Importance of Housing

- Shelter and home for residents
- Affects perception of community
- Affects neighborhood stability
- Related to economic development
- Aspect of the tax base

Affordable Housing

- Housing the costs of which do not exceed 30% of a household’s gross income
- Housing designed to be affordable for households with no more than 80% of the median household income in the area
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Local Government Role
- Building, housing, and property maintenance codes
- Goals, objectives, policies and actions in comprehensive and housing plans
- Zoning for density and types of housing units and types of development
- Subdivision and land development requirements
- Housing initiatives

Regional Comprehensive Plan Considerations
- Is affordable and senior housing concentrated in the core community?
- Are commercial and service establishments still located in the core community?
- How seriously is the plan going to take housing needs?
- Are people listening to each other?
- Will there be a regional consensus and policy on concentration/dispersing affordable and senior housing?
- Are there specific recommended actions and projects in support of a regional policy?
- Does the community have public transportation?

Residential Reinvestment Areas
- Areas where it is important to stabilize and enhance residential neighborhoods
  - Support ownership and retention of ownership programs
  - Encourage home renovation, rehabilitation, maintenance and enhancement
  - Elm Street Program
  - Code Enforcement
  - Rental unit licensing and inspection
  - Identify housing infill opportunities and create infill housing projects
Downtown Master Plan Considerations

- Important to establish policies on housing
  - Targets can include:
    - Active adults in higher density development
    - New Families purchasing fixer-upper homes in historic neighborhoods
    - Live/work units
    - Young professionals looking for apartments or condominiums in 2nd and 3rd floor units
    - Infill market rate and below market rate housing developments
  - Sketches and photos can depict infill housing compatible with neighborhoods

Approaches to Inclusionary Zoning

- Incentives such as density, housing arrangements, mixed use, housing type, and reductions in yard requirements
  - Mandatory set-asides

Incentive Provision from a TND Ordinance

For each affordable housing unit as defined herein, one additional dwelling unit shall be permitted up to a twenty percent (20%) increase in the maximum density. The developer is required to procure eligible applicants for affordable housing units from the Redevelopment Authority of Monroe County or the Housing Authority of Monroe County under the rules and procedures, as may be adopted by the Redevelopment Authority of Monroe County or the Housing Authority of Monroe County; the commissioners and Act 137 Advisory Board for the purpose of enhancing the county’s local affordable housing efforts.

The applicant shall demonstrate to the satisfaction of the Township that the affordable housing units will be sold or rented at a market rate for the target population (per the Affordable Housing definition) and shall provide arrangements acceptable to the Township for retaining those units for the target population at the time of resale or re-renting. Affordable housing units shall blend into the neighborhood in design and appearance and be interspersed throughout the neighborhood rather than be concentrated in a particular section.
SALDO Considerations

- Streamlining procedures and submission requirements
- Reducing review, impact and infrastructure connection fees
- Reducing improvement requirements/specifications

Why a Community Housing Plan

- Address the housing needs of the community
- Support funding applications of non-profit agencies

Population Trends

- Growth/decline
- Capacity for growth
- Income characteristics
- Poverty levels
- Age characteristics
- Household characteristics
  - Size
  - Age
  - Family/householder
Stage of Life Cycle
- Activity patterns
- Demand for housing type
- Demand for community facilities and services
- Moving behavior

Stage of Life Cycle
- Young adults entering the labor force
- Maturing labor force families
- Mature labor force families/empty nesters
- Seniors

Housing Trends
- Owner occupancy
- Renter occupancy
- Persons per unit by type of occupancy
- Vacancy status
- Type of unit
- Age of unit
- Lack of amenities
Household Type by Occupancy
- Family/non-family
- Type of family
- Age of householder
- Householder living alone by sex and age

Future Needs
- Population projections
- Household formation projections

Financial Data
- Mortgage payment
- Monthly housing cost as percentage of income
- Rent payment
- Rent as percentage of income
- Income as percentage of area median income
Building Permit Data
- Number
- Types of dwellings
- Cost

Affordable and Senior Housing
- Private Income-based housing
- Housing Authority Housing
  - Location
  - Number of units
  - Type of housing
  - Target population
  - Vacancies
  - Waiting list

Current Housing Availability
- Multi-list, for sale price, rent, type of unit, location, rooms
- Newspaper ads
Groups of Particular Concern

- Those entering the housing market
- Local workforce
- Seniors and disabled
- Female-headed households
- Large households
- Community specific
  - Seasonal laborers

Questions to Ask

- Are the existing and projected housing needs for all segments of the community being met?
- Does the wage structure of the community provide the necessary income to support families and allow them to secure housing in the area?
- Is housing available for workers in existing, proposed, and target businesses?
- Is the zoning ordinance inclusionary with regard to housing density and type and lot sizes?
- Where do groups of particular concern now reside?

Mapping of Opportunities

- Housing Development
  - Community Housing Plan
  - Comprehensive Plan
  - Downtown Master Plan
Factors to Consider

- Locating Senior and Affordable Housing
  - Proximity to existing senior and affordable housing
  - Availability of infrastructure
  - Blend housing types and costs within developments?
  - Will age-restricted housing be encouraged?
  - Will Residential Revitalization Areas be targeted?
  - Is infill or greenfield development, or a combination, preferable?
  - Where are commercial uses, services, community facilities, jobs, transit and pedestrian facilities and medical facilities located?
  - Compatibility with existing land use patterns

Special Concerns for Seniors

- Availability of affordable housing, assisted living facilities, nursing facilities and a combination thereof in the community
- Linking affordable, independent housing to needed services, allowing residents to remain in their housing environments
- Availability of subsidized housing where lower income seniors have access to separately funded health-related and supportive services such personal care, housekeeping, meals and transportation

Housing-Related Actions

- Main Street Program to enhance downtown
- Elm Street Program to enhance residential neighborhoods near downtown
- Support for efforts of non-profit agencies to provide and encourage senior and affordable housing
- Renovating existing blighted housing and making it available to first-time homebuyers
- Ownership programs
  - Down payment assistance
  - Assistance in meeting housing expenses
  - Assistance to purchasers who rehabilitate
### Housing-Related Actions

- Grants and loans for home renovation, rehabilitation, maintenance and enhancement
- Code enforcement
- Rental unit licensing and inspection
- Assistance for rental rehabilitation to meet code requirements
- Land banking
- Identification of properties in need of rehabilitation or removal
- Acquire buildings for transfer and use for affordable housing

### Housing-Related Actions

- Regulate housing conversions, restrict areas where allowed and require adequate parking
- Provide financial incentives for changing multi-family structures back to single family homes
- Determine the merits of tax abatement for rehabilitation, conversion to single family or construction of affordable and senior housing
- Encourage preservation of existing desirable characteristics and architecture of neighborhoods
- Consider creation of a housing commission or committee

### Important Housing Considerations

- How proactive will the municipality be with regard to housing?
- What role will the municipality plan in the provision of housing?
- Who will be the municipality’s partners?
- What approach and programs are most appropriate for the community?
- What people and neighborhoods are most in need of assistance?
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