BEST PRACTICES IN SUBURBAN HOUSING AFFORDABILITY:

UNDERSTANDING, MOTIVATING, AND POLICY OPTIONS

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The Western Center for Metropolitan Extension and Research (WCMER) is a multi-university collaboration established by the Western Extension Directors Association to increase the internal capacity of Extension programs to address metropolitan issues, and to elevate the stature and value of Cooperative Extension to external metropolitan audiences. Since its founding in 2014 we have focused our efforts on applied research on best Extension practices and issues facing metropolitan areas, and professional development for Extension professionals, with a goal of better aligning programs and program delivery with the needs, issues and interest of their metropolitan constituency.

The WCMER believes that the land-grant university system, applied through Extension and in partnership with communities, governments, organizations, and corporations can help metropolitan regions improve the health and wellbeing of all residents, achieve equitable economic growth, and steward their natural environments. As an organization, we foster new partnerships and approaches to addressing novel situations.

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Introduction

Housing research and resources often focus on urban and rural areas; however, an increasing number of suburban areas face housing affordability pressure from rapidly expanding urban cores.[1] In addition to suburban cities, regional metropolitan areas (e.g., Boise, ID; Spokane, WA; Grand Rapids, MI; Albany, NY; and Lubbock, TX), which serve as economic, cultural, social, or health-care hubs for surrounding rural communities, are experiencing similar housing pressures, so many of the lessons described here apply to these communities as well.

Although suburban communities each have different housing strengths and weaknesses, across the United States they have all experienced a steady rise in median housing prices (with the exception of drops during recessions). In 1965, the median sale price of a home was about $20,000 (about $165,000 in 2021 dollars); in 2020 that price reached $327,100 (U.S. Census Bureau and U.S. Department of Housing and Urban Development 2020). Adjusted for inflation, this indicates housing prices more than doubled in the last 55 years, far exceeding the relative rise in prices of other goods (Bank for International Settlements 2020). Lower housing affordability has a host of negative consequences beyond reducing disposable incomes including (but not limited to), increased homelessness, poor health outcomes, and unaddressed racial housing inequality.

We begin by reviewing these additional motivations for addressing housing affordability. Pursuant to facilitating the measurement and analysis of a housing market, the subsequent section reviews approaches to understanding, measuring, and analyzing the current state of housing affordability in an area, including data sources for enhancing that understanding, and a categorization of housing situations that cities and suburban communities often face. In the final sections, we detail action policy options for improving housing affordability. Although we provide a general framework for thinking about housing markets, your market may differ substantially and we encourage you to explore your specific local conditions.

Motivations for Addressing Housing Affordability

To address housing affordability in your community, it is important to have common motivations and clear goals in mind to help shape and measure policies and programs. Depending upon your community's particular needs or affordability status, you may be motivated to improve housing affordability from the perspectives of addressing homelessness, improving health, or confronting racial injustice. These perspectives can be useful for launching housing affordability efforts, increasing community buy-in, and guiding housing affordability goal setting. Whether or not these perspectives drive the community's efforts, they are all important to keep in mind for assuring housing affordability for all the members of your community.

Homelessness

Homelessness is a systemic problem nationwide. Yearly, approximately 150,000 families will reside in emergency shelters or transitional housing programs, while—*on any given day*—nearly 57,000 families will live in emergency shelters, transitional housing, or in places not intended for human habitation, such as cars, campgrounds, sheds, or garages (National Governors Association 2018). The primary cause of family homelessness is the lack of affordable housing which ultimately has resulted from the combination of the rapidly increasing cost of housing and, as noted earlier, stagnation of the median family income. In 2018, there were only 37 available and affordable housing units for every 100 high-poverty households (ibid.). Although many of these high-poverty households qualify for a federal housing subsidy or voucher,

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[1] This document refers to "suburbs" as mixed-use or residential areas, existing either as part of a city or urban area or (more often) as a separate residential community within commuting distance of a city.

allowing high-poverty individuals to pay no more than 30 percent of their income for rent, only 1 in 4 high-poverty individuals actually receive a subsidy or voucher (ibid.).

Additionally, people experiencing homelessness are among the most regular users of public systems, experiencing frequent and multiple contacts with courts, corrections systems, emergency shelters, hospitals, child welfare and other costly public services (MacDonald et al. 2015). These frequent users of public systems can create significant strain on public budgets (National Association of Counties & The Corporation for Supportive Housing 2013). The expense of addressing housing affordability may be offset by reduced costs for these public services. The policy options that we review in latter sections have been shown to reduce the probability that people will experience homelessness and other related outcomes (National Governors Association & The Corporation for Supportive Housing 2018).

Health
Numerous health leaders are actively pursuing solutions for homelessness, and housing system transformation, as part of *health system* transformation. The cost to care for about five percent of Medicaid enrollees nationwide accounts for more than 50 percent of all Medicaid spending (Arabo et al. 2016). Almost half of these high-cost individuals are experiencing homelessness (Johnson et al. 2015). Although Medicaid is a state-level budget strain, other health-related expenditures can strain local budgets as well. Thus, among the most important interventions for this group is improving the availability of affordable housing.

A common misconception is that most of the individuals or families experiencing homelessness suffer from mental health issues or domestic violence. However, studies find that rates of mental health issues or domestic violence are no higher for individuals or families facing homelessness than they are for low-income families that never experience homelessness (National Governors Association 2018).

Racial Inequities
The legacy of racist redlining policies and the numerous other policies that segregated racial and ethnic minority populations in the United States has resulted in continued segregation and worsened housing affordability for minority families and individuals. The Kerner Commission (1968) described housing in America as "separate and unequal." In fact, any examination of housing affordability in the absence of racial justice is incomplete due to the currently inseparable interaction of race, housing policy, and housing-related outcomes in the United States. The lasting and ongoing effects of past explicitly racist policies are still felt today, and status-quo acceptance maintains unequal housing segregation. Racial justice is currently inexorably connected with the other factors influencing housing affordability including income, wealth and health inequities.

Income, while not the only factor increasing odds of people experiencing homelessness, is one of the determinants and has a racial inequity component as well. In 2019, the median income for White[2] families

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[2] Although major publications like *The New York Times* and other major news outlets that adhere to the AP Style Book, do not call for capitalizing "B" in Black or "W" in "White," we capitalize both throughout this document. Eligon (2020) and Thúy Nguyễn and Pendleton (2020) provide reviews of the debate. To summarize, Black scholars and writers generally agree that writers should capitalize the word "Black" in the context of race. Most news organizations do not capitalize "white," generally arguing that it is an identifier of skin color, not shared experience, and that racist white supremacist groups have adopted that convention. But other scholars argue that to write "Black" and not "White" is to give White people a pass on seeing themselves as a race and recognizing all the privileges they get from it. We argue that—perhaps most of all in a paper that reviews a historic example of systemic oppression and impoverishment of Black people by White people and the legacy thereof—detaching "white" from the proper noun, "White," would facilitate White detachment from conversations about race and remove accountability from White people's and White institutions' involvement in racism.

was about $60,000 and only $36,000 for Black[3] families (Rothstein 2017). Nationwide, Black individuals account for 12% of the population, but 43% of the individuals experiencing homelessness (Olivet et al. 2018). Black families are even more overrepresented among families experiencing homelessness, with about 52% of parents in homeless families being Black (National Governors Association 2018). This is almost four times the share it would be if racial representations were proportionate to the population shares. Thus, we see the pursuit of racial justice and reducing people experiencing homelessness are substantially interlinked. A secondary impact of homelessness is overall individual or family wealth. Home equity remains the major source of wealth accumulation for middle class families in the United States. Therefore, it is not surprising that median household wealth inequality exists, and is even worse, than income inequality: $134,000 for White families and $11,000 for Black families (Rothstein 2017).

Like income, housing and health have a racial inequality aspect as well. For example, Black children are nearly twice as likely as White children to suffer from asthma, in part because they are more likely to live in or near residential-industrial neighborhoods which have more pollution and dust. Black children are twice as likely as White children to suffer from lead poisoning, in part due to older housing with lead paint and pipes (Rothstein 2017). These underlying conditions, perpetuated by housing-related inequities, may contribute to the disproportionate impacts COVID-19 is having on Black and Hispanic individuals. Thus, improving health as a motivating factor for affordable housing policies overlaps substantially with the racial justice motivation, perhaps to the extent that efforts to improve health outcomes through improved housing affordability may be incomplete and less effective without considering the overlap with racial justice.

Motivated by the need to address these legacies of segregation, community members need not choose between place-based and people-based policies (addressed below). Indeed, people-based policies can target the "separate" aspects, and place-based policies can target the "unequal" aspects of present day housing inequality and affordability (Julian 2008). Thus, the pursuit of racial justice in housing affordability will likely require both approaches. Local housing policies should seek to proactively address the legacy effects of these racist policies by supporting inclusive and effective housing affordability solutions, regardless of whether motivated initially to improve health or reduce the number of people experiencing homelessness.

The importance of addressing past racial inequities and policies is also recognized by the American Institute of Certified Planners in their Code of Ethics and Professional Conduct:

> "We shall seek social justice by working to expand choice and opportunity for all persons, recognizing a special responsibility to plan for the needs of the disadvantaged and to promote racial and economic integration. We shall urge the alteration of policies, institutions, and decisions that oppose such needs." (AICP 2016, pg. 2)

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[3] Through this document, we generally use the term "Black" rather than "African American" to refer to individuals who are racialized as Black. The two terms are often used interchangeably, but that is not accurate, and it is important to understand the nuance when discussing race. Not all Black people in American identify as Black and some prefer the term "Black" because many people cannot trace their lineage to a specific country in Africa, and it is broader with respect to more recent traceable lineages like the Caribbean or with respect to cultural reference. Nonetheless, some individuals prefer "African American" because it emphasizes a heritage that includes individuals forcibly enslaved from Africa. It is not our intention to undercut the validity of this perspective or feeling, but rather an intention to be internally consistent in this document, and to be inclusive of all individuals racialized as "Black," which is particularly relevant in this document with references to discriminatory housing policies.

Causes of Present-Day Housing Affordability, Inequality, and Federal Programs

To truly understand housing-related racial inequities, it is important to explore the history of housing policies in the U.S. Policies that segregated and impoverished Black families, as well as the legacy effects thereof are still felt today in racial disparities in housing affordability. Although the U.S. government organized and contributed to the segregation of other minority groups, it was generally to a lesser extent, and in the more distant past, than the de jure (by law) segregation of Black Americans (Rothstein 2017). This is not meant to diminish the treatment experienced by many non-Black minorities. An exhaustive review of housing discrimination history at the federal, state, and local levels would be prohibitively long for this paper.[4]

Throughout the 1930s and 1940s, public housing projects were often White only, with Black housing projects being segregated, outfitted with fewer amenities, and of lower quality, both in terms of location and construction. Often these segregated housing projects replaced previously integrated neighborhoods, increasing segregation and population density in Black neighborhoods. In 1934, President Roosevelt's administration created the Federal Housing Administration (FHA) to insure mortgages and reduce their cost for homeowners. They also created the Home Owners' Loan Corporation (HOLC) to purchase foreclosing mortgages and then issue amortized mortgages with lower interest rates. Amortized mortgages include principal and interest payments, which facilitated equity accumulation and thereby wealth appreciation for White homeowners only - Black homeowners were excluded. HOLC also created risk maps, a practice now known as redlining, coloring neighborhoods as high risk if a single Black family lived there, regardless of economic class or single-family home status. This "risk" had a significant influence on the decision of whether to purchase and reissue mortgages.

There are numerous other government programs that explicitly discriminated against Black Americans. For example, the "war guest" program subsidized room subleases to White workers; this alleviated housing pressures in White neighborhoods, but not Black neighborhoods. The Department of Veterans Affairs (VA) also rejected government guaranteed mortgages from Black veterans after WWII. The VA and FHA together insured half of the mortgages in the U.S. in the 1950s, and not only refused to insure mortgages to Black people in White-designated areas, but also refused to insure mortgages to White people where Black homeowners were present. They also financed entire subdivisions, imposing conditions that entire subdivisions, and in many cases even entire suburbs, be White-only. Without FHA financing, Black subdivisions were lower quality, had lower amenities, and were more likely to need to be rented due to higher-cost mortgages, even between Black and White families making similar incomes.

Exclusionary zoning and racial exclusionary deeds and covenants (i.e. deeds that had language explicitly preventing sale to "non-Caucasians") were additional ways that the U.S. housing policy discriminated against Black people. For example, in 1933, President Roosevelt appointed Alfred Bettman to the National Land Use Planning Commission, which developed zoning policies with the specific intent of preventing racial integration and eliminating existing pockets of racial integration, but they also contributed to the degradation of African American housing. Zoning allowed for high-polluting industries to locate in Black zoned housing areas (while preventing it in White areas), the legacy of which is the focus of the environmental social justice (ESF) field and movement of today. Further, zoning allowed for taverns, liquor stores, nightclubs, rooming houses, and brothels in Black areas and banned them from White areas. In 1960s and 1970s, the FHA started insuring mortgages to increase housing affordability

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[4] For more complete reviews of housing discrimination against Black Americans, see *The Color of Law* (Rothstein 2017), from which this section draws extensively, or *The Crabgrass Frontier* (Jackson 1985). Reviews of discriminatory local policies would similarly be too extensive to review in their entirety here. For a detailed case study from Detroit, see *Detroit's Birwood Wall* (Van Dusen 2019). For a detailed case study of a housing initiative focusing on desegregation, see *Climbing Mount Laurel* (Massey et al. 2013).

(by reducing risk to the lender). However, they made housing in industrial areas and neighborhoods with rooming houses ineligible, which were then (by previous definition) Black neighborhoods.

Racially exclusionary deeds and covenants were held up as entirely legal in courts until a Supreme Court case in 1948 (Shelley v. Kraemer, 334 U.S. 1). However, many state Supreme Courts upheld them as legal, allowing Black homeowners to be evicted because they were Black, and covenants remained partially (de facto) legal until 1972 when the Supreme Court ruled that the covenants themselves violated the Fair Housing Act (Mayers v. Ridley, 465 F.2d 630). In sum, these local, state, and federal agencies not only followed preexisting racial patterns, but also imposed and expanded segregation.

Since the 1970s, the federal government has moved away from housing project developments and focused more on providing housing vouchers for low-income individuals. Housing Choice Vouchers, commonly called "Section 8," subsidize rental payments with the goal of helping low-income people find housing outside poor communities. However, the Department of Housing and Urban Development (HUD) leaves it up to housing authorities to determine how much a voucher is worth, which determines the type of neighborhood a voucher holder can afford. Further, it remains legal for landlords to refuse to accept housing vouchers. Together, these policies maintain and reinforce racial segregation.

In terms of present-day suburban segregation, nearly 60% of Asian people, 50% of Hispanic people, and 40% of Black people live in the suburbs, while 71% of White people live in the suburbs (Charles 2003). Although these shares represent increasing diversity, it is still unequal. Further, segregation within suburbs remains substantial, with suburban residential segregation typically mirroring the segregation in the larger metropolitan area. Suburbs with higher minority populations tend to have worse and more entrenched segregation (Logan 2001). Minority suburbs are still more likely to have worse public services, schools, and crime than suburbs in which comparably affluent White people reside (Alba, Logan, and Bellair 1994; Pattillo-McCoy 1999).

Characteristics of Housing Affordability

The Department of Housing and Urban Development (HUD) provides a guide for starting to understanding the affordability conditions that make up your housing market (Housing and Urban Development 2020). In considering housing market needs, HUD categorizes important factors into three areas:
1. Economic characteristics including nonfarm job growth and access to public transit.
2. Demographic characteristics including population growth, especially among educated and high-income individuals, and the incidences of rent and mortgage burden.
3. Housing supply characteristics including the makeup of housing stock and the number of single- and multi-family housing units, and the prevalence of new homes and rental units permitted for construction; and home sale growth.

These data are freely available from the U.S. Census Bureau. Specifically, recent economic and demographic characteristics are available from the American Community Survey. Housing supply characteristics are also available from the Census. Additionally, the U.S. Department of Housing and Urban Development creating city-specific housing analyses on a rolling basis. Often analyses of nearly cities can be helpful for contextualizing suburban housing situations, as well. Table 1 provides a summary of data topics and sources relevant to housing (RRDC 2020).

Table 1. Housing Data Topics and Sources

Topic	Sources
Quantity	• U.S. Census • American Community Survey
Quality	• Local Property Valuation Assessor Office • U.S. Census • American Community Survey
Cost	• U.S. Census • American Community Survey
Community	• U.S. Census • American Community Survey
Preference	• Observed through trends in housing • Survey
Other	• Census OntheMap • U.S. Census • American Community Survey

Economic Characteristics

Cost-Burden

Examining the trends of the share and geography of individuals in your community that are cost-burdened or severely cost-burdened can be a good way to begin understanding local housing affordability. Traditionally, individuals are considered *cost-burdened* when paying more than 30% of income towards housing and *severely cost-burdened* when paying more than 50% of income towards housing. Importantly, in addition to the needs and issues discuss above, affordable housing investments can benefit an entire community. University of Missouri Extension provides this data through their Center for Applied Research and Engagement Systems (CARES) online portal.

When analyzing these data, it is important to consider any groups in your community that may be struggling or on the cusp of struggling with housing affordability. Some such groups might be low-wage or service sector workers who work in a community but are priced out of the housing market and forced into a longer commute (as shown in the H+T Index), those on a fixed income such as seniors or those with disability, and individuals and families experiencing homelessness. People can often be "cost-burdened" by their housing without being in poverty. Thus, investments in affordable housing can benefit large swaths of a community.

Transportation

Transportation is often considered alongside housing because the cost of transportation influences the breadth of housing options available to individuals in an area. For example, there may be housing that is directly inexpensive, but travel expenses make living there prohibitively expensive. Thus, the *housing and transportation (H+T) index* combines housing and transportation costs to present a more complete view of neighborhood affordability. The H+T Index models housing affordability by adding in 15% of income for transportation to the 30% cost-burdened definition, to create a combined affordability threshold of 45% of household income. The methods for measuring the "cost of transportation" are drawn from peer-

reviewed research findings on the factors that drive household transportation costs, including distance-to-work, public transportation costs, and contemporaneous oil prices. The binary nature of these indices makes them imperfect, but nonetheless, they—and their trends—represent good indicators for housing affordability in an area.

Demographic & Supply Characteristics: Categorizing Your Housing Market

The National League of Cities (NLC) suggests considering additional place-based factors, such as the prevalence of higher education institutions, presence of military personnel, median income, and mortgage delinquency rates (Yadavalli et al. 2019) in accessing the affordability of housing in your community. Using these factors, NLC categorizes communities into six broad clusters: (1) high opportunity cities, (2) growing cities, (3) rent-burdened cities, (4) multi-family deficit cities, (5) wealth pocket cities, and (6) transit-desiring cities.

NLC defines *high opportunity cities* as cities with high median incomes and job growth that are approving insufficient levels of single-family and average levels of multi-family building permits. Resultantly, the stock of both single- and multi-family housing is not keeping pace with resident needs and high job growth. *Growing cities* have average median income, high job growth, and high young college-educated population growth. They are approving high levels of both single- and multi-family building permits, but these cities could use even more multi-family units. *Rent-burdened cities* have low median income, low job growth, low levels of college education, and relatively high levels of rent burden. These cities typically are approving the highest number of single and multi-family building permits of all the clusters, but should be prioritizing affordable multi-family housing to meet the demands of their population.

Multi-family deficit cities have average median income, average job growth, and average of single-family building permits, but low levels of multi-family building permits. These communities should consider increasing the number of multi-family housing units. *Wealth pocket cities* have high median income, high job growth, and high single-family building permits, but low of multi-family building permits. However, these communities tend to have wealth segregated, both geographically and by racial group. NLC notes that these cities also often have the highest gender income gap (Yadavalli et al. 2019). In addition to constructing more multi-family housing units, these cities will need to engage in more of the policy options detailed below to reduce the income and housing disparities in their community. Finally, *transit-desiring cities* have low median income, low job growth, low single-family building permits, and average multifamily building permits. These communities may have average or high housing cost-burden, but very high levels of H+T index, due to relatively high transportation cost burden and, accordingly, the location of affordable housing. Public transportation may be essential to connecting community members to their jobs. Table 2 summarizes these categories of cities.

Table 2. Categories of Cities

City Category	Income Levels	Job Growth	Single-Family Permits	Multi-Family Permits	Opportunities
High opportunity	High	High	Low	Medium	More single and multi-family
Growing	Medium	High	High	High	More multi-family
Rent-burdened	Low	Low	High	High	More affordable multi-family
Multi-family deficit	Medium	Medium	Medium	Low	More multi-family
Wealth pocket	High	High	High	Low	More multi-family
Transit-desiring	Low	Low	Low	Medium	Transportation investment

These categorizations from the NLC are broad categorizations and your community may not fit precisely into any of them. Indeed, most communities can draw on multiple categorizations to inform their best policy options. Nonetheless, the categorizations can help provide a rough roadmap for moving from measures of housing affordability to policy actions.

Action Policy Options for Improving Housing Affordability

This section reviews some steps and policy options for improving suburban housing affordability in your community. This section is not meant to advocate for any options in particular, but rather to serve as a resource to support your local housing affordability. We divide the policy options into the following categories: (1) Place-Based; (2) People-Based; (3) Zoning and Planning; and (4) Administrative

Suburban communities experiencing pressure from a rapidly growing proximate urban core (e.g., San Francisco, Austin, Seattle) versus regional metropolitan areas (e.g., Boise, ID; Spokane, WA) may be particularly interested in the following NLC recommended housing affordability options:
1. Launch or increase funding to a housing trust fund
2. Utilize linkage/impact fees
3. Increase or allow multi-family building permits for young and low-income residents
4. Decrease the minimum house size and/or adopt policies to encourage building micro units and tiny homes
5. Give tax abatements and exemptions for affordable housing

Place-Based Policy Options

Place-based policies refer to efforts to enhance the economic performance of specific areas and deprived neighborhoods. The bipartisan National Commission on Fair Housing and Equal Opportunity (2008) found that to make real progress towards equal housing opportunity, especially with respect to the legacy of de jure segregation, jurisdictions must adopt a regional approach and coordinate their efforts.

University Extension programs like the previously USDA-funded Stronger Economies Together, emphasized the importance of—and required—a regional approach to economic planning and development (USDA 2018). Similarly, regional planning commissions often have regional economic development plans, as seen in their "Comprehensive Economic Development Strategies" (CEDS) documents that are funded by the U. S. Economic Development Agency and regionally led. Although some of these CEDS's include housing strategies, a regional approach to housing planning and development is needed on a more consistent basis.

Affordable Housing Development Management and Design Features

One way to overcome the segregation of housing by race and income, is to better integrate affordable housing into existing communities, which can address some of the motivations for establishing affordable housing discussed above (e.g. health and quality of life). Albright, Derickson, and Massey (2013) suggest a number of management practices, including income verification, home visits and closer engagement with residents, that may mitigate potential negative externalities of affordable housing developments. Jacobs (1992) on the other hand, recommends against income verifications because neighborhoods can become successful and vibrant if people stay in them for many years; housing developments fail communities when people start to make too much money and then are forced to leave a place. Including a specific share of mixed income housing in an affordable housing development can accommodate both of these arguments. Albright, Derickson, and Massey (2013) and Massey et al. (2013) additionally suggest that locating the management office on-site, and housing a property manager, leasing agent, social service coordinator, and maintenance worker in the development is beneficial. They also suggest development management could organize a Community Watch, comprised of residents and staff members, training members together with the rest of the community members (not only development residents). Community Watch meetings can offer residents a chance to report issues and concerns, while enhancing community ties within the development and between the development and non-development community members.

New investments and developments with affordable housing components can minimize any stigma associated with affordable housing and further integrate development residents into the community, by requiring management to make ongoing investments in landscaping. Form-based codes are another tool that can be utilized to ensure that developments or redevelopments fit into the desired form of the community. These approaches to regulation move the focus of zoning codes from use to design, improving the quality of public spaces. Using form-based codes could also be a tool to facilitate the many mixed uses and supports that would be included in these developments. Resources and more details about form-based codes are available from the University of New Hampshire Cooperative Extension (Donovan 2014) and the Chicago Metropolitan Agency for Planning (CMAP 2013).

Crime Prevention through Environmental Design

Similar in rationale to the affordable housing development management and design features as a way to remediate past inequities derived from housing affordability biases, reducing crime is an important component in the livability of affordable housing units. The phrase "crime prevention through environmental design" (CPTED) was first used by C. Ray Jeffery in 1971 to describe the process of designing the built environment to create safer neighborhoods, but it has since evolved significantly. CPTED has been shown to substantially reduce crime (Casteel and Peek-Asa 2000), with a more accurate description for the concept being crime deterrence through environmental design. CPTED can be divided into strategies, including natural surveillance, natural access control, natural territorial reinforcement, maintenance, and activity support. Albright, Derickson, and Massey (2013) and Massey et al. (2013) suggest low-cost design features, like choosing lower fence heights, can empower residents to monitor public spaces. Other examples of CPTED design features include designing streets to increase pedestrian and bicycle traffic, using structures to divert persons to reception areas, maintaining premises and landscaping, placing amenities such as seating or refreshments in parks or institutional settings, and scheduling activities in these common areas to increase their use.

The neighborhood characteristics where a housing development is sited also play a role in crime outcomes. In an analysis of crime in housing developments in San Antonio, TX, Tiller and Walter (2019) found that those housing developments for people with low incomes that were located in areas of concentrated disadvantage had higher levels of crime than those sited in more economically diverse and stable areas. They also found that CPTED strategies had weaker impacts when utilized by those housing developments in disadvantaged neighborhoods, again highlighting the need to implement solutions based on the local circumstances, and to provide extra supports to those housing developments located in persistently disadvantaged and underinvested communities.

Transportation Investments and Walkability

Equitable transportation planning and design can be a key aspect of supporting affordable housing options while also providing additional benefits to health and the environment. Housing and transportation are so intertwined that the Housing and Transportation Affordability Index (H+T index) is often a preferred metric for assessing housing affordability. Investments in transportation can allow individuals to live in affordable housing, even if it is far from their place of work. Often investments in public transportation are beyond the scope of what a single suburban community or city can support, necessitating a regional approach that extends public transportation from cities to suburban communities. Investments in public transportation need to be mindful of benefiting low-wage earners, their travel destinations, and travel patterns; for example, having express buses operating primarily during rush hour do not support service-sector employees who travel outside of those peak hours and need reliable transportation based on their work shifts. Broadly describing transportation investment is difficult, as investment types vary substantially and the costs and benefits in an investment are case-specific. Nonetheless, a list of affordable housing practices would be incomplete without noting that public transportation investments can improve housing affordability. However, if transportation or road infrastructure investments are being planned, it is important to consider the distribution of both benefits and costs (if homes will need to be moved, where lay-over stops are located, etc.) in the context of the legacy of de jure racial segregation. Communities can reduce transportation costs for residents across shorter distances by increasing walkability. Increasing community walkability is also desirable to businesses and can help retain or attract employers to a community (CBRE Group 2017).

People-Based Policy Options

People-based policies aim to help households with low-incomes reside in neighborhoods where opportunities for socioeconomic advancement and quality of life exceed those in deprived neighborhoods, while also increasing housing affordability and quality. In this document, we use terms that identify people first, and their economic status second such as "households of low income" or "people with low incomes."

Rapid Re-Housing

Rapid Re-Housing (RHH) programs, which focus on returning people to stable housing as soon as possible, can be an effective way for communities to provide short-term assistance to those experiencing homelessness. According to the National Alliance to End Homelessness's Rapid Re-Housing Toolkit (2017), the three core components to RRH are: housing identification, move-in and rent assistance, and case management and services. Those core components are utilized as needed to help families and individuals quickly locate and move into housing in their current community. The U.S Department of Housing and Urban Development (HUD) recommends that RRH programs be flexible and based on the needs and desires of the households experiencing homelessness (2014).

Rapid Re-Housing emerged as an alternative to transitional or temporary housing models that kept people experiencing homelessness in unstable situations for a longer period of time. By limiting a person's exposure to homelessness, a community can limit the negative impacts that come with this prolonged

exposure. Directing resources into RRH programs, and away from temporary shelters, leads to better outcomes for individuals and families (Culhane and Metraux 2008). Many communities have found success in using a combination of federal, state, local and philanthropic funds to support these efforts.

Supportive Services

The actual built infrastructure of new units or projects is just one piece of affordable housing. It is also important to remember the people who will be filling those homes. Many of the strategies discussed previously can be enhanced with people-based efforts, or supportive services, to improve outcomes for households that are cost-burdened. While many programs exist at the federal and state level (e.g. Jobs-Plus, Family Self Sufficiency), local municipalities can add to those efforts with local initiatives to increase residents' skills and knowledge. The Urban Institute has performed a review of highly-regarded service and housing providers and found four keys to impactful supportive services: (1) pay residents for training and work; (2) Integrate property management (lease violation, evictions) with resident services; (3) Individualize supportive services to match resident goals; (4) Keep supportive services in place for a longer timeframe (Gallagher, Burnstein, and Oliver 2018).

Permanent Supportive Housing (PSH) is a comprehensive housing support intervention which supports people with the most serious and ongoing barriers to housing, such as mental and substance use disorders (Rog et al. 2014). PSH combines permanent affordable housing and more intensive supportive services than those found in other affordable housing. It is estimated that current PSH resources can only support 6 percent of all families that experience homelessness each year (National Governors Association 2018).

The Department of Housing and Urban Development highlights over a dozen different supportive housing developments through the Office of Policy Development and Research's case study series which can be accessed through the HUD User portal (Department of Housing and Urban Development, n.d.). One of those case studies examines West Allis, WI in suburban Milwaukee. This project is of particular interest because of the intentional effort to expand supportive services to a suburban neighborhood in a county when most of the those resources were located in urban cores (Department of Housing and Urban Development 2015).

The physical environment in this suburban supportive development was built with resident needs in mind. Each unit has all the amenities to allow for independent living (the previous housing on the site was more boarding house style), communal spaces for fitness, gathering indoors and out, and each unit has natural lighting and design choices that help create a calming atmosphere. The social environment was also crafted to support residents' well-being and success in the community. With a grant from the state of Wisconsin, a program was established to help residents build daily living skills by creating individualized Wellness Recovery Action Plans. Residents participate in group meetings led by Peer Support Specialists - people living with mental disability who have been trained and certified to provide these services to their peers. Residents also receive assistance accessing off-site medical care and other services from an on-site coordinator. These investments in supporting residents have led to positive outcomes for both the residents and the larger suburban Milwaukee community. Specifically, since 2012, 86% of residents had an increase in daily living skills, 82% remained in their lease for a year or longer, and there was a drop in hospitalizations that therefore reduced medical costs (Department of Housing and Urban Development 2015).

A similar supportive housing development, closer to downtown Milwaukee, has also seen success with permanent supportive housing features focused on veterans (Department of Housing and Urban Development). This mixed-use development features affordable housing units, a host of services to meet residents' physical, emotional, and social health, and even a commercial kitchen that employs residents of the development. Low resident turnover indicates that the permanent aspect of these supports are working to get veterans into stable housing.

Zoning & Planning Policy Options

Include Affordable Housing Goals in Master/Comprehensive Plans

Master or Comprehensive Plans represent a community's vision for the future and lay out policy steps to bring that vision to reality and, therefore, can raise awareness about affordable housing issues and potential tools to address them. Successful plans are those that provide the community guidance in the years ahead (Alexander and Faludi 1989) and if those plans are high quality, then they bring better results (Laurian et al. 2004; 2010). Examples of elements of "high-quality" plans include public engagement, regional partnerships, specific and attainable funding sources and budgets, and appropriate zoning amendments. When an increase of affordable housing is a goal of a suburban community, it should be included in the community's master plan. The earlier that communities envision, and then plan for, needing affordable housing, the more likely they are to avoid a housing crisis in the future. The planning process itself can raise awareness about affordable housing issues and potential tools to increase access. Including affordable housing goals and policies in comprehensive and master plans is associated with a decrease in the percentage of people with low incomes who are *cost burdened* (Jun 2017).

Some states already require holistic community housing elements in comprehensive or master plans, with some states mandating specific low-income housing sections (Ramsey-Musolf 2017). Suburban communities in Minneapolis-St. Paul were found to comply with state mandates to include affordable housing in planning only when supported by regional oversight and fiscal incentives (Goetz, Chapple, and Lukermann 2003).[5] Similar results were found in Illinois where state or regional supports improved plan implementation (Ramsey-Musolf 2017; Jun 2017).

Increasing the Density of Residential Zoning

During the post-WWII growth period, large-lot zoning policies were used by some suburban communities to exclude both people with low incomes, and people with middle incomes who were not able to acquire a mortgage due to their race (Quigley and Rosenthal 2005). Many suburban communities have retained these large minimum lot sizes. Requirements for off-street parking in residential areas also contribute to low residential density.

Higher residential density in suburban areas can be achieved through zoning regulations which reduce minimum lot sizes. For example, Durham, NC and Atlanta, GA reformed zoning in 2019 to allow for denser housing in some areas, allowing four to six housing units in a typical lot that previously allowed one single family unit (Steuteville 2020). In its most recent comprehensive plan, Minneapolis established policy plans to eliminate single family zoning districts and allow more housing units to be built on a lot. In 2019, the Minneapolis City Council amended their zoning ordinance to implement those policy plans by renaming single-family districts to multi-family districts and allowing two- and three- family dwellings in zones that had previously been restricted to single- or two-family dwellings. While reducing minimum lot sizes can increase the supply of affordable housing options, public water and sewer infrastructure can limit those options.

Residential density can also be increased by allow multi-family developments in traditional single-family zoning districts (Parolek 2020). Duplexes, accessory dwelling units, or multi-family structures can help improve housing affordability by adding to the total available housing in a given area. "Tiny homes" (typically homes less than 400 square feet) (Genovich and Dillon 2015) can also increase residential density by reducing the minimum size for a single-family home.

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[5] For example policy language on master planning the integrates numerous topics, see Minneapolis 2040 (DCPED 2019).

Zoning changes to increase density can often be met with resistance from community members. It is important to engage and educate the community about planning and zoning changes, the racist history of some zoning policies, and the need to improve affordable housing stocks before proposing such policy changes.

Accessory Dwelling Units

Allowing or reducing barriers to Accessory Dwelling Units (ADUs), especially in single-family residential areas, can help suburban communities meet affordable housing needs while also encouraging in-fill of currently developed areas (Ryan 2014). ADUs are defined by the American Planning Association (2020) as "smaller, independent residential dwelling unit located on the same lot as a stand-alone (i.e., detached) single-family home." Changes to ADU land use policies can serve as a first step for suburban communities looking to increase the overall amount and type of housing stock without changing to the look, feel, or character of a particular area, as illustrated on Long Island (Moore 2017). Durst (2020) found that cities with minimum lot size restrictions for ADUs have greater commute burdens and "some evidence" of fewer affordable housing units relative to low-income workers.

Some states like Oregon (see Senate Bill 1051 of 2017 and House Bill 2001 of 2019) and California have recently enacted laws mandating communities allow ADUs in certain locations.[6] In Oregon, the state law was accompanied by a guidebook for local units to use in drafting their own ordinances (Oregon Department of Land Conservation and Development 2018). Similar work on best practices regarding ADUs can be found from organizations such as American Association of Retired Persons and American Planning Association (Cobb et al. 2000; Frost 2017), the Florida Housing Coalition (2019).

It is important to remember with ADUs, and many other zoning reforms, that changing regulations is only part of the solution. Implementation often takes a significant outlay of capital by homeowners or developers initially, but those ADUs can later provide extra income for homeowners and increase the tax revenue for the municipality.

Inclusionary Zoning

Inclusionary zoning is a local regulatory tool that helps address housing affordability, options, and accessibility for people with low incomes and people of color. Traditional zoning ordinances disproportionately restrict people of color, and of low and middle income who cannot access mortgages, by adopting zones specifically for single family homes. Inclusionary zoning integrates housing for people of low and middle incomes into every neighborhood within a community. In order to address this historic system based on racial and economic inequities, many inclusionary zoning examples are presented here and reviewed by Richard Rothstein in his book *The Color of Law* (Rothstein 2017). Incentives, like added density bonuses if a development reaches a certain threshold of affordable units, are one route to inclusionary zoning. Some communities have banned or reduced zoning ordinances that prohibit multifamily housing, or require single-family homes be built on lots with high minimum square footage requirements.

To encourage inclusionary zoning into middle and affluent neighborhoods, New Jersey and Massachusetts, for example, have "fair share" laws based on income, not race. These laws require suburbs that do not have their "fair share" of low-income residents develop multi-unit residences, which frequently use low-income tax credits for development and whose residents often use Section 8 vouchers. Massachusetts offers a higher density than is normally allowed for mixed-income housing developments. *Climbing Mount Laurel* (Massey et al. 2013) describes a successful housing development story where

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[6] For example, policy language, see **Oregon's H.B. 2001**, a 2019 law allowing duplexes in places over 10,000 and missing middle in cities and metro throughout Oregon. Required the creation of model ordinances from state planning agency. The Oregon Department of Land Conservation and Development's ADU also provides a guide (DLCD 2019).

inclusionary zoning was emphasized in an affordable housing development in a Philadelphia suburb in New Jersey. The income-based approach decreased segregation in the community and added to its economic and social vibrancy, without increasing crime, or diminishing school quality or housing values.

In the absence of state action, local municipalities can choose (and have chosen) to adopt their own inclusionary zoning regulations. Montgomery County, Maryland, for example, requires developers to set aside a percent of units for families of middle income (in affluent areas). They then purchase a third of these units for families of low income. Some municipalities have programs (often resulting from lawsuits that demonstrated how Section 8 vouchers reinforced segregation) that further subsidize Section 8 vouchers when the vouchers are used in less-impoverished or less-segregated areas. Some municipalities require the acceptance of Section 8 housing vouchers by property, meaning that owners in more affluent areas cannot reject Section 8 housing vouchers.

While not technically zoning, many residential deeds still bear the language of past restrictive covenants, for example, prohibiting "non-Caucasians" from purchasing the deed. Even though this language is unenforceable and has no legal effect, it is still offensive. If possible, cities should facilitate a free and easier path for residents to remove this racist language from their deeds. Alternatively, Rothstein (2017) suggests that the covenants can serve as an important reminder and educational device, and that setting up a free and easy system to add language like the following might be preferable:

> "We, [your name], owners of property at [your address], acknowledge that this deed includes an unenforceable, unlawful, and morally repugnant clause excluding African Americans from this neighborhood. We repudiate this clause, are ashamed for our country that many once considered it to be acceptable, and state that we welcome with enthusiasm and without reservation neighborhoods of all races and ethnicities."

Administrative Options

Reducing Administrative Barriers and Timelines

A commonly cited barrier to increasing affordable housing is the many bureaucratic and administrative steps involved from the proposal of a development to its readiness for residents. Reducing these administrative barriers can allow the housing market to be more flexible to needs in the community, reduce risk and uncertainty for developers, and lead to more housing stock. At the state level, Rhode Island has made great strides in this area through strict deadlines for projects that may increase affordable housing (White House 2016). Massachusetts provided incentives for communities that streamlined their process using best practices from their guidebook, *A Best Practices Model for Streamlined Local Permitting* (Massachusetts Association of Regional Planning Agencies 2007).

Local efforts to streamline processes could be similarly focused on affordable housing. This can include strategies such as prioritizing some permits (often multifamily housing), launching a Payment in Lieu of Taxes (PILOT) program to encourage multi-family housing options, reducing impact fees, and better coordination within the unit of government to connect development to infrastructure improvements like transportation (National League of Cities 2019b)

In suburban communities, the initial investment in reducing these slowdowns and barriers may be steep, but the increased flexibility provided can have impacts far outside of affordable housing for a community.

Establish or Grow a Housing Trust Fund or Community Land Trust

Many of the options discussed here require some outlay of capital to accomplish. Some larger cities, like Washington, D.C., have established Housing Preservation Funds. Miami-Dade County created a Homeless Trust - a public-private partnership involving the business community, service providers, and

the government - to reduce the number of people experiencing homelessness (Looker 2019). Many of these trust funds, created with public and private money, began with the creation of a local housing task force, working groups, or some similar body comprised of the key stakeholders for affordable housing (National League of Cities 2019a).

A related ownership structure, organized outside the municipality, is a Community Land Trust, "…a form of shared equity ownership to ensure permanent affordable housing" (National League of Cities 2019a) as seen in cities like the Champlain Housing Trust in Vermont or Dudley Neighbors Inc. in Boston. Under this innovative ownership technique, the housing trust manages properties and allows residents to buy into the trust at below market price in exchange for sharing the appreciation in value with the trust at the time of sale. That appreciation then goes on to fund the trust to allow more below market sales and more property purchases.

Other Considerations

Importantly, opponents of affordable housing development often suggest that creating affordable housing will harm communities, with common fears being increases in crime, declining property values, and rising taxes. However, substantial research finds that the opening of affordable housing developments is not necessarily associated with increases in crime, property values, or taxes, especially when policies that enhance, rather than separate, communities and community members are employed (Massey et al. 2013; Albright, Derickson, and Massey 2013).

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