NACo COUNTIES FUTURES LAB • JULY 2018

Access to Housing

Supporting County Workers Through Affordable Homes

Aaron Ridings
Program Manager
Counties Futures Lab

COUNTIES FUTURES LAB NACo

Introduction

Across the country, the lack of affordable housing is severely impacting homeowners and renters. In 2016, 31 percent of all homeowners with a mortgage and 50 percent of renters spent more than 30 percent of their incomes on housing costs.[1] Increasingly, housing affordability is of major concern across all regions of the U.S. and throughout urban, suburban and rural communities.[2]

This issue effects everyone, including those who work for counties. According to the Joint Center for Housing Studies, in their State of the Nation's Housing 2018 report, in 2017, growth in median sale price of existing homes surpassed growth in median household income for a sixth straight year with the price of a typical existing home costing four times the median household income.[3] Consequently, many county employees experience difficulty with purchasing housing, mirroring the struggles of the residents they serve.

Hiring and retaining talented personnel is the number one challenge for all employers – county governments are no exception.[4] Counties must recruit qualified employees who will strengthen essential services that residents rely on.[5] As a result, county employee benefit packages offered by counties where affordability is an issue of concern increasingly include housing assistance programs designed to make them more competitive with other employers.

Affordable housing programs for employees reduce barriers to being successful at work and increase employee retention. Employees who live and work in different counties can have commutes requiring hours of driving that detract from time that an employee could spend with their families or attending to non-work-related responsibilities. The cumulative impact of this daily loss of time can create tensions distracting employees from their work. Employees may end up looking for work closer to their homes to alleviate these challenges. Furthermore, employees who actually live in the counties they serve have an easier time building relationships within the community, which, in turn, makes county employees better at their jobs.[6] In addition, residents more readily trust the decisions made by county employees who live in their county and are active members of their community than those made by employees living outside the county.[7]

Center for Neighborhood Technology (CNT) H+T Index

The methodology for evaluating housing affordability continues to evolve. The conventional method used to evaluate housing affordability measures housing costs as a percentage of household income. Homeowners or renters who spend more than 30 percent of their household income on housing are cost burdened.[8] However, this traditional measure does not capture household preferences or housing market characteristics, and may overestimate or underestimate housing affordability issues for various income groups. Studies that examine additional factors when evaluating affordability, such as location and demographics, reveal that the measurement of other variables can better define what it means for housing to be affordable.[9] For example, as employees seek affordable housing, they must make decisions about where to live while taking other factors such as transportation, schools, child care and neighborhood quality into consideration.

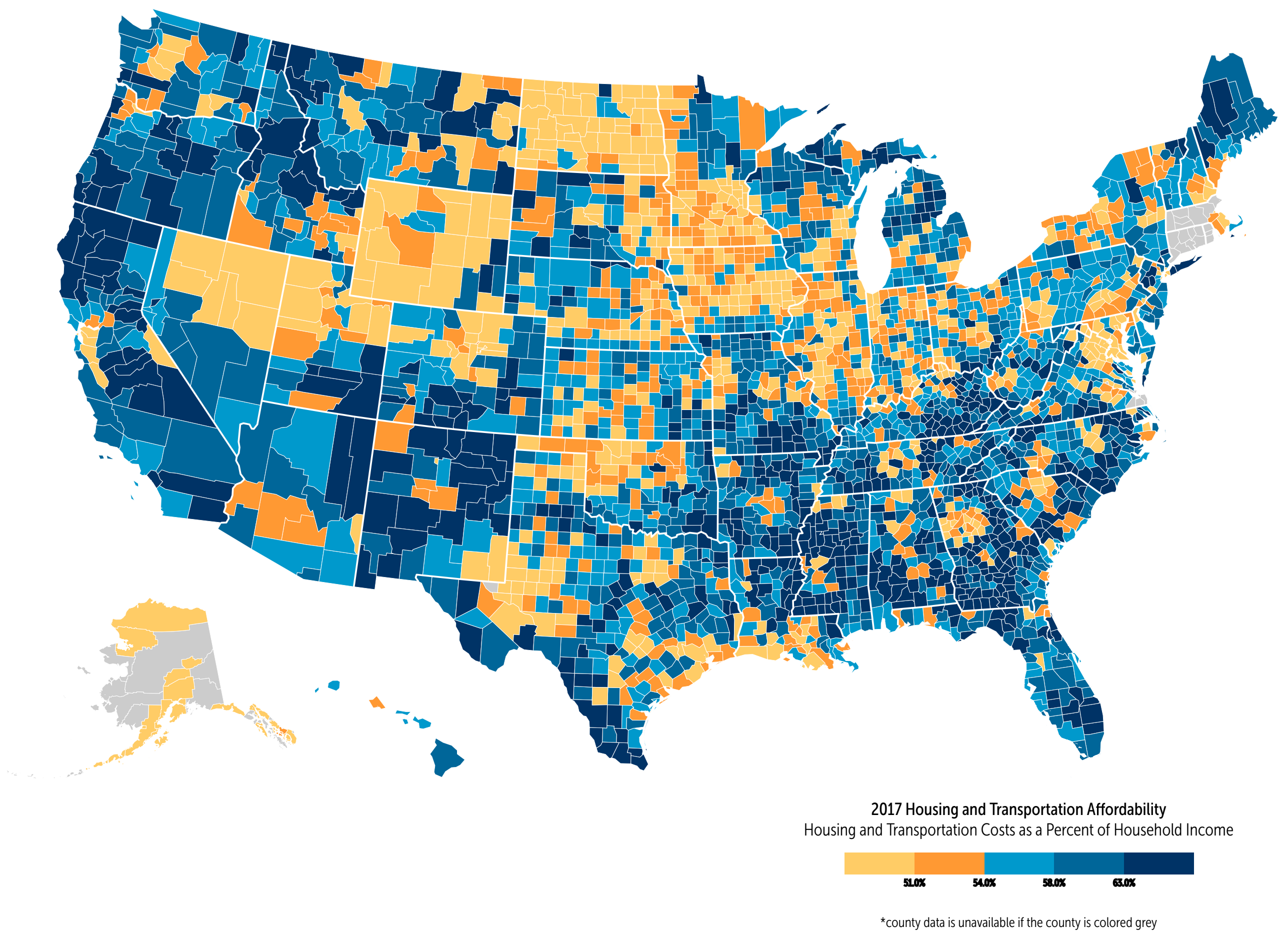
Transportation costs are the second largest expenditure for households in the U.S.[10] County employees may choose not to live within their county to curb high housing costs leading to increases in commute times and overall transportation costs. The Center of Housing Policy explains that it is important to be aware that for every dollar a working family saves on housing, it spends 77 cents more on transportation.[11] The relationship between housing and transportation expenses highlights the need to consider both costs when evaluating affordability.

The Housing + Transportation Index (H+T), developed by the Center for Neighborhood Technology (CNT), analyzes both the cost of housing and the cost of transportation as a percentage of household income to better understand affordability at the local level.[12] Overall, CNT measures housing affordability by considering transportation costs associated with local neighborhoods. CNT calculated the threshold for transportation affordability at 15 percent or less of household income. The transportation affordability benchmark of 15 percent was combined with the conventional housing affordability benchmark of 30 percent to establish the CNT index standard.[13] Therefore, only households that spend 45 percent or less of their income on housing and transportation costs live in housing that is affordable, according to the CNT index.

An increasing number of county governments deploy multiple strategies to reduce the burden of housing costs and to better recruit and retain talented employees. Some jurisdictions are investing in existing or new housing stock and restrict some units for county employee occupancy. A growing number of counties have established loan and grant programs to pay for down payment and closing costs that help county employees purchase homes in the communities they serve. Some of these programs are tailored to attract specific types of talent that are in low supply within a jurisdiction, such as teachers, firefighters, other first responders and other essential county personnel.

This report examines the progress of certain county government efforts to provide housing assistance benefits to employees. Officials from Teton County (Wyo.), San Mateo County (Calif.) and Loudoun County (Va.) shared their experiences implementing new programs and managing existing initiatives. Each jurisdiction has insufficient housing stock to meet the needs of the current population. Each county's population is growing, likewise increasing the demand for available housing. Moreover, residents with the highest incomes in these counties can meet the financial demands of housing, transportation and other costs. However, many county employees and other residents with low and moderate incomes do not have the same resources.

2017 Housing and Transportation Affordability



Source: The Center for Neighborhood Technology's Housing and Transportation (H+T®) Affordability Index data, 2017.

Notes: New York City is a consolidation of the five boroughs of the city of New York: Manhattan (New York County), The Bronx (Bronx County), Brooklyn (Kings County), Queens (Queens County) and Staten Island (Richmond County).

Teton County, Wyo.

2017 Population Level: 23.3k

2017 Population Annual Growth Rate: 0.4%

2016 Median Household Income: $75.6k

Housing and Transportation as % of Income: 50% (45% or less is considered affordable)

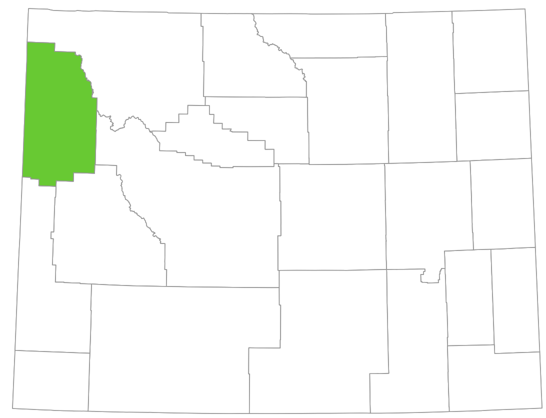
Housing Costs as % of Income: 27%

Transportation Costs as % Income: 24%

2016 County Government Workforce: 481 employees

Source: NACo County Explorer data, 2018

Interviewees: April Norton, Housing Director, Affordable Housing Department, Jackson/Teton County , Wyo.



Context

Teton County lacks sufficient affordable housing to meet the needs of low and moderate-income residents. A recent study conducted by the Wyoming Business Council found that 32 percent of all residents spend more than 31 percent of their income on housing; spending less than 30 percent on housing is considered affordable.[14] An additional 234 rental units and 797 owner units are needed to meet the need for affordable workforce housing alone.[15] In addition, 43 percent of employees commute to work from outside of Teton County.[16] While it is unknown whether all of the commuters live outside the county due to housing affordability, researchers anticipate thousands of additional units of affordable housing might be needed to accommodate workers who currently live outside of the county due to high housing costs.[17]

One of Teton County's major economic drivers is the tourism industry, which partly accounts for a higher cost of living for its residents. April Norton, Housing Director at the Jackson/Teton County Affordable Housing Department, shared that constituents report the cost of food rises during peak tourist season in response to the demands of visitors who can spend more than some residents can afford. Further, she shared that many employees spend as much as 30 percent of their income on child care. The cost of health care is also high and therefore factors into whether employees can afford to live in the county. In addition, out-of-state investors are attracted to purchasing land in the county due to the absence of a state income tax, which drives up housing costs.

To address these issues, Teton County Affordable Housing Department conducted an employee housing needs assessment[18] where workers were given the opportunity to anonymously respond to questions about the housing situation in the county. Fifty-one (51) percent of county employees reported that housing is either "impactful" or "very impactful" in deciding whether to maintain current employment at the county. Twenty-one (21) percent of respondents were actively considering leaving their jobs because of the lack of housing options in Teton County. Over 20 percent of non-homeowners who completed the survey said they live in a rental unit that is in "poor" or "very poor" condition, and only 45 percent have the stability of a one-year lease. Respondents indicated a strong interest in employee housing to both pursue home ownership and more affordable rent. Responses from hiring managers amplified the message that the lack of decent affordable housing options in the county is the central challenge to recruiting and retaining talented employees.

The trend of Teton County employees moving to different counties that are more affordable is concerning to residents. Residents value maintaining a strong community identity while simultaneously hosting thousands of annual visitors who enjoy neighboring ski resorts and vacationing in the Grand Teton and Yellowstone National Parks. There is a strong preference for county employees to live in Teton County where they can participate in community events and connect with their neighbors.

"Losing experienced employees to housing pressures, or not being able to hire key public safety officers, or to hear during a storm that the hospital staff was stretched thin—those are situations that make the housing issue very real for Commissioners."

– Hon. Mark Newsome, Chair,
Teton County Board of Commissioners

In addition to limiting county employee's access to the local community, when employees live in another county it can make it difficult for them to travel to work during inclement weather. The main routes that are used to travel to county offices are blocked during heavy snow fall. During one severe storm, essential services, including snow plows, failed to operate because of county employees inability to commute to work.

Solution

Affordable housing services provided by the county have evolved significantly over the past decade. In 2012, the county created the Jackson/Teton County Affordable Housing Department and hired the first Housing Director to better provide affordable housing to residents. Reforms led to the development of a comprehensive community development plan. In 2015, Teton County convened a housing summit where attendees examined the directives of the comprehensive plan and results of eight housing studies conducted since 2007 to create the Jackson/Teton County Workforce Housing Action Plan.[19] The action plan includes a goal

Teton County (Wyo.) apartment and condo-style affordable housing units for employees.

to house 65 percent of the workforce, including 481 county employees, locally.

Both the Teton County Board of Commissioners and the Town of Jackson Council currently allocate 2.5 percent of general fund revenues to provide baseline funding for affordable housing programs. Employee housing initiatives that provide access to affordable rental units and homeownership options are budgeted out of these funds. Widespread community awareness of the housing crisis in Teton County and a community consensus on the need to address the crisis has translated into growing support for additional resource allocation by county officials to build more affordable housing.

The Affordable Housing Department works closely with developers to identify opportunities for the county to invest in projects that will increase the stock of affordable housing. This allows the county to leverage greater private sector investment with limited public dollars. Some of the projects that are supported with county funds include individual units that are restricted for employee occupancy. The Affordable Housing Department currently manages three programs using this housing stock for which employees can qualify.

The Teton County Employee Housing program awards access to housing units that have rental rates priced at 30 percent of household income. The application process includes supervisor verification, information about the employee's family and housing requirements to make sure the county can help meet their needs. Residents who work for the Town of Jackson are also eligible to apply for employee housing. Priority is first given to full-time county employees, then part-time county employees, followed by Town of Jackson employees.

Rental and homeownership options through the Jackson/Teton County Housing Department Affordable Housing program are also available to county employees. Home sale prices are based on middle income ranges. For example, a unit serving the 50 to 80 percent of area median income (AMI) range would have a sale price of 70 percent AMI. Rental rates for units available under this program are calculated under low income ranges. If a unit is designated to serve the 50 to 80 percent of AMI range, the department uses 30 percent of 50 percent of AMI to determine the rental rate. Employees who apply for this program must work at least 1,560 hours each year, having already worked that many hours during the previous year, and must meet the income range requirements. Income ranges are 0-50 percent of AMI, 50-80 percent of AMI and 80-120 percent of AMI.

> "The median home sale was $785,000 and the median income was $91,400. This means that the median home sale was 859 percent of median income (333 percent is considered affordable)."
>
> – Jackson/Teton County Affordable Housing Department Annual Report

County employees who earn more than 120 percent of AMI are able to apply to purchase housing units under the Jackson/Teton County Housing Department Workforce Housing program. The initial home sale price is set by the developer and appreciation is capped at 3 percent in relation to the Consumer Price Index. In order to qualify, applicants must meet the minimum requirement of working 1,560 hours each year and earn at least 75 percent of their income from a local employer. County employees are also eligible to apply for workforce rental units.

Outcomes and Challenges

In 2017, 59 percent of the workforce lived in Teton County, which is only 6 percent shy of the 65 percent goal published in the 2015 Workforce Housing Action Plan.[20] The employee and workforce program currently has 399 units that are restricted for employee rental and ownership.[21] Of this total number of units, the county retains ownership of 10 operational units and six that are awaiting renovation. The number of available units continues to grow, but development has not kept pace with demand. Since 2012, Teton County has experienced a 3.5 percent annual job growth compared to a 1.1 percent annual growth in residential development.[22]

An additional challenge to addressing housing needs in the county is that there is a limited amount of land that can be developed. Ninety-seven (97) percent of land within the county's boundaries is public land, leaving only 3 percent open for potential development. Continuing to foster partnerships with developers to create infill developments that feature a greater number of housing units in smaller areas is critical to making progress towards meeting the county's affordable housing needs.

Although the overall objectives of the affordable housing programs require further long-term planning and commitment, there is optimism about the future of these initiatives. The county has earned the trust of residents who support greater investments in affordable housing. The housing stock for the employee and workforce housing program continues to grow each year. Relationships with developers continue to expand along with the number of opportunities to create more affordable housing for county employees.

The Affordable Housing Department is committed to exploring ways to strengthen employee and workforce housing programs. Staff continue to identify new revenue streams to meet increased demand for affordable housing. These include potential federal and state grants, sales tax and fee revenue streams. There are two additional housing programs for county and community workforce housing that are being considered for possible development beginning in July 2018. Future areas for expansion of the program might also include an emphasis on the use of accessory dwelling units (ADUs) adjacent to primary residences that allow employees to live on farms and properties with more open spaces rather than only having access to apartments or condos. Staff are also exploring the possibility of establishing a down payment assistance program to put employees on the path to homeownership.

> **"Other counties that are considering building a program should think about partnerships, zoning regulations and what tools already exist. Counties should work with residents to decide what kind of community they want to be."**
>
> – April Norton, Housing Director, Jackson/Teton County Affordable Housing Department

Teton County (Wyo.) cabin-style affordable housing units for employees.

San Mateo County, Calif.

2017 Population Level: 771.4k

2017 Population Annual Growth Rate: 0.2%

2016 Median Household Income: $98.5k

Housing and Transportation as % of Income: 54% (45% or less is considered affordable)

Housing Costs as % of Income: 37%

Transportation Costs as % Income: 18%

2016 County Government Workforce: 6,137

Source: NACo County Explorer data, 2018

Interviewees: Francisco Gomez, Housing and Community Development Specialist, Department of Housing, San Mateo County, Calif.

Context

San Mateo County is in the Silicon Valley Region,[23] an area that has been described as the epicenter of California's housing crisis.[24] Households earning less than $117,000 in the county are now considered low-income by the U.S. Department of Housing and Urban Development.[25] Half of the total workers in the county earn less than $55,000 a year.[26] Forty (40) percent of workers who commute from outside the county earn $50,000 or less.[27] The rate of development of new affordable housing has fallen far behind the growing need in the community. Between 2010 and 2015, 72,500 new jobs were created compared to just 3,844 new homes that were built during that same period.[28] In 2018, the median home price in the county is $1.37 million.[29] County employees who live in San Mateo County are impacted by the high cost of living and sometimes choose to live in a different county or choose to work for an employer based in a more affordable area in order to relieve pressure on their household budgets.

A lack of affordable housing for employees not only makes it harder for San Mateo County to recruit and retain talented workers, it can also create barriers to achieving its broader mission and goals. Francisco Gomez, housing and community development specialist for the San Mateo County Housing Department, shared that each year county employees spend as many as 780 hours commuting to and from work. The county has prioritized reducing congestion and high levels of pollution caused by driving. Having more employees spend long hours commuting from homes located in other counties to work every day stymies efforts to achieve this goal.

Solution

During the 1990s the county established a down payment assistance program to provide loans for residents with low- and moderate-income households – those who are making 80 percent of the AMI or less – and would grow to include county employees, to purchase a home in San Mateo County. The program was eventually discontinued due to housing prices that increased to historic levels that were beyond what low- and moderate-income households could afford. Lower interest rates over the last few years made it possible for many of the original program participants to pay back their down payment loans. In 2016, the Board of Supervisors expressed support for creating a down payment assistance program for county employees and re-allocated the funds that were repaid loans to establish the County Employee Down Payment Assistance Program[30] that

"Half of the total workers in the county earn less than $55,000 a year. Forty (40) percent of workers who commute from outside the county earn $50,000 or less. Between 2010 and 2015, 72,500 new jobs were created compared to just 3,844 new homes that were built during that same period."

now supports employee efforts to become homeowners in San Mateo County.

County and Housing Authority workers who have been employed for at least 18 months and who do not currently own a home in San Mateo County, are eligible to participate in the program under the most recent guidelines.[31] The county partners with the San Mateo Credit Union, established by and for county employees, to offer loans up to $100,000 that meet the requirements of sale of homes that can cost as much as $1.5 million.

Employees are required to provide a minimum of 3 percent of down payments from their own funds that contributes to an overall 20 percent down payment in order to qualify and receive up to $100,000 from the program. They also must demonstrate creditworthiness as required by the credit union. Lender fees of $1,295 are waived upon settlement by the credit union. There is also a $5,000 grant to help cover additional closing costs for employees who currently reside outside of San Mateo County and plan on moving into the county. Participants receive homebuyer counseling and technical assistance prior to the purchase of a home. Beneficiaries are subject to immediate repayment conditions that are in effect if the home is sold or converted into a rental property, or if an employee leaves the county workforce prior to the completion of a five-year deferral period.

Outcomes and Challenges

The program has already made it possible for 14 county employees to purchase homes in the county since implementation began over a year ago. Program participants who previously struggled with longer commutes and time spent away from their families found relief once they were able to secure housing closer to work. For example, one employee who received assistance from the program used to travel over four hours to and from work each day and had difficulty meeting the demands of taking care of their family. Having a home closer to work has helped alleviate these challenges, making it easier to focus while on the job.

The need for affordable housing for San Mateo County employees will almost certainly increase over time. Officials anticipate the county's workforce will continue to grow as the organization seeks to meet the needs of residents. Despite housing and other costs that are prohibitive to some who consider moving to the county, the population is currently undergoing modest growth of 0.2 percent, with the county adding nearly 2,000 residents in 2017. The availability of ongoing funding and the commitment of the credit union to partner with the Housing Department are both critical to the long-term sustainability of the program and any efforts to expand its reach to serve more employees.

San Mateo County (Calif.) employee outside of her new home that was purchased with support from the county Employee Down Payment Assistance Program.

Loudoun County, Va.

2017 Population Level: 398.1k

2017 Population Annual Growth Rate: 1.7%

2016 Median Household Income: $53.0k

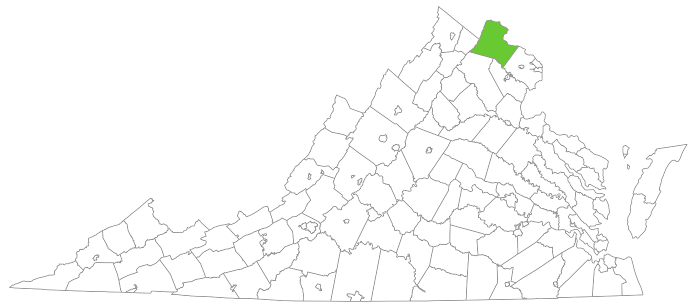
Housing and Transportation as % of Income: 48% (45% or less is considered affordable)

Housing Costs as % of Income: 32%

Transportation Costs as % Income: 16%

2017 County Government Workforce: 14,394[32]

Source: NACo County Explorer data, 2018



Interviewees:

- Hon. Suzanne M. Volpe, Algonkian District Supervisor, Loudoun County, Va
- Josh Fornwalt, Chief of Staff to Supervisor Volpe
- Sarah Coyle Etro, Assistant Director, Department of Family Services
- Hannah Choi, Housing Finance Specialist, Loudoun County Department of Family Services

Context

Loudoun County is one of the most prosperous regions in the country and is experiencing significant population growth.[33] Higher than average home prices combined with the 25 percent of residents who earn 70 percent or below the AMI has resulted in this segment of the population being priced out of homeownership.[34] Businesses operating in the county – from manufacturing companies and high-tech firms to restaurants – have reported difficulty recruiting and retaining employees due to limited affordable housing options.[35]

County employees are among those in the moderate-income bracket who struggle with housing costs, especially those who wish to become homeowners and permanent residents of Loudoun County. The Board of Supervisors was made increasingly aware of challenges related to affordability over the past decade. In 2008, the Loudoun County Public Safety and Human Services Committee and Finance and Government Services Committee studied affordable housing and specific issues sparked by the foreclosure crisis. By the end of their deliberations, each committee issued recommendations to the Board of Supervisors to establish a program to provide county employees with down payment grants, as is permissible under Virginia state law.[36]

Solution

The Loudoun County Public Employee Grant Program, or PEG, was authorized by the Board of Supervisors in the summer of 2009.[37] Program implementation, which focuses primarily on helping employees purchase homes, began in 2010 and is currently supported by funds from the Loudoun County Housing Trust.[38] Revenue for the trust is generated by the market value sale of Affordable Dwelling Units as allowed under Loudoun County code and applicable state law.[39] PEG provides down payment assistance grants of $10,000 to moderate-income Loudoun County employees to purchase homes in Loudoun County.

Employees of Loudoun County Public Schools are also eligible for the program even though the school system's human resource operations are managed independently from the county. Applicant household income must fall within 30 to 70 percent of AMI to qualify. Employees must work full time or part time, at least 20 hours per week, at a qualified employer and be in non-probationary status.

The program application must be completed 60 days prior to the closing of the sale of a home. Applicants are required to complete a six-hour Virginia Housing Development Authority

> "Having employees who live in your county makes them more vested in the community and greater assets to your organization."
> – Hon. Suzanne M. Volpe, Algonkian District Supervisor, Loudoun County, Va.

Homebuyer Education Class and the Loudoun County HomeCents Seminar that provides information for new homeowners on how to manage finances and maintain their new homes. Applications are reviewed by the PEG Loan Committee with the support of PEG staff.

PEG grants are governed by a set of terms and conditions designed to protect employees and the county.[40] For example, subprime and adjustable rate mortgage loans are prohibited under program guidelines. The assessed value of a property cannot exceed $408,100, which falls below the county's median home price of $469,500.[41] Homebuyers must contribute at least $1,000 of their own funds prior to settlement. The loan will be forgiven at a rate of 20 percent every 12 months while the homebuyer remains an employee in good standing, which means loans are forgiven at around 60 months from the date of settlement.

Outcomes and Challenges

Seventy-six (76) employees have received assistance from PEG between 2010 and the end of fiscal year 2017.[42] Teachers employed by Loudoun County Public Schools are the largest group of recipients to date. Supervisor Suzanne Volpe's office worked closely with a single-mother employee when she was completing the application for assistance. The employee was awarded a grant that allowed her to purchase a home in 2014. Today she remains a Loudoun County employee and is raising her child in the home that was purchased with assistance from the PEG program.

In 2017, the Loudoun County Department of Family Services conducted a county employee survey on PEG and broader affordable housing programs that were designed to address workforce housing needs.[43] Seventy-eight (78) percent of respondents who rented homes in Loudoun County reported that the amount they paid for rent and utilities was not affordable. Fifty-eight (58) percent of respondents who were homeowners said that the amount they paid for overall housing costs was not affordable. A majority of renters who completed the survey said they wanted to buy a home in Loudoun County, but did not think they could afford to do so.

Affordable housing programs for employees at Loudoun County continue to expand. Revenue for PEG is relatively stable under the current financing structure that provides support for 12 county employees to access benefits from the program each year. Officials are also open to the possibility of exploring new ways to provide affordable housing for employees. The county recently participated in a study conducted at George Mason University with support from the RCLCO Foundation (formerly Robert Charles Lesser & Co.), an organization with a mission to strengthen affordable housing initiatives, that examines the possibility of utilizing the air rights above properties owned by Loudoun County Public Schools to build employee housing units for teachers.[44] Identification of new opportunities to provide affordable housing options will likely continue with the support of the community and county officials who remain committed to strengthening efforts to recruit and retain talented employees.

Conclusion

Providing affordable housing benefits to employees can be an important factor in determining whether a county is able to recruit and retain a talented workforce that meets the needs of communities. Developing affordable units designated for employee occupancy, alongside down payment assistance programs that provide financial assistance for employees to purchase a home that is close to work have the potential to help attract and retain talented employees. Having access to these programs continues to be of particular importance for teachers, first responders and other specialized workers whose services are central to the operation of county governments and who are often priced out of a county's existing housing market.

Key Takeaways

1. Affordable housing programs for employees help recruit talented workers.
2. These programs help retain employees who are able to live closer to work.
3. Employees with affordable housing located within the county they serve are part of local communities and have fewer barriers to doing a great job.

Acknowledgments

The author would like to thank Hon. Suzanne M. Volpe, Algonkian District Supervisor (Loudoun County, Va.), Hannah Choi (Loudoun County, Va.), Sarah Coyle Etro (Loudoun County, Va.), Josh Fornwalt (Loudoun County, Va.), Francisco Gomez (San Mateo County, Calif.) and April Norton (Teton County, Wyo.) for providing essential information and comments for this study. Without them, this project would not have been possible. Within the National Association of Counties, the author would like to thank Stacy Nakintu, Jonathan Harris, Christina Iskandar, Sanah Baig, Fred Wong, Daria Daniel, Ricardo Aguilar, Cheryl Burnett, Luke Dias and Sarah Crump for their helpful comments and contributions. The author also appreciates Emily Star, Senior Graphic Designer, and their Public Affairs colleagues for the graphic design and website support.

For more information:

For more information, make sure to read our companion report: *Building Homes: County Funding for Affordable Housing*.

www.NACo.org/BuildingHomes

www.NACo.org/AccessToHousing

www.NACo.org/Lab

www.NACo.org/CountiesBuild

Aaron Ridings
Program Manager
research@naco.org

About NACo

The National Association of Counties (NACo) unites American's 3,069 county governments. Founded in 1935, NACo brings county officials together to advocate with a collective voice on national policy, exchange ideas and build new leadership skills, pursue transformational county solutions, enrich the public's understanding of county government and exercise exemplary leadership in public service.

Counties have vast responsibilities when it comes to delivering our infrastructure. This report showcases how housing is a critical portion of the infrastructure portfolio. To learn more, visit **www.NACo.org/CountiesBuild**.

About the Counties Futures Lab

The NACo Counties Futures Lab brings together leading national experts to examine and forecast the trends, innovations and promises of county government with an eye toward positioning America's county leaders for success. Focusing primarily on pressing county governance and management issues – and grounded in analytics, data and knowledge sharing – the Lab delivers research studies, reports and other actionable intelligence to a variety of venues in collaboration with corporate, academic and philanthropic thought leaders to promote the county government of the future.

Endnotes

1 NACo Analysis of the American Community Survey (ACS) five-year estimates, U.S. Census Bureau. Calculated using only housing units in counties with county governments for which selected monthly owner costs as a percentage of household income (SMOCAPI) and gross rent as a percentage of household income (GRAPI) were available. The U.S. Housing and Development Department (HUD) defines affordable housing as housing for which the occupants are not paying more than 30 percent of their income for gross housing costs. Housing units where monthly owner costs or gross rent cannot be computed have been excluded.

2 Harris, Jonathan and Nakintu, Stacy. "Building Homes: County Funding for Affordable Housing." (National Association of Counties: Washington, D.C. 2018). Available at www.naco.org/featured-resources/building-homes-county-funding-affordable-housing

3 Joint Center for Housing Studies of Harvard University. "The State of the Nation's Housing 2018." Available at www.jchs.harvard.edu/state-nations-housing-2018

4 Hartsig, Andrew. "Managing County Workers: Recruitment, Retention and Retirement." (National Association of Counties: Washington, D.C. 2017). Available at www.naco.org/resources/managing-county-workers-recruitment-retention-and-retirement

5 Ibid.

6 Case study interviews with Teton County, (Wyo.), San Mateo County, (Calif.) and Loudoun County, (Va.)

7 Ibid.

8 U.S. Department of Housing and Urban Development. "Defining Housing Affordability." Available at www.huduser.gov/portal/pdredge/pdr-edge-featd-article-081417.html

9 Ibid.

10 U.S. Department of Labor. "Consumer Expenditure Surveys (CE), Consumer Expenditures Midyear Update-July 2016 through June 2017 Average." Available at www.bls.gov/news.release/pdf/cesmy.pdf

11 Center for Housing Policy. "A Heavy Load: The Combined Housing and Transportation Burdens of Working Families." (2006). Available at https://community-wealth.org/sites/clone.community-wealth.org/files/downloads/article-lipman.pdf

12 See Center for Neighborhood Technology. H+T Index. Available at https://htaindex.cnt.org

13 Ibid.

14 Wyoming Housing Council. "2017 Teton County Housing Report." Available at www.wyomingbusiness.org/Uploads/DocumentLibrary/Profiles/Housing/teton.pdf

15 Ibid.

16 Ibid.

[17] Ibid.

[18] Jackson/Teton County Affordable Housing Department. "Teton County Government Employee Housing Needs Assessment." (2018).

[19] Jackson/Teton County Workforce Housing Summit. "Workforce Housing Action Plan." (2015). Available at http://jacksontetonplan.com/DocumentCenter/View/1835/orkforce-Housing-Action-Plan-November-2015-PDF

[20] Jackson/Teton County Affordable Housing Department. "Annual Report." (2017). Available at http://wy-tetoncounty.civicplus.com/DocumentCenter/View/6843/JTCHD_Annual-Report-2017?bidId=

[21] Ibid.

[22] Ibid.

[23] Melville, John and Kaiser, Janine. "Silicon Valley Competitiveness and Innovation Project - 2018 Update" (Collaborative Economic: Burlingame, Calif.: 2018). Available at http://svcip.com/files/SVCIP_2018.pdf

[24] Murphy, Katy. "Why the bay area is the epicenter of California's housing crisis." (Mercury News, May 3, 2018). Available at www.mercurynews.com/2018/05/03/why-the-bay-area-is-the-epicenter-of-californias-housing-crisis/

[25] Sperling, Jonathan. "In the Bay Area, Households Making $117,00 Are Now Considered Low Income." (Fortune, June 27, 2018). Available at http://fortune.com/2018/06/27/bay-area-six-figures-housing-hud/

[26] Stampe, Elizabeth. "Moving San Mateo County Forward: Housing and Transit at a Crossroads." (Housing Leadership Council and Transform: San Mateo, Calif. 2018). Available at http://hlcsmc.org/wp-content/uploads/2018/06/HLC2018-MovingReport-v7web.pdf

[27] Ibid.

[28] Ibid.

[29] See Zillow San Mateo County Home Prices & Values. Available at www.zillow.com/san-mateo-county-ca/home-values/

[30] San Mateo County Housing Department. "Employee Down Payment Assistance Program." Accessed on 6/25/18 at https://housing.smcgov.org/employee-down-payment-assistance-program

[31] San Mateo County Housing Department. "Employee Down Payment Assistance Program Guidelines." Accessed on 6/25/18 at https://housing.smcgov.org/sites/housing.smcgov.org/files/County%20Employee%20Down%20Payment%20Assistance%20Program%208-2017.pdf

[32] See Loudoun County, Va. Comprehensive Annual Financial Report. (2017).

[33] Grimsley, C. Kat, PhD. "Maximizing Public Sector Air Rights as an Affordable Housing Solution." (The RCLO Foundation: Washington, D.C. 2018).

[34] Ibid.

[35] Loudoun County, Va. Department of Family Services. "Primer on Housing in Loudoun County: Loudoun County Housing Summit." (2017). Available at http://loudoun.granicus.com/MetaViewer.php?view_id=69&clip_id=5147&meta_id=130106

[36] See Commonwealth of Virginia § 15.2-958.2.

[37] See Loudoun County, Va. Board of Supervisors Public Hearing. (July 21, 2009).

[38] Loudoun County, Va. Department of Family Services. "Primer on Housing in Loudoun County: Loudoun County Housing Summit." (2017). Available at http://loudoun.granicus.com/MetaViewer.php?view_id=69&clip_id=5147&meta_id=130106

[39] Ibid.

[40] Loudoun County, Va. Department of Family Services. "Loudoun County Public Employee Homeownership Grant (PEG) Program Information." Available at www.loudoun.gov/DocumentCenter/View/75116

[41] Dulles Area Association of Realtors. "April 2017 Loudoun County Market Trends Report: Home Prices Sales Soar; Inventory Remains Low." (2017). Available at https://dullesarea.com/2017/05/21/april-2017-loudoun-county-market-trends-report-home-prices-and-sales-soar-inventory-remains-low/

[42] Ibid.

[43] Ibid.

[44] Grimsley, C. Kat, PhD. "Maximizing Public Sector Air Rights as an Affordable Housing Solution." (The RCLO Foundation: Washington, D.C. 2018).

COUNTIES FUTURES LAB NACo

660 North Capitol St. NW | Suite 400 | Washington, D.C. 20001
202.393.6226 | www.naco.org

fb.com/NACoDC | @NACoTweets
youtube.com/NACoVideo | www.NACo.org/LinkedIn