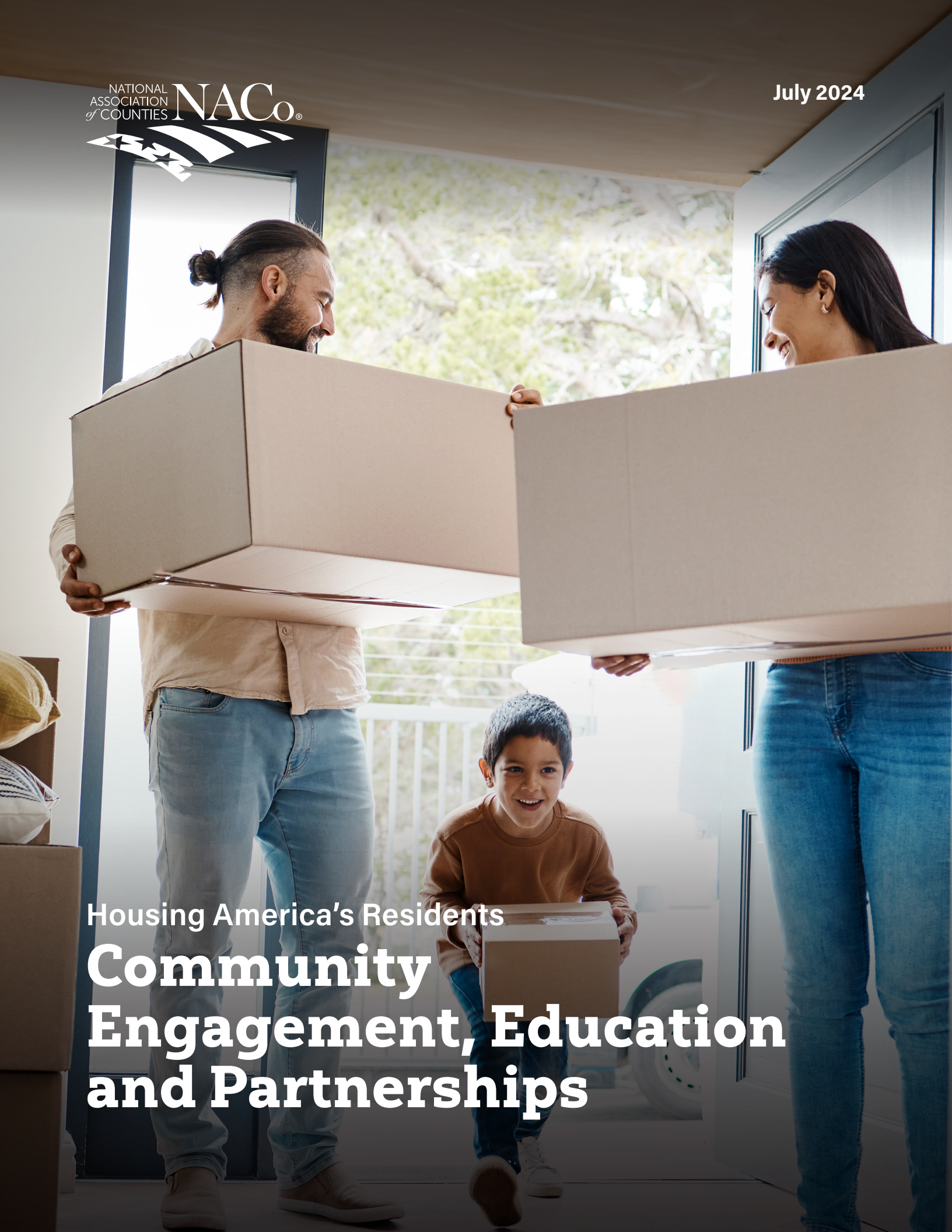


Housing America's Residents

Community Engagement, Education and Partnerships



About the National Association of Counties

The National Association of Counties (NACo) strengthens America's counties, serving nearly 40,000 county elected officials and 3.6 million county employees. Founded in 1935, NACo unites county officials to:

- Advocate county priorities in federal policymaking
- Promote exemplary county policies and practices
- Nurture leadership skills and expand knowledge networks
- Optimize county and taxpayer resources and cost savings, and
- Enrich the public understanding of county government.

NACo's Mission

Strengthen America's Counties.

NACo's Vision

Healthy, safe and vibrant counties across America.

Acknowledgments

This report draws on information and expertise from NACo's task force members on housing affordability. NACo thanks the task force members and co-chairs for their time and contributions to this initiative. This brief was written and compiled by Stacy Nakintu with support from Kevin Shrawder, Fitzgerald Draper, Jonathan Harris, Ricardo Aguilar, Jesse Priddy and Meredith Moran.

Stacy Nakintu

Sr. Analyst, Research & Data Analytics

National Association of Counties

research@naco.org

Partnerships, Community Engagement and Education Drive Local Housing Solutions

County leaders recognize that expanding affordable housing is a critical and all-encompassing community matter. It necessitates insights and concerted efforts from various stakeholders within our jurisdiction. Counties actively address the housing crisis by forming cross-sector partnerships and leveraging community engagement and educational practices. We cultivate local support by adopting inclusive engagement measures and collaborating with community-based organizations and other local governments. All these actions aim to stimulate the advancement of affordable housing within our communities.



Community Engagement, Advocacy and Education:

Community engagement is a cornerstone of effective governance and proves essential in forging strong, inclusive and equitable local housing solutions.

To counter the pronounced and longstanding challenge of high housing costs, counties are adapting our housing strategies to promote affordability and fulfill other housing objectives tailored to our community needs.



Partnerships:

Housing challenges vary widely across jurisdictions due to differences in resources, capacity and authority under state constitutions and statutes.

County leaders cannot address the housing crisis alone. As indispensable partners in the nation's intergovernmental system, counties foster strategic relationships with federal, state and other local government entities to support transformative housing investments and policies.

Counties also cultivate cross-sector partnerships with community-based organizations and other local housing stakeholders to align our approaches to promoting housing affordability.



Community Perspectives Shape Local Housing Development

NIMBYISM: WHEN HOUSING DEVELOPMENT ENCOUNTERS COMMUNITY RESISTANCE

Local land use and zoning regulations — the guidelines dictating where and how Americans live — often echo the voice of community members. This can translate into the powerful phenomenon known as the **“not in my backyard” (NIMBY)** movement, which is a collection of residents opposed to certain land use and zoning regulations.¹ NIMBYism is influential because community opinions can inhibit efforts to bolster affordable housing, increase housing density or permit the construction of anything that is not a traditional single-family home.

EXPLORING NIMBY ATTITUDES TOWARD HOUSING DEVELOPMENT

Existing property owners often express concerns that drive community resistance to housing development. These concerns are related to the potential negative impacts of adding more housing to the neighborhood. They include changing community character, lower home values, lost green space, construction noise, more congested streets and roads and a rising strain on public services, such as schools, hospitals and water and sewer infrastructure.²

Although many residents support new affordable housing supply in principle and generally believe that there is a community obligation to provide housing to those

who need it, specific locations and specifications for that housing can become contentious. According to public opinion theory, support from the public is typically stronger for abstract ideals than for concrete policies.³ National surveys underscore this trend, indicating that while **over half (56 percent) of Americans support incentivizing affordable housing development, a smaller fraction, or less than a third (27 percent), support increasing neighborhood density.**⁴

NIMBY attitudes are not exclusive to homeowners; renters, too, may display NIMBY tendencies. Renters in high-cost housing markets may support new housing development at a broader level but often oppose market-rate housing projects within their neighborhoods due to fears of higher rent prices and displacement.⁵ This creates a collective action problem for local policymakers seeking to reconcile these conflicting views.

Renters recognize that a larger housing supply can lower prices jurisdiction-wide. Yet, they might oppose new developments, fearing these will boost local demand and, in turn, elevate prices. This phenomenon highlights why housing has become increasingly challenging to build in major high-cost cities.⁶

THE IMPACTS OF NIMBYISM ON HOUSING DEVELOPMENT AND COMMUNITIES

NIMBYism presents significant economic and social consequences. It can sink a project before it begins by creating substantial obstacles to new developments, such as project delays.⁷ These consequences also undermine the successful implementation of affordable housing policies and exclude low- and moderate-income households from opportunity-rich neighborhoods with high-quality amenities, jobs and services.⁸

Community resistance predominantly emerges during the planning, design and engagement phases of the

development process, resulting in higher housing construction costs. The additional expenses are tied to engagement and response and can escalate due to prolonged and often contentious public proceedings, directly impacting the feasibility of projects.

Planning and zoning are the foundation for new housing development. Yet, when influenced by NIMBYism, zoning policies can become restrictive, thereby discouraging housing stock expansion and further intensifying housing costs. NIMBYism can also lead to poorly designed housing policies that affect larger areas, making housing affordability unattainable for even more residents, including low-income and minoritized communities.



From NIMBYs to YIMBYs: Exploring a Tax Increment Incentive Approach

To counter NIMBYism, counties can wield financial levers within our authority to enact local tax policies, allowing incumbent residents to share in the tax revenues generated from new housing development. These policies would provide existing property owners little reason to oppose any new development that might lower their property values or increase congestion.

Local leaders can incentivize community support for new housing development by leveraging local tax policy through the “**Tax Increment Local Transfers**” (TILTs) concept.⁹

Since allowing more development within a jurisdiction increases the size of its tax base, under TILTs, existing property owners near the new development can share in the tax revenues generated.¹⁰ Counties can implement this strategy by rebating and reducing residents’ property taxes over a period or shifting from a property tax structure to a land-value tax, which taxes property owners on the underlying value of the land itself, creating better incentives for more intensive land use.¹¹

In addition to building support for new housing, **TILTs can provide other benefits, such as reducing gentrification pressure on the local housing supply and providing a revenue source for housing vouchers.**¹²

TILTs allow developers to build housing in high-demand locations such as high-income neighborhoods.¹³ This incentive might lower the pressure on developers to build in lower-income neighborhoods, potentially reducing gentrification.¹⁴

When structured differently, TILTs could provide a revenue source for housing vouchers and affordable housing.¹⁵ For instance, the funds could provide housing vouchers to residents who meet established income requirements and could provide dedicated funding specifically to residents displaced from rent-controlled apartments because of new construction.¹⁶

By permitting more development, county leaders can ensure that the local housing supply remains aligned with the demand and provides lower-cost housing.

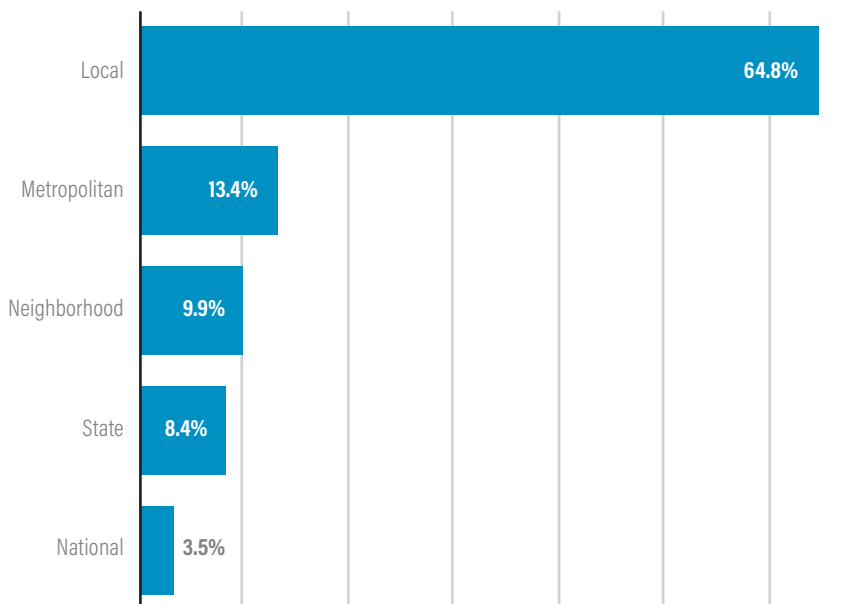


The Emergence of the YIMBY Movement

As the public becomes increasingly aware of the housing crisis and its underlying causes, many pro-housing groups have emerged. These groups are exerting influence over both housing policies and development efforts. A prominent example is the **YIMBY movement (or “Yes in My Back Yard”)**, a pro-housing movement that directly responds to the long-standing NIMBY sentiment where homeowners oppose new housing.¹⁷

FIGURE 1: OVER 140 PRO-HOUSING GROUPS OPERATE NATIONWIDE, PRIMARILY FOCUSING ON LOCAL POLICY CHANGE

Share of Organization by Geographic Scope



Source: The Brookings Institution, 2022

Note: Groups are assigned to geographic categories by name. “Local” indicates groups focusing on specific cities or counties. “Neighborhood” indicates a within-city focus. “Metropolitan” includes more than one jurisdiction within a metro area. “State” includes statewide organizations. “National” includes multistate organizations.

The YIMBY movement champions adjusting local policy mechanisms to augment the housing supply and reduce housing costs. These pro-housing groups target issues such as outdated zoning regulations, sluggish permitting processes, surging construction expenses and discriminatory land use policies. These pro-housing advocates also endorse policies addressing concerns such as displacement and segregation.

While the YIMBY movement has not been without its critics, it has gained considerable traction and expanded its influence internationally to Europe, Canada and Australia.¹⁸ Nationwide, pro-housing groups are multiplying, with over 140 pro-housing activist

groups existing across 29 states.¹⁹ These groups are predominantly concentrated in metropolitan areas, with 45 of the largest 100 U.S. metro areas hosting at least one pro-housing organization.²⁰

Of these pro-housing groups, approximately two-thirds are focused on advocating for local housing requirements.²¹ Meanwhile, 8 percent and 6 percent of these groups aim to drive policy changes at the state and national levels, respectively.²² This movement has also been pivotal in reshaping discussions around community planning, effectively counterbalancing opposition to new housing development.²³



Stakeholder Engagement and Public Education Foster Affordable Housing

ADVOCATING FOR AFFORDABLE HOUSING THROUGH IMPACTFUL DIALOGUE AND INCLUSIVE ENGAGEMENT

Community opposition to housing development often stems from residents, neighborhood associations or community groups traditionally engaged in local issues. While support for new housing exists, its proponents are either completely left out of the conversation or are often less vocal, organized or politically powerful than homeowners.²⁴ Research indicates that participants in council meetings and public hearings rarely represent the community's diversity in age, race or opinion.²⁵

County leaders effectively build support for affordable housing development by leveraging input from various local housing stakeholders, including policymakers, developers and community advocates. We achieve this by increasing public engagement and including community members in the development planning process from the onset. Doing so ensures that community and constituent ideas are heard and their concerns are addressed.

ELEVATING PLANNING PROCESSES THROUGH INCLUSIVE AND TECHNOLOGICAL APPROACHES TO PUBLIC ENGAGEMENT

Research also indicates that traditional public comment periods rarely contribute substantially to local policy decisions, highlighting the urgent need for reform in public engagement.²⁶ Counties are revamping our approaches to community planning by integrating collaborative and inclusive processes that engage traditionally underrepresented groups, especially those in need of housing or at risk of displacement. For example, many counties are expanding our planning

efforts to be more inclusive by hosting public hearings and broadening communication channels to engage the widest possible audience.

County leaders are also providing more avenues of access for public participation, including integrating technological and media solutions such as videos, audio recordings and real-time language translation on county websites. These digital solutions are essential for enabling counties to engage with all residents within our jurisdictions, especially those unable to attend public meetings.

By eliciting the public's input, counties offer the entire community a meaningful opportunity to participate in the conversation. This participation fosters trust in government, creates a stronger and more equitable housing strategy, empowers community members who are underrepresented in public forums and ensures that a particular subset of the community does not dominate the debate.

Counties can boost public engagement by appointing community stakeholders such as local developers, industry leaders and residents to county boards, committees and commissions that tackle housing-related issues. These advisory groups facilitate public and county government engagement and allow the community to provide input to the county's governing body on housing challenges.

SHAPING COMMUNITY PERCEPTIONS OF AFFORDABLE HOUSING THROUGH EDUCATION

County leaders can help shape attitudes and opinions by educating the public on the realities and risks associated with development.²⁷ Through education, counties nurture consistent community dialogue and foster community support. A public that is well-informed about the urgency of affordable housing and the benefits of curbing housing instability and homelessness empowers counties to spearhead innovative housing initiatives.

Counties can act as conduits of information through public messaging or marketing campaigns that present the need for affordable housing.²⁸ These campaigns can demonstrate how the lack of affordable housing impacts a range of workers, such as educators, firefighters, police officers and health care workers.²⁹ These campaigns can also entail collaborative efforts between counties, developers and community stakeholders on messaging that can amplify outreach and advocacy endeavors.

By aligning our messaging with these key players, counties clearly communicate the importance of affordable housing to the public. Because community groups may have various intentions for mobilizing around an effort, counties can build messaging that responds to those motives in partnership with other housing advocates.

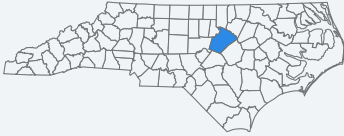
When affordable housing is proposed in a community, it is often portrayed as pitting the developers, planners and government against residents and seldom includes relevant information such as the nature of the housing market, the depth of housing need or research measuring the risks associated with the development of affordable housing.³⁰ **The issue of housing affordability is intricately interwoven with broader societal concerns, such as education, economic prospects and health outcomes, all of which significantly influence the well-being of a community.**

Acknowledging this interdependence, county leaders can help educate residents by establishing a clear connection between housing and these broader societal challenges.

By using better data and information, counties can gain a deeper understanding of community needs to inform housing assessments and enrich public education efforts. Population or demographic data can provide valuable insights into a community's housing and infrastructure needs and other essential services. Supplementing this data by examining regional market dynamics and housing costs can also help counties assess housing needs and plan for development.



Spotlight on County Strategies and Policy Responses



WAKE COUNTY, N.C.

Population (2023): **1.2 M**

Median Household Income (2018-2022): **\$96.7 K**

Share of Cost-Burdened Homeowners (2018-2022): **16.4 percent**

Share of Cost-Burdened Renters (2018-2022): **46.4 percent**

As home and rental prices skyrocketed, **Wake County** sought new ways to preserve and produce affordable housing and address the growing housing crisis in its community. The county relies on a rigorous community engagement and education process to identify priority populations in need and inform its affordable housing development and preservation approach.

Wake County faces growing pressure on affordable housing needs and diminishing affordable housing supply.³¹ The county has experienced a decline in naturally occurring and subsidized affordable housing developments.³² In 2015, Wake County experienced a net loss of approximately 300 affordable housing units.³³ Since 2010, the county has lost 46 percent of its rental housing supply priced below \$1,000, and the price of rental units has increased by 163 percent.³⁴

The affordability of homes in Wake County, relative to residents' ability to pay for them, has been declining for years. This is due to rising costs for homes and other basic goods, which have outpaced the increase in average incomes. For residents to rent a two-bedroom housing unit in Wake County, priced at \$1,412 a month, a family must earn \$56,480 annually.³⁵ However, the annual average wage in the county is \$44,590.³⁶

To address these challenges, county leaders passed a resolution in 2016 to develop a long-term (20-year) affordable housing plan for the community and establish a Steering Committee to guide the process.³⁷ The Steering Committee comprised 32 local stakeholders appointed by the county board, the Wake County Human Services Department and housing industry consultants who collaborated to develop the Affordable Housing Plan.³⁸ The county also engaged local municipalities grappling with the same issues on a smaller scale to gather insight into the affordable housing landscape.³⁹

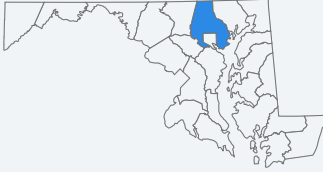
Wake County's Housing Affordability and Community Revitalization Department also crafted a five-year housing plan to address low-income housing and community development needs.⁴⁰ The plan leveraged the knowledge and perspective of a 28-stakeholder group and two public hearings to set goals and funding priorities and determine the most pressing community needs.⁴¹

In 2021, county leaders voted to designate a 16-member Affordable Housing Advisory Working Group. This group comprises community members and cross-sector stakeholders, including affordable housing developers and local higher education institutions, and is tasked with identifying ways to increase and preserve affordable housing in the county.⁴²

Wake County relies on a rigorous community engagement and education process to identify priority populations in need and inform its affordable housing development and preservation approach.



Spotlight on County Strategies and Policy Responses



BALTIMORE COUNTY, MD.

Population (2023): **\$88.2 K**

Median Household Income (2018-2022): **\$88.2 K**

Share of Cost-Burdened Homeowners (2018-2022): **21.3 percent**

Share of Cost-Burdened Renters (2018-2022): **52.3 percent**

In 2016, **Baltimore County, Md.** committed to supporting and incentivizing the creation of 1,000 affordable rental housing units in specified areas of opportunity census tracts resulting from new construction, substantial rehabilitation, acquisition or existing housing stock by 2028.⁴³

The county is approximately halfway to this goal.⁴⁴ In 2021, to continue progress toward this goal and boost housing production generally, the county established the Affordable Housing Work Group. **This group comprises a diverse membership of county employees, industry representatives, local stakeholders and community leaders.**⁴⁵

The Work Group was charged with recommending solutions and policies that support the creation of affordable housing, identifying barriers, strategies and best practices for working with communities as new affordable housing projects are considered, and developing input for a county affordable housing strategic plan.⁴⁶

In 2022, the Work Group published a final report following public feedback on an interim report that outlines actionable recommendations to support and incentivize the creation of affordable housing units.⁴⁷ The Work Group highlighted that expanding affordable housing is a critical and broad-reaching community issue that requires input, insights and collaborative action from a wide range of people and organizations in the county.⁴⁸

Accordingly, a key recommendation, among other items, was developing a long-term strategy for stakeholder and community engagement on housing affordability, including homeowners, renters, local employers, nonprofits and anchor institutions.⁴⁹

The county recently contracted with a non-profit outreach and engagement consultant to conduct community listening sessions with residents and housing advocates. The data and insights collected from these sessions will be used to develop a resonating marketing and communications strategy. The primary goal of this strategy is to help the county better engage with the diverse groups that make up the fabric of the community, specifically regarding housing and community development.



Strategic Cross-Sector Partnerships Help Advance Housing Goals

INTER-JURISDICTIONAL COLLABORATION AND REGIONAL PARTNERSHIPS ARE ESSENTIAL FOR ADDRESSING LOCAL HOUSING NEEDS

Counties have a history of engaging in inter-jurisdictional partnerships or collaborating with other local governments to serve residents through shared service projects, interlocal agreements for service delivery and establishing regional decision-making bodies to oversee collaboration. For instance, neighboring counties can contract with the same water and sewer provider, share 911 dispatch services and jointly operate correctional facilities.

Counties are using collaborative partnerships, shared service projects and interlocal agreements as promising approaches to helping counties realize cost savings, utilize more efficient staffing models and maintain or avoid reductions in service delivery.

Counties can also leverage collaboration. Given the complex housing landscape, challenges materialize in our communities in several ways, often depending on a county's level of authority, resource capacity and local market conditions, among other key factors. Nearly every county has some authority regarding planning and zoning, and at least one-third of counties have substantial authority in this arena, hence why counties cannot tackle housing challenges alone.⁵⁰

Since housing affordability is also a regional issue, inter-jurisdictional collaboration and regional

partnerships can help counties address our immediate challenges, increase planning capacity with a more focused and strategic approach and achieve effective and efficient community results.

These regional partnerships and inter-jurisdictional collaborations can take on many forms, such as conducting regional housing assessments, developing shared affordable housing preservation and production targets and jointly administering housing plans and local funding streams.



PARTNERSHIPS WITH PRIVATE AND COMMUNITY-BASED ORGANIZATIONS ARE KEY TO TACKLING HOUSING CHALLENGES

Counties can partner with community-based organizations (CBOs) or nonprofit organizations specializing in affordable housing preservation and development. Nonprofit housing developers or CBOs are assets that are deeply embedded in our jurisdictions and which historically advocate for under-resourced, excluded or marginalized communities.

Counties can benefit by engaging with trusted community partners who bring needed capacities, relationships and technical knowledge, such as expertise in policy, education, community mobilization and community knowledge and influence.

A broad-based coalition is crucial for overcoming community resistance to new development. It can serve as a bridge between neighborhoods and government programs, ensuring that initiatives effectively serve the communities in which they are based. These organizations enhance citizen participation and collaboration to support affordable housing development. They also increase the capacity to implement a local housing strategy successfully.



Spotlight on County Strategies and Policy Responses



WASHINGTON COUNTY, WIS.

Population (2023): **138.2 K**

Median Household Income (2018-2022): **\$91.9 K**

Share of Cost-Burdened Homeowners (2018-2022): **15.4 percent**

Share of Cost-Burdened Renters (2018-2022): **42 percent**

Washington County, Wis. has engaged in dialogue and coordination with local governments, businesses, private sector partners, developers, nonprofit and community-based organizations and residents to develop a framework to increase the housing inventory for middle-income families and individuals.

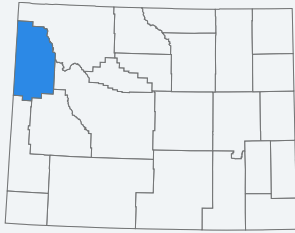
The county began its initiative to stimulate housing development after recognizing the need to develop more high-quality, attainable housing for the "missing middle" or workforce housing segments of the local market.⁵¹ In a recent study, the county identified a large disparity between the cost of new residential construction and workforce incomes.⁵² Most of the demand for new housing construction comes from middle-income workers such as police officers, firefighters, teachers, health care workers and retail clerks. Yet, most new residential construction for sale in the county is priced between \$350,000 and \$450,000.⁵³ These prices create barriers to homeownership for workforce households.

After conversations and coordination with numerous community organizations and businesses, the county launched its Next Generation Housing Initiative in 2021.⁵⁴ From the supply-side perspective, the county aims to increase the construction of affordable homes for middle-income workers. **By 2032, the county will provide 1,000 homes, with 75 percent of the stock selling for under \$320,000 and 100 percent under \$420,000.**⁵⁵

From the buyers' or demand-side perspective, the county will provide down payment assistance of no more than 10 percent of the home purchase price or \$20,000.⁵⁶



Spotlight on County Strategies and Policy Responses



TETON COUNTY, WYO.

Population (2023): **23.2 K**

Median Household Income (2018-2022): **\$108.3 K**

Share of Cost-Burdened Homeowners (2018-2022): **23.7 percent**

Share of Cost-Burdened Renters (2018-2022): **35.4 percent**

Teton County, Wyo. in collaboration with the Town of Jackson, provides residents with numerous long-term affordable housing opportunities through deed restrictions and downpayment assistance, among other key efforts.

Teton County is one of many gateway communities nationwide, serving as a southern entry point to two national parks: Yellowstone and Grand Teton. The county is a year-round resort community with a local economy heavily reliant on tourism. Over 97 percent of the county's land is owned by the federal government, leaving only 3 percent of land where most of the community lives and works.⁵⁷ The small amount of available land presents a formidable challenge to housing affordability and production.

Purchasing a home in this region has become more challenging in recent years, largely due to the accelerated increase in land values compared to wage growth. This has resulted in a rapid surge in home prices, effectively pricing out the local workforce from market-rate housing. Workforce housing challenges have long plagued the region, forcing many to seek housing in neighboring counties, leading to higher commuting rates and costs. For context, in 2014, a household needed to earn 2.7 times the median family income to afford the median home in Teton County.⁵⁸ Fast forward to the first 10 months of 2021, the median sale price for an attached property reached \$995,000, while a single-family home soared to over \$2.9 million.⁵⁹

In 2012, Teton County and the Town of Jackson adopted their community-driven Comprehensive Plan, of which housing is a key component.⁶⁰ The plan provides policy directives to shape the region's future in housing production, preservation and management through the cooperative development of a Workforce Housing Action Plan by the town, county, local housing agencies and other workforce housing stakeholders.⁶¹

The region has a socially and economically diverse population comprising year-round residents, second homeowners and seasonal workers, in addition to tourists.⁶² To preserve this community characteristic and prevent the loss of a local workforce, the town and county stipulated a goal of ensuring that 65 percent of the workforce lives locally in the Comprehensive Plan.⁶³

Teton County and the Town of Jackson hosted a Housing Summit, uniting elected officials, stakeholders and the public to establish a structure for achieving the community vision and workforce housing goals.⁶⁴ One major outcome to emerge from this summit was the establishment of a joint Town/County housing department to implement the housing portion of the Comprehensive Plan and Workforce Housing Action Plan and deliver affordable or workforce housing.⁶⁵

To achieve these goals, the Jackson/Teton County Affordable Housing Department oversees a range of programs, including public-private partnerships, deed-restricted housing production, housing preservation, outreach and education, all designed to address the broad workforce housing needs of the community.⁶⁶

Teton County and the Town of Jackson are also administering a preservation program to expand the supply of deed-restricted housing and are collaborating with community stakeholders and nonprofit organizations to provide rental and security deposit assistance to working households.⁶⁷

Over 97 percent of the county's land is owned by the federal government, leaving only 3 percent of land where most of the community lives and works.



Spotlight on County Strategies and Policy Responses



MIAMI-DADE COUNTY, FLA.

Population (2023): **2.7 M**

Median Household Income (2018-2022): **\$64.2 K**

Share of Cost-Burdened Homeowners (2018-2022): **35.2 percent**

Share of Cost-Burdened Renters (2018-2022): **63.1 percent**

Miami-Dade County, Fla. established its Building Blocks Fund (BBF) to finance the development of affordable and workforce housing.⁶⁸ This local impact pool brings together private and nonprofit funders.⁶⁹ Alongside this county-driven initiative is a 17-member cross-sector Advisory Council comprised of individuals from the construction sector, unions, community advocate organizations, educational institutions and chambers of commerce, among others, to identify prevailing local housing needs and priorities.⁷⁰

Miami-Dade County is located in the southeastern tip of the state — a region facing exponential growth in housing costs. With nearly two-thirds of the county's renters allocating more than 30 percent of their income to housing expenses, the growing disparity between wages and housing expenses is evident.⁷¹ Despite the swift job expansion within the Miami metro area, the median household income remains modest, just below \$60,000.⁷²

The impact of the pandemic was particularly pronounced in the Miami metro area, with an astonishing 58 percent increase in rent observed between 2020 and 2022.⁷³ Presently, rent prices in the area continue to linger at elevated levels, even with a 9.5 percent increase compared to the previous year.⁷⁴

In April 2022, county leaders sought to confront the local housing challenges and declared an affordability crisis. Soon after, Miami-Dade County launched its Building Blocks program — a dual-pronged approach designed to bring relief to residents by increasing the supply of housing units and creating a comprehensive suite of resident protections.⁷⁵

Central to this initiative is the Building Blocks Fund, to which the county contributed \$15 million and secured an additional \$55 million in external commitments from private and nonprofit funders to finance housing projects through 2025.⁷⁶ The county expects to complete between 9,000 and 16,000 new affordable housing units through the fund and catalyze competition in the housing financing sector, potentially leading to overall project cost savings.⁷⁷

An additional key initiative that materialized within the Building Blocks framework was a Housing Summit hosted by the county in June 2022.⁷⁸ The county convened a wide range of national and local housing and community development experts to discuss solutions to the housing affordability crisis.

During the summit, the county announced three key actions: (1) developing at least 18,000 affordable and workforce housing units by the end of 2023; (2) partnering with the Miami-Dade County School Board to convert three School Board underused properties into additional workforce housing units for teachers and (3) receiving a notable financial commitment of up to \$100 million from the Healthy Housing Foundation to invest in affordable housing in the county, part of the Building Blocks Fund.⁷⁹

Miami-Dade County contributed \$15 million and secured an additional \$55 million in external commitments from private and nonprofit funders to finance housing projects through 2025.



Spotlight on County Strategies and Policy Responses



DUPAGE COUNTY, ILL.

Population (2023): **921.2 K**

Median Household Income (2018-2022): **\$107.0 K**

Share of Cost-Burdened Homeowners (2018-2022): **22.8 percent**

Share of Cost-Burdened Renters (2018-2022): **44.2 percent**

Leaders in **DuPage County, Ill.** are expressing concerns about housing affordability challenges and their impact on residents. These challenges affect many individuals, from first-time and first-generation homebuyers who are priced out of the local market to essential workers who must commute long distances because they cannot find affordable housing near their workplaces.⁸⁰

To address these issues, the county has initiated several efforts. County leaders established an ad hoc affordable housing committee tasked with developing educational sessions, creating a clear definition of affordability, assessing the impact of county policies on current development opportunities, analyzing past board actions related to affordable housing and identifying available resources to address these needs.⁸¹ The county is allocating \$2.5 million to establish a program to provide affordable housing solutions.⁸²

DuPage County is also collaborating on a regional approach to addressing housing challenges with other local leaders and stakeholders in the Chicago metropolitan area, including Cook, Kane, Kendall, Lake, McHenry and Will counties.⁸³ The region faces a systemic shortage of affordable housing, particularly in the rental sector, due to its status as a major job center attracting many residents.⁸⁴ Housing market dynamics are regional in nature; as housing costs rise, more people migrate to surrounding counties where housing is more affordable, contributing to rising prices there as well.⁸⁵

The Regional Housing Initiative (RHI) was established in 2002 to tackle these regional housing challenges.⁸⁶ This initiative is an inter-jurisdictional collaboration and coordination among various local housing authorities in Illinois, including the Illinois Housing Development Authority, Lake, Cook, McHenry, and DuPage counties, and four other municipal housing authorities.⁸⁷ The RHI aims to support the development of affordable and mixed-income housing, along with the rehabilitation and preservation of quality rental homes near job centers and transportation options in the greater Chicago metropolitan area.⁸⁸

While the City of Chicago and Cook County typically receive more project choice vouchers, the collaboration of these eight municipalities allows suburban areas to access more vouchers, particularly in opportunity areas often located in the suburbs.⁸⁹ These vouchers facilitate tenants' access to affordable housing in resource-rich neighborhoods.⁹⁰ These municipalities also maintain a regional waiting list for projects, streamlining the allocation process.⁹¹

This regional partnership has proven effective, resulting in the construction of 600 apartments across 38 affordable housing developments throughout the region.⁹²

The Regional Housing Initiative aims to support the development of affordable and mixed-income housing, along with the rehabilitation and preservation of quality rental homes near job centers and transportation options in the greater Chicago metropolitan area.



Endnotes

¹ US Department of Housing and Urban Development (HUD) Office of Policy Development and Research (PD&R), “Why Not In Our Community? Removing Barriers to Affordable Housing: An Update to the Report of the Advisory Commission on Regulatory Barriers to Affordable Housing, available online at: <https://www.huduser.gov/portal/publications/wnioc.pdf> (June 28, 2023).

² Ibid.

³ J. Rosie Tighe, “Public Opinion and Affordable Housing: A Review of the Literature,” available at https://papers.ssrn.com/sol3/papers.cfm?abstract_id=2149623 (June 1, 2023).

⁴ See Tim Ellis, “Survey: More than Half of Americans Support Pro-Housing Policies, But Only 27% Support Density in Their Neighborhood,” RedFin News, October 29, 2020, available at <https://www.redfin.com/news/support-for-housing-not-density/> (June 15, 2023).

⁵ Michael Hankinson, “When Do Renters Behave Like Homeowners? High Rent, Price Anxiety, and NIMBYism,” available at https://www.jchs.harvard.edu/sites/default/files/harvard_jchs_hankinson_2017_renters_behave_like_homeowners_0.pdf (June 1, 2023).

⁶ Ibid.

⁷ J. Rosie Tighe, “Public Opinion and Affordable Housing: A Review of the Literature,” available at https://papers.ssrn.com/sol3/papers.cfm?abstract_id=2149623 (June 1, 2023).

⁸ Ibid.

⁹ Sanford Ikeda and Emily Hamilton, “Mercatus Center at The George Mason University,” available at <https://www.mercatus.org/students/research/research-papers/how-land-use-regulation-undermines-affordable-housing> (June 15, 2023).

¹⁰ Ibid.

¹¹ See Richard Florida, “Anatomy of a NIMBY” Bloomberg City Lab Justice, February 23, 2017, available at <https://www.bloomberg.com/news/articles/2017-02-23/how-better-urbanism-can-combat-nimbyism> (June 15, 2023); The Government Finance Officers Association (GFOA), “Creation, Implementation, and Evaluation of Tax Increment Financing,” available at <https://www.gfoa.org/materials/creation-implementation-and-evaluation-of-tax-increment> (June 15, 2023).

¹² Emily Hamilton, Market Urbanism, “TILTs for Income Mobility,” available at <https://marketurbanism.com/2017/08/29/tilts-for-income-mobility/> (June 15, 2023).

¹³ Ibid.

¹⁴ Ibid.

¹⁵ Ibid.

¹⁶ Ibid.

¹⁷ Planetizen, “What Is a YIMBY?” available at <https://www.planetizen.com/definition/yimbys> (June 15, 2023).

¹⁸ Georgina McNee and Dorina Pojani, “NIMBYism as a barrier to housing and social mix in San Francisco,” available at <https://www.ncbi.nlm.nih.gov/pmc/articles/PMC8149917/> (June 15, 2023).

¹⁹ Cassidy Pearson and Jenny Schuetz, The Brookings Institution, “Where pro-housing groups are emerging,” available at <https://www.brookings.edu/articles/where-pro-housing-groups-are-emerging/> (June 15, 2023).

²⁰ Ibid.

²¹ Ibid.

²² Ibid.

²³ Georgina McNee and Dorina Pojani, "NIMBYism as a barrier to housing and social mix in San Francisco," available at <https://www.ncbi.nlm.nih.gov/pmc/articles/PMC8149917/> (June 15, 2023).

²⁴ Turner Center for Housing Innovation at the University of California at Berkeley, "Building Community Support for Housing: Santa Clara County," available at https://turnercenter.berkeley.edu/wp-content/uploads/2020/10/Building_Community_Santa_Clara_County.pdf (June 28, 2023).

²⁵ Ashley Labosier, Mercatus Center at The George Mason University, "Crisis as Opportunity: Fostering Inclusive Public Engagement in Local Government," available at <https://www.mercatus.org/research/policy-briefs/crisis-opportunity-fostering-inclusive-public-engagement-local-government> (June 15, 2023).

²⁶ Ibid.

²⁷ Ibid.

²⁸ Ibid.

²⁹ Ibid.

³⁰ See Wake County, "Wake County Affordable Housing Plan – Final Briefing Book" (2017), available at https://s3.us-west-1.amazonaws.com/wakegov.com.if-us-west-1/s3fs-public/documents/2020-10/Wake%20County%20Affordable%20Housing%20Plan_0.pdf (July 3, 2023).

³¹ Ibid.

³² Ibid.

³³ See Wake County, "Housing in Our Community" (2023), available at <https://www.wake.gov/departments-government/housing-affordability-community-revitalization> (July 3, 2023).

³⁴ North Carolina Housing Coalition, "The 2023 Housing Need in Wake County," available at <https://nchousing.org/wp-content/uploads/2017/01/NCH-CountyProfile-Wake.pdf> (July 3, 2023).

³⁵ Wake County's annual mean wage is \$44,590. NACo Analysis of U.S. Bureau of Labor Statistics - May 2022 Metropolitan and Nonmetropolitan Area Occupational Employment and Wage Estimates Goldsboro, NC.

³⁶ See Wake County, "Wake County Affordable Housing Plan" (2017), available at https://s3.us-west-1.amazonaws.com/wakegov.com.if-us-west-1/s3fs-public/documents/2020-10/Wake%20County%20Affordable%20Housing%20Plan_0.pdf (July 3, 2023).

³⁷ Ibid.

³⁸ Ibid.

³⁹ See Wake County, "2020-2025 Consolidated Plan" (2018), available at <https://www.wake.gov/departments-government/housing-affordability-community-revitalization/plans-and-public-notice#:~:text=The%202020%E2%80%932025%20Consolidated%20Plan,a%20one%20year%20action%20plan>. (July 3, 2023).

⁴⁰ Ibid.

⁴¹ See Wake County, "Affordable Housing Advisory Working Group" (2023), available at <https://www.wake.gov/departments-government/housing-affordability-community-revitalization/affordable-housing-advisory-working-group> (July 3, 2023).

⁴² See Baltimore County, "Olszewski Announces Foundational Housing Reform Legislative Package," available at <https://www.baltimorecountymd.gov/county-news/2023/01/12/olszewski-announces-foundational-housing-reform-legislative-package> (June 15, 2023).

⁴³ Kelly Broderick, "New Affordable Housing Work Group in Baltimore County announced on Wednesday" Baltimore WMAR2 News, March 30, 2022, available at <https://www.wmar2news.com/news/local-news/new-affordable-housing-work-group-in-baltimore-county-announced-on-wednesday> (June 15, 2023).

⁴⁴ See Baltimore County, "Affordable Housing Work Group," available at <https://www.baltimorecountymd.gov/boards-commissions/executive/AHWG/affordable-housing> (June 15, 2023).

⁴⁵ Ibid.

⁴⁶ Ibid.

⁴⁷ Ibid.

⁴⁸ Ibid.

⁴⁹ National Association of Counties, County Governance Project - National Database (Table 3 - County Government Structure) - Retrieved from www.NACo.org/CountyGovData (June 2023).

⁵⁰ See Washington County, "Next Generation Housing Framework," available at https://www.washcowisco.gov/departments/community-development/next_generation_housing (June 15, 2023).

⁵¹ Tracy Cross & Associates, Inc., "Workforce Housing Analysis – Strategy Planning Guidelines," available at https://cdnsm5-hosted.civiclive.com/UserFiles/Servers/Server_16227954/File/Departments/CommunityDevelopment/NextGenHousing/CityofHartford/2022.09%20Hartford%20Workforce%20Housing%20Analysis.pdf (June 15, 2023).

⁵² See Washington County, "Next Generation Housing Framework," available at https://www.washcowisco.gov/departments/community-development/next_generation_housing (June 15, 2023).

⁵³ Ibid.

⁵⁴ Ibid.

⁵⁵ Ibid.

⁵⁶ NACo Analysis of U.S. Department of the Interior Data. PILT Received, FY 2023 represents the total PILT appropriations for fiscal year 2023. The total number of PILT entitlement acres reflects the number of acres eligible for PILT payments.

⁵⁷ See Teton County, "Jackson/Teton County Comprehensive Plan – Updated November 2, 2020, Originally Approved April 6, 2012," available at <https://jacksontetonplan.com/DocumentCenter/View/1705/JacksonTeton-County-Comprehensive-Plan-Updated-November-2-2020> (August 29, 2023).

⁵⁸ See Teton County, "Teton Region Housing Needs Assessment," available at <https://www.tetoncountywy.gov/DocumentCenter/View/21911/2022-Teton-Region-Housing-Needs-Assessment> (August 29, 2023).



⁵⁹ See Teton County, “Jakson/Teton County Workforce Housing Action Plan” (November 2015), available at <https://jacksontetonplan.com/DocumentCenter/View/513/Workforce-Housing-Action-Plan-November-2015-PDF> (August 29, 2023).

⁶⁰ Ibid.

⁶¹ Ibid.

⁶² Ibid.

⁶³ Ibid.

⁶⁴ Ibid.

⁶⁵ See Teton County, “Jakson/Teton County Housing Department Work Plan FY 24,” available at <https://www.tetoncountywy.gov/DocumentCenter/View/25311/Work-Plan-Update-Summary-V6?bidId=> (August 29, 2023).

⁶⁶ See Teton County, “Housing Preservation Program - Down Payment Assistance, Deed Restriction Purchase,” available at <https://www.tetoncountywy.gov/2268/Preservation-Program> (August 29, 2023); Billy Arnold, “First Jackson Hole household awarded public funds for restricting home resale to locals - Trading ‘workforce’ deed restrictions for public funds gains interest” Jackson Hole News & Guide, March 24, 2021, available at https://www.jhnewsandguide.com/news/town_county/first-jackson-hole-household-awarded-public-funds-for-restricting-home-resale-to-locals/article_2c0a8439-1bc7-544f-bbfc-c930e1f8f0aa.html (August 29, 2023); and See Teton County, “Teton Region Housing Needs Assessment,” available at <https://www.tetoncountywy.gov/DocumentCenter/View/21911/2022-Teton-Region-Housing-Needs-Assessment> (August 29, 2023).

⁶⁷ See Miami-Dade County, “The Building Blocks Fund – A Local Impact Pool to Finance New Housing,” available at <https://www.miamidade.gov/resources/pdf/building-block-fund.pdf> (August 29, 2023).

⁶⁸ Ibid.

⁶⁹ Ibid.

⁷⁰ NACo Analysis of U.S. Census Bureau - American Community Survey (ACS) 5-year estimates, 2017-2021 (Tables B25070).

⁷¹ NACo Analysis of U.S. Census Bureau - American Community Survey (ACS) 5-year estimates, 2017-2021 (Tables B19049).

⁷² Deborah Acosta, “Miami Locals Are Steamed Over Relocating New Yorkers Driving Up Apartment Rents” Wall Street Journal, May 10, 2022, available at <https://www.wsj.com/articles/miami-locals-are-steamed-over-relocating-new-yorkers-driving-up-apartment-rents-11652175000> (June 15, 2023).

⁷³ Joint Center for Housing Studies Of Harvard University (JCHS), “The State Of The Nation’s Housing 2023,” available at https://www.jchs.harvard.edu/sites/default/files/reports/files/Harvard_JCHS_The_State_of_the_Nations_Housing_2023.pdf (June 28, 2023).

⁷⁴ See Miami-Dade County, “Building Blocks for Housing Affordability,” available at <https://www.miamidade.gov/global/government/mayor/building-blocks-program.page> (August 29, 2023).

⁷⁵ See Miami-Dade County, “The Building Blocks Fund – A Local Impact Pool to Finance New Housing,” available at <https://www.miamidade.gov/resources/pdf/building-block-fund.pdf> (August 29, 2023); See Miami-Dade County, “Miami-Dade Mayor Daniella Levine Cava launches \$70 million Building Blocks Fund for affordable housing,” available at <https://www.miamidade.gov/releases/2022-05-20-mayor-bbfund-launch.asp> (August 29, 2023).

⁷⁶ See Miami-Dade County, “The Building Blocks Fund – A Local Impact Pool to Finance New Housing,” available at <https://www.miamidade.gov/resources/pdf/building-block-fund.pdf> (August 29, 2023).

⁷⁷ See Miami-Dade County, “Miami-Dade County Mayor Daniella Levine Cava convenes hundreds at housing summit, announces new affordable housing goal and other actions,” available at <https://www.miamidade.gov/releases/2022-06-30-mayor-housingsummit-finalrelease.asp> (August 29, 2023).

⁷⁸ Ibid.

⁷⁹ Ibid.

⁸⁰ Ibid.

⁸¹ See DuPage County, “DuPage County Announces Housing Solutions Committee,” available at https://www.dupagecounty.gov/news_detail_T2_R752.php (September 1, 2023).

⁸² Ibid.

⁸³ Ibid.

⁸⁴ See Metropolitan Planning Council, “Regional Housing Initiative for Developers,” available at <https://www.preservationcompact.org/wp-content/uploads/2012/12/MPC-RHI-FactSheet.pdf> (September 1, 2023); See Metropolitan Planning Council, “Regional Housing Initiative - Creating opportunity in Chicagoland—and around the nation,” available at https://www.metroplanning.org/work/project/13/subpage/1?utm_source=%2frhiapply&utm_medium=web&utm_campaign=redirect&RedirectReferrer=https%3a%2f%2fwww.google.com%2f (September 1, 2023).

⁸⁵ Chicago Metropolitan Agency for Planning (CMAP), “Go To 2040 Comprehensive Regional Plan,” available at https://www.cmap.illinois.gov/documents/10180/17842/long_plan_FINAL_100610_web.pdf/1e1ff482-7013-4f5f-90d5-90d395087a53 (September 5, 2023).

⁸⁶ See Mariia Zimmerman, National Association of Development Organizations (NADO) Research Foundation, “Economic Development Writing Series – Regional Responses to the Nation’s Growing Housing Crisis,” available at https://www.nado.org/wp-content/uploads/2021/10/Zimmerman_FINAL.pdf (September 12, 2023); Elizabeth Kneebone, Robin Snyderman and Cecile Murray, The Brookings Institution, “Advancing regional solutions to address America’s housing affordability crisis,” available at <https://www.brookings.edu/articles/advancing-regional-solutions-to-address-americas-housing-affordability-crisis/> (June 15, 2023).

⁸⁷ See Regional Housing Initiative, “Supplemental Administrative Plan,” available at <https://cha-assets.s3.us-east-2.amazonaws.com/s3fs-public/2020-01/2019-Regional%20Housing%20Initiatvie%20-%20Supplemental%20Administrative%20Plan.pdf> (September 5, 2023).

⁸⁸ Ibid.

⁸⁹ See Metropolitan Planning Council, “Regional Housing Initiative for Developers,” available at <https://www.preservationcompact.org/wp-content/uploads/2012/12/MPC-RHI-FactSheet.pdf> (September 1, 2023).

⁹⁰ See Metropolitan Planning Council, “Regional Housing Initiative - Creating opportunity in Chicagoland—and around the nation,” available at https://www.metroplanning.org/work/project/13?utm_source=%2frhi&utm_medium=web&utm_campaign=redirect (September 1, 2023).




⁹¹ Ibid.

⁹² Ibid.

⁹³ Chicago Metropolitan Agency for Planning (CMAP), “Regional Housing Initiative,” available at https://www.cmap.illinois.gov/programs/housing/rhi#Partners_2017 (September 5, 2023).



660 North Capitol Street, N.W.
Suite 400 • Washington, D.C. 20001
202.393.6226 • www.NACo.org

[FB.COM/NACoDC](https://www.facebook.com/NACoDC) 
[TWITTER.COM/NACoTWEETS](https://twitter.com/NACoTWEETS) 
[YOUTUBE.COM/NACoVIDEO](https://www.youtube.com/NACoVIDEO) 
[WWW.NACo.ORG/LINKEDIN](https://www.linkedin.com/company/naco) 