, needs major repairs
- 5 Very poor, needs to be torn down

Q-16 Does your home have any physical deficiencies?

- 1 No
- 2 Yes, explain \_\_\_\_\_

Q-17 Do you agree that this community has any of the following housing problems?

	Disagree (Not a Problem)	Agree (Minor Problem)	Definitely Agree (A major Problem)	Don't Know
Enough different dwelling types	1	2	3	4

Enough affordable homes for sale	1	2	3	4
Enough affordable rental units	1	2	3	4
Enough subsidized/assisted housing	1	2	3	4
Enough housing for the elderly	1	2	3	4
Too much poor, dilapidated housing	1	2	3	4
Too much vacant/abandoned housing	1	2	3	4

Q-18 Do you feel that city or county funds should be spent to address the above problems?

1 Yes

2 No

3 Don't know

Q-19 Would you say that it is difficult for the following people to find appropriate and affordable housing in your community? (Circle all that apply)

	Not difficult		Somewhat difficult		Very difficult
Married couples without children	1	2	3	4	5
Married couples with children	1	2	3	4	5
Single parents with children	1	2	3	4	5
Single persons living alone	1	2	3	4	5
People with disabilities	1	2	3	4	5
Older people aged 55-79	1	2	3	4	5
Older people aged 80 or older	1	2	3	4	5

Q-20 What types of housing should your community encourage (more of)? (Circle all that apply and note whether each should be rental and/or owned)

	Rental	Homeownership
1 Subsidized housing for low income elderly	1	2
2 Subsidized units for <u>non</u> elderly low income families	1	2
3 Accessible/adaptable housing for disabled persons	1	2

- 4 Mobile/manufactured homes in mobile home parks 1 2
- 5 Mobile/manufactured homes on individual house lots 1 2
- 6 None of the above--adequate housing is available 1 2

**HOUSING AFFORDABILITY, PREFERENCES AND COST BURDENS**

Q-21 Are you sharing housing with someone else because you have to in order to afford it?

- 1 No
- 2 Yes

Q-22 If housing that better suits your needs was available, how would you feel about moving or selling your home?

- 1 No desire to move/sell
- 2 Would like to move/sell
- 3 Definitely want to move/sell
- 4 Definitely expect to move/sell
- 5 Definitely plan to move/sell

**////Communities may wish to separate this into two different questions: move vs. sell////**

Q-23 During the past year, did you try to find better or more affordable housing?

- 1 No
- 2 Tried, but not very hard
- 3 Tried moderately hard
- 4 Tried very hard

Q-23 If able to move to other housing you could afford, would you prefer to

- 1 Rent
- 2 Own
- 3 Other, explain \_\_\_\_\_

Q-24 If you were able to move to other housing, would you consider the following options?  
(Circle one answer for each)

	Definitely Not	Probably Not	Not Sure	Probably Yes	Definitely Yes
1 Sharing a home with a non-related person/family	Def-No	Prob-No	Unsure	P-Yes	Def-Yes
2 Buy a mobile home located in a <u>rented space in a park on my own lot</u>	Def-No	Prob-No	Unsure	P-Yes	Def-Yes
3 Buy a mobile home and place	Def-No	Prob-No	Unsure	P-Yes	Def-Yes
4 Buy a duplex and rent out 1/2	Def-No	Prob-No	Unsure	P-Yes	Def-Yes
5 Buy a single-family home	Def-No	Prob-No	Unsure	P-Yes	Def-Yes

- |   |        |         |        |       |         |
|---|--------|---------|--------|-------|---------|
| 6 Buy a townhouse (shares side walls with next house) | Def-No | Prob-No | Unsure | P-Yes | Def-Yes |
| 7 Rent in a duplex                                    | Def-No | Prob-No | Unsure | P-Yes | Def-Yes |
| 8 Rent in a tri- or four-plex                         | Def-No | Prob-No | Unsure | P-Yes | Def-Yes |
| 9 Rent a single-family house                          | Def-No | Prob-No | Unsure | P-Yes | Def-Yes |
| 10 Rent an apartment in building with 5+ units        | Def-No | Prob-No | Unsure | P-Yes | Def-Yes |

Q-25 Which of the above housing options would you most prefer? (Write the number of your choices in the boxes)

Most Prefer

Second Most Prefer

Q-26 Which one of the above would you most dislike? (Write number of choice in box) Most Dislike

**ALTERNATE METHOD OF ASKING ABOUT HOUSING COSTS/INCOME RATIO (COMPARE TO "FILL-IN-THE-BLANK" METHOD ON NEXT PAGE:**

Q-27 What is your housing/income ratio? 1) Add your monthly **rent or mortgage payment** to your estimated average **monthly utility costs**, then 2) divide the total monthly housing cost by your monthly income before deductions. The result is:

- |                        |  |
|------------------------|--|
| 1 Less than 30 percent | Example:                               |
| 2 31 - 40 percent      | \$300 monthly rent + \$50 utilities =  |
| 3 41 - 50 percent      | \$350, divided by \$1,000 income = 35% |
| 4 More than 50 percent |  |

**IF YOU RENT, please answer these questions:**

Why do you choose to rent? (Circle all that apply)

- 1 Planning to stay a short time
- 2 Little or no upkeep required
- 3 Can't afford to buy a home
- 4 Other, explain \_\_\_\_\_

Was a security deposit required when you moved into this unit?

- 1 Yes, specify the amount \$\_\_\_\_\_
- 2 No

Fill in the **three** blanks below and the computer will figure your housing income ratio:

Approximately how much is your monthly rent? If the rent is cash-free, write zero (0).

\_\_\_\_\_ Dollars

If **not** included in the rent payment, how much is the average total monthly cost for **heat, electricity, and water/sewer**?

\_\_\_\_\_ Dollars

How much is your household's **total monthly income** from all jobs and other sources--before deductions?

\_\_\_\_\_ Dollars

Are you interested in buying a home?

- 1 No
- 2 Yes

**If yes,**

What is your affordable price range? \_\_\_\_\_

**If yes,**

Would a 10% down payment on a home in that range be a problem?

- 1 No
- 2 Yes

**IF YOU OWN (including mobile home owners who rent their lot space), please answer these questions:**

Is this house or apartment part of:

- 1 A condominium
- 2 A housing cooperative
- 3 Neither

What is the value of your home, that is, how much do you think this house and lot or condominium unit would sell for if it were for sale?

- 1 Less than \$25,000
- 2 \$25,001 - \$50,000
- 3 \$50,001 - \$75,000
- 4 \$75,001 - \$100,000
- 5 \$100,001 - \$150,000
- 6 \$150,001 - \$200,000
- 7 \$200,001 or more

About how much is the monthly first **mortgage payment** (principal, interest, homeowners' insurance, and real estate taxes)? If the mortgage is paid off, please write zero (0).

\_\_\_\_\_ Dollars

If **not** included in the house payment, how much is the average total monthly cost for **heat, electricity, and water/sewer**?

\_\_\_\_\_ Dollars

How much is your household's **total monthly income** from all jobs and other sources--before deductions?

\_\_\_\_\_ Dollars

**HOUSING ASSISTANCE AND SUPPORT SERVICE NEEDS**

Q-28 Do any of the following conditions interfere with the daily activities of anyone in your household? (Circle all that apply)

- 1 Physical disability
- 2 Developmental disability such as mental retardation
- 3 Mental health/emotional problem
- 4 Alcohol or drug dependence
- 5 HIV or AIDS-related complex

Q-29 Does any adult or child in your home have a physical, mental or other health condition lasting for six months or more that: (Circle all that apply)

- 1 Interferes with ability to care for personal needs (bathing, dressing)
- 2 Makes it difficult to get around inside the the house
- 3 Limits the kind or amount of work the person can do at a job
- 4 Prevents this person from working at a job
- 5 Makes it difficult to get in and out of the house

Q-30 In the past year, did anyone in your household need or receive outside help (from non-relatives) with any of the following? (Circle all that apply)

	Needed	Received
Child care services	1	2
Household tasks (such as yardwork or heavy cleaning)	1	2
Personal care (bathing, dressing, etc.)	1	2
Home health assistance	1	2
Meals delivered to your home	1	2
Transportation services	1	2

Q-31 Has anyone in your household received any of the following in the past year? (Circle all that apply)

- 1 Food stamps
- 2 Energy assistance
- 3 Public housing assistance
- 4 Section 8 housing certificate or housing voucher
- 5 Have not received subsidized housing assistance, but am on a waiting list

**Finally, we have some questions about your household (for the statistical analysis)**

Q-32 Please list everyone who lives in your household, starting with yourself:

Who? (e.g., wife, husband, son, daughter, parent, friend)	Age (in years)	Sex (M = Male; F = Female)
1 _____	_____	_____
2 _____	_____	_____
3 _____	_____	_____
4 _____	_____	_____
5 _____	_____	_____
6 _____	_____	_____

Q-33 Which of these best describes your household?

- 1 One person living alone
- 2 Married couple with no children
- 3 Married couple with children
- 4 Single-parent family
- 5 Includes at least one person who is unrelated to me
- 6 Other \_\_\_\_\_

Q-34 Householders' race and ethnic background (Circle the correct numbers)

	Male householder	Female householder
White	1	1
Black or Negro	2	2
American Indian	3	3
Asian or Pacific Islander	4	4
Hispanic	5	5
Other _____	6	6

Q-35 How many people now living in this household work outside the home for pay?

\_\_\_\_\_ persons

Q-36 What is the employment status of the householders? (Circle the appropriate numbers)

	Yourself	Spouse or partner
Employed or self-employed full-time	1	1

Employed or self-employed part-time	2	2
Retired	3	3
Disabled	4	4
Full-time homemaker	5	5
Full-time student	6	6
Unemployed, but looking for work	7	7
Unemployed and not looking for work	8	8
Other, explain	_____	_____

Q-37 What category best describes your total household income from all sources--before deductions--last year?

- |                       |                        |
|-----------------------|------------------------|
| 1 Less than \$10,000  | 8 \$40,001 - \$45,000  |
| 2 \$10,000 - \$15,000 | 9 \$45,001 - \$50,000  |
| 3 \$15,001 - \$20,000 | 10 \$50,000 - \$55,000 |
| 4 \$20,001 - \$25,000 | 11 \$55,001 - \$60,000 |
| 5 \$25,001 - \$30,000 | 12 More than \$60,000  |
| 6 \$30,001 - \$35,000 |                        |
| 7 \$35,001 - \$40,000 |                        |

Q-38 Did any of your household income over the past year come from (Circle all that apply)

- 1 Wages or salary
- 2 Business or farm income
- 3 Investment income (from interest, rents, dividends)
- 4 Retirement income (Social Security, pension, annuities)
- 5 Disability income
- 6 Child support payments or alimony
- 7 Government assistance (AFDC, SSI, welfare or other public assistance)
- 8 Other, explain \_\_\_\_\_

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