



IT TAKES A  
VILLAGE: TOOLS  
AND PARTNERSHIPS  
IN DEVELOPING  
AFFORDABLE  
HOUSING

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# WHAT IS AFFORDABLE HOUSING?

Public Housing

Housing Choice Vouchers (Section 8)

LIHTC

New Market Tax Credit Housing

Low-Income Housing

Workforce Housing

Subsidized Housing

NOAH

# PLAYERS IN AFFORDABLE HOUSING

The Developers

The Funders

The Governments

The Advocates

# THE DEVELOPERS

## For Profit

- ✓ LIHTC
- ✓ Private Equity
- ✓ Traditional Loans
- ✓ Government Funding
- ✓ PBVs
- ✓ Projects must be larger (40+)

## Non-Profit

- ✓ Community Housing Development Organizations
- ✓ Traditional non-profits
- ✓ Religious Organizations

## Government

- ✓ Housing Authorities
- ✓ Counties

# THE FUNDERS



PHFA: LIHTC, HOP-MF, First time Home buyer



HUD: 811, PBV, CDBG, HOME



Affordable Housing Trust Funds: State, County



Private Investment

# THE GOVERNMENTS

## Federal

HUD

USDA

US Treasury (ARPA)

## State

PHFA

DCED

## County

County Government

MHID

Housing Authorities

Redevelopment Authorities

Land Banks

# THE ADVOCATES

- Mission driven organizations
- For-profit consultants
- Municipalities



## SO NOW WHAT?

Create a partnership

Find Funding

Locate property

Gain community buy in/trust

Develop housing

Market

Lease

Rinse and repeat





# PARTNERSHIPS ARE LIKE MARRIAGES

## Marriage

1. Communication
2. Finances
3. Kids
4. ...

## Partnerships

1. Communication
2. Budget
3. Project Goals
4. Do it again?

**Schools** ————— University and Colleges looking to develop housing adjacent to campus. Also, opportunity with abandoned schools or excess student housing that no longer fits needs of student population.

**Foundations** ————— Provide housing financing to diversify assets as well as impacts on the community in connection with main mission.

**Businesses** ————— Business centers (e.g., Hospitals, Casinos, Resort Areas) looking to house employees closer to work as transportation options are not always available

**Religious Institutions** ————— Churches, missions, synagogues and more to build housing to combat homelessness. Many religious orders have excess real estate holdings.

# PARTNERS

## UNIQUE PARTNERSHIP OPTIONS



- 8 rental units, 6 of which will be affordable to those earning no more than 65% of AMI
- Federal and Pennsylvania Historic Tax Credits
- CDBG funds
- a loan of funds from the client
- grants from 6 organizations

# MUNICIPAL TOOLS

- Inclusionary zoning options
- Reduce administrative procedural burden on land development/subdivision process
- Implement impact fees
- Develop Housing Trust Fund
- Property tax reduction (without appeal)



## SUMMARY

- Make sure you are in it for the right reasons
- Make sure your partner has aligning goals as you do
- Work with the community/municipality to reduce barriers
- If you find something that works, don't reinvent!



# Q&A

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