



**ADVANCING LOCAL**

**HOUSING AFFORDABILITY**

**Best Practice and Policy Recommendations  
for County Leaders**

**JULY 2023**

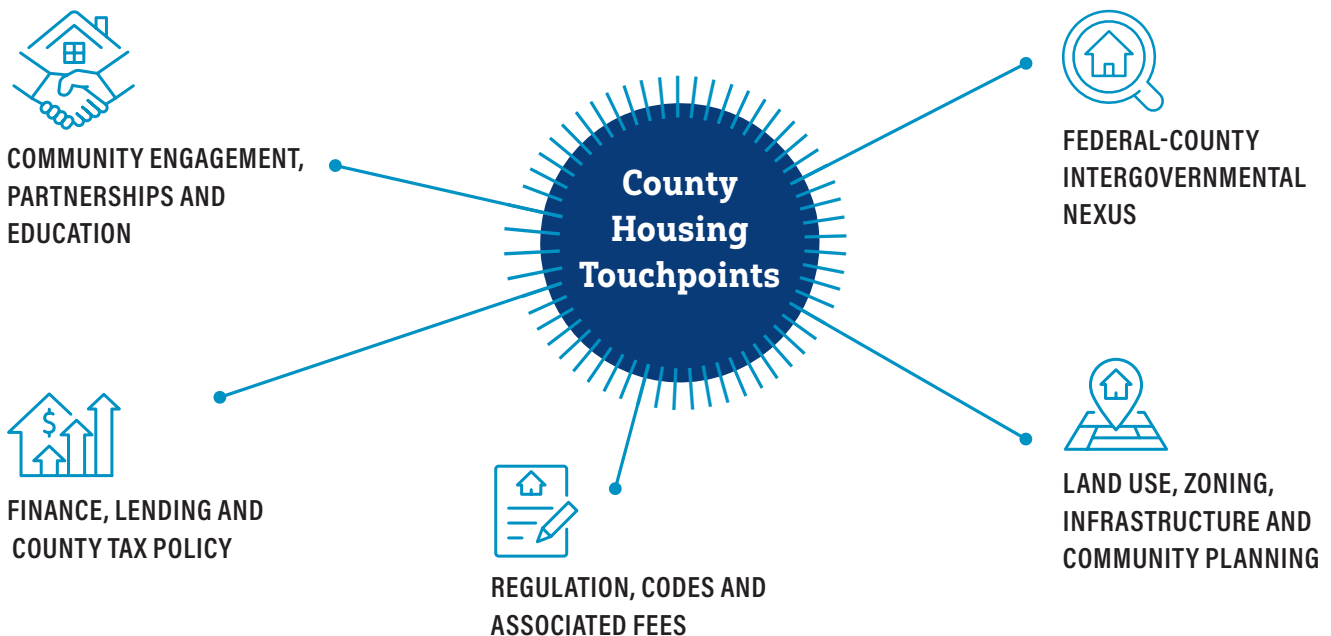
# HOUSING IS ESSENTIAL TO HEALTHY, SAFE, VIBRANT AND PROSPEROUS COMMUNITIES

For a growing number of Americans, the cost of housing is crowding out the rest of their household budget. In 18 percent of counties, households must spend more than 3.5 times their annual income to afford a typical home. Nearly a quarter (23 percent) of households that occupy rental units are severely cost-burdened, spending more than half of their annual income on rent. According to Freddie Mac, there is a shortage of more than 3.8 million homes – both rental and owner-occupied – across the country, and it will take more than 20 years to close the housing unit gap despite the recent acceleration in development, according to the National Association of Realtors.

Housing affordability challenges come in many shapes and sizes. In some communities, the greatest challenge is having access to housing stock that is affordable to the workforce, while others may struggle with restrictive zoning that prevents development or rehabilitation of the typologies of housing needed to

address the growing challenge. Similarly, housing can refer to many typologies and groups, including renters and homeowners, supportive housing and the unique needs of the elderly and college students – all making the conversation complex. Similarly, housing can refer to many typologies and groups, including renters and homeowners. In any case, the first step is to name the issues, identify the county touchpoints, and develop a shared understanding of the community's challenges.

County leaders have varied authorities in cultivating housing affordability, but each county may play a role in the solution. Depending on the county, housing can span a wide range of touchpoints. As such, counties must look holistically across each “leg of the stool” and consider how changes in one area may affect another. There are five key areas in which counties may use financial, policy, educational and administrative levers to foster housing affordability.



# POLICY INTO ACTION: USING THE RECOMMENDATIONS TO FOSTER CHANGE

Housing affordability is complex, multifaceted and interdependent. So too are county authorities and resources on housing local housing policy, financing and regulation. Because of the varied authorities, each county's approach to addressing the challenge is different. Recognizing the acute need for housing affordability, the county housing ecosystem and associated recommendations seek to provide local leaders an opportunity for best practices and policy that reflects the diverse tools of county governments.

It is also important to recognize that each policy or ecosystem pillar does not exist independently, but are pieces of a whole. The land use and zoning plans in a community ultimately impact the county tax base and services; the partnerships established within a community can inform state and federal advocacy

efforts; use of federal funds can reflect financing of new developments; and local regulations can have significant implications on community engagement. Recognizing this interconnection is important to understanding the levers and opportunities available to counties to foster affordability and quality.

Regardless of the county approach, the process of creating solutions for housing affordability at the local level is often slow, contentious and grueling. This recommendation framework does not intend to provide a prescriptive implementation guide. Rather, this document provides a broad set of tools and examples county leaders may use to develop a local housing action plan that reflects each community's unique needs, values and priorities and considers the varied relationships and resources available.



## 1. LAND USE, ZONING, INFRASTRUCTURE AND COMMUNITY PLANNING

<b>a.</b> Evaluate Current Zoning Plans and Practices	<b>b.</b> Identify Potential Infrastructure Barriers to New Development	<b>c.</b> Understand the Inventory of Additional Land	<b>d.</b> Develop a Long-Term Housing and Land Use Plan	<b>e.</b> Assess Existing Housing Stock for Potential Opportunities
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## 2. REGULATION, CODES AND ASSOCIATED FEES

<b>a.</b> Evaluate County Permitting and Inspections to Improve Processes and Workflow	<b>b.</b> Provide Pre-Approved Templates for Common Housing Designs	<b>c.</b> Conduct a Cost-Benefit Analysis for County Impact, Development, and General Fee Pricing	<b>d.</b> Analyze Local Regulations Impact on Affordability	<b>e.</b> Make County Systems Consistent, Convenient, and Easier to Navigate
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## 3. FEDERAL-COUNTY INTERGOVERNMENTAL NEXUS

<b>a.</b> Invest Additional Federal Resources to Support Housing	<b>b.</b> Engage in NACo Policy Resolution Process to Advocate for Counties	<b>c.</b> Educate Federal and State Partners on Local Housing Needs and Simplify Programs and Compliance	<b>d.</b> Seek Additional Funding Opportunities as Resources Allow	<b>e.</b> Combine Resources for Maximum Impact
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## 4. COMMUNITY ENGAGEMENT, PARTNERSHIPS, AND EDUCATION

<b>a.</b> Collaborate with Intergovernmental Partners	<b>b.</b> Establish an Office or Department to Streamline Housing Projects	<b>c.</b> Foster a Healthy Dialogue with Community Organizations	<b>d.</b> Conduct a Robust Outreach and Education Initiative	<b>e.</b> Measure Success and Clearly Communicate Milestones
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## 5. FINANCE, LENDING AND COUNTY TAX POLICY

<b>a.</b> Identify Opportunities for Tax or Policy Updates	<b>b.</b> Analyze the County Assessment Process	<b>c.</b> Administer Supportive Programs That Prioritize Underserved Communities	<b>d.</b> Partner with Local Organizations to Provide Innovative Financing Mechanisms for New Development	<b>e.</b> Source New Revenue Streams for County Housing Priorities
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# 1. LAND USE, ZONING, INFRASTRUCTURE AND COMMUNITY PLANNING

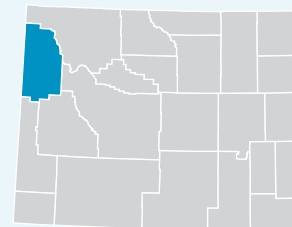
The macro aspects of local housing policy are the foundation for generating affordability. In new and existing developments, improper or restrictive land use can drive up costs. Similarly, the total cost of new developments often depends largely on the value of the land and how much preparation must be performed to make the parcel ready for construction. Because zoning changes are quickly reflected in land prices, zoning and land use policies should be focused on ensuring that the right development opportunities exist rather than attempting to balance specific costs and benefits. Counties have a handful of levers to influence these macro aspects, including reviewing zoning and land use policies, understanding the landscape of existing housing stock, and helping to defray upfront infrastructure costs for new projects.

## A. Evaluate Current Zoning Plans and Practices

Zoning is the foundation of housing policy dictating what types of structures can be built in which locations. For many decades, the majority of communities have been zoned for single-family units – typically larger homes on large lots. However, many communities are reassessing zoning to allow for a greater variety of housing at various price points. County zoning authority often falls strictly to unincorporated areas, but some counties retain complete control of zoning, while in other jurisdictions, zoning is regulated at the city and municipal level. In nearly every case, states put guardrails around local zoning practices. Upzoning, rezoning and adjusting zoning regulations often dominate conversations of housing affordability; these conversations are often politically charged, and the

process is grueling. While zoning reforms are essential considerations for county governments, zoning is most effective when it reflects long-term housing needs based on community growth, demographic change and other factors. It is also important to evaluate (where relevant) any existing zoning laws that could negatively impact rehabilitation or change of use for an existing property. In some communities, zoning plans date back more than five decades. As such, one first step counties can take to advance housing affordability is to conduct a periodic review and update zoning regulations to ensure an appropriate amount of land is zoned for all types of housing to meet market needs.

### Teton County, Wyo.



**Teton County, Wyoming**, adopted an adaptive management comprehensive plan in 2012 and updated the plan in 2020. Annually since 2012, Teton County has measured 20 indicators of success related to the comprehensive plan. Regularly measuring progress relative to the goals outlined in the comprehensive plan informs current and future policy-making and funding for housing. For example, the comprehensive plan and policies therein were updated in 2020 due to a “growth trigger” – the growth of residential units greater than a particular percentage – measured in the annual indicator report.

## RESOURCES TO OPERATIONALIZE

- a. [Overview of the Comprehensive Plan Update](#)
- b. [Jackson/Teton County Comprehensive Plan](#)
- c. [Annual Indicator Report](#)

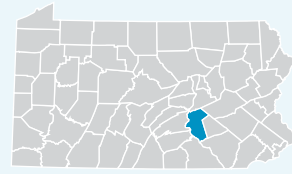
## B. Identify Potential Infrastructure Barriers to New Development

New homes for rent or ownership generally need access to infrastructure such as roads, utilities – particularly water, sewer, electricity and broadband – transit, sidewalks and other pedestrian infrastructure in urban and suburban areas. The COVID-19 pandemic highlighted the universal need for access to WI-FI making that common infrastructure today, and more communities consider, access to infrastructure like electric vehicle charging stations as a necessity. The costs to establish this infrastructure for new units are generally paid upfront by developers through fees (e.g., hookup fees, development fees, impact fees, etc.), which are ultimately passed down to the renter or homeowner. By identifying potential barriers to new development and working regionally with intergovernmental partners, counties can proactively and strategically expand infrastructure such that upfront costs for new development are mitigated or stretched over a longer term, which can be easier to finance and reduce overall project costs. The same coordination can also be used internally, where county infrastructure and housing administration are often spread across different teams. As such, enhanced coordination between these departments can also support affordability by expanding infrastructure where zoning changes are being made, or vice versa. Counties having a hand in the planning of infrastructure also ensures developers are building to the correct standards, particularly if the county is intended to assume responsibility for maintenance and upkeep after construction.

## RESOURCES TO OPERATIONALIZE

- a. [Dauphin County DCIB-G General Program](#)

### Dauphin County, Pa.



#### Dauphin County, Pennsylvania,

Commissioners created an innovative subsidized funding program focused on infrastructure projects. The Infrastructure Bank-General (DCIB-G) program provides reduced interest loan financing up to 100 percent of eligible project costs to support infrastructure and economic development county-wide, including projects that may not otherwise be eligible or creditworthy from traditional funding sources. These projects, including water, stormwater, sewer and transportation, help address some of the county's critical infrastructure barriers to new housing development.



## C. Understand the Inventory of Available Land

Land costs are one of the most significant contributors to the price of a home or rental unit. Governments (including housing authorities), community and religious organizations are substantial landowners in some communities. In high-demand communities, counties and other entities with land can partner with builders to convert or incrementally develop properties. To best use the land, it is important first to understand the inventory of land available – where it is, whether it is suitable for development, and who currently owns the parcel.

### The City & Borough of Juneau, Alaska



**The City & Borough of Juneau, Alaska**, exists within a unique geography of the country. The borough owns approximately 23,000 acres within the community, but a sizable portion of that land is unsuitable for development. Recognizing the need to understand which land was buildable and who owns that land, the borough has embarked on a long-term plan to assess the inventory land in the community regularly. Working across departments, the parcels identified as vacant and underdeveloped were then ampped into an ArcGIS tool that can be used and accessed by the community. One highlight of the mapping is it allows users to create separate layers to toggle between designated areas (e.g., historic, wetland, hazard areas, flood zones, etc.). The land use plan and associated visualizations allow the public to better understand what part land plays in the housing shortage, while allowing municipal staff and elected officials to zero in on parcels that are the best candidates for municipal development or public private partnerships.

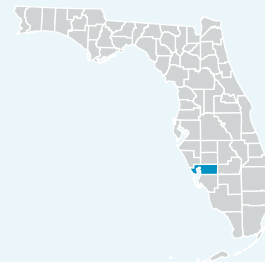
## RESOURCES TO OPERATIONALIZE

- a. [Juneau Land Studies and Plans](#)
- b. [City & Borough Inventory of Vacant and Underdeveloped Properties](#)

## D. Develop a Long-Term Housing and Land Use Plan

Like local zoning policy, land use is critically important to the long-term growth of a community. The land use plan governs decisions on commercial, residential and industrial developments, where new infrastructure will be built or expanded and what opportunities will exist for new home construction. Many counties have adopted land use plans that can be used as templates for communities seeking to create a comprehensive strategy. A housing and land use plan is also an opportunity for counties to work regionally with cities, towns and other counties to ensure sufficient land is zoned to serve the types of housing needed by residents. The key component to an effective land use plan is periodic iteration; just as housing and population needs change over time, so too should the land use plan.

### Charlotte County, Fla.



**Charlotte County, Florida** Board of County Commissioners approved the Charlotte 2050 Comprehensive Plan in June 2011. The plan defines areas within Charlotte County suitable for various land use activities, addresses how the county will provide adequate residential areas and affordable housing, and discusses multiple other land use topics such as infrastructure.



## RESOURCES TO OPERATIONALIZE

- a. [Charlotte 2050 Comprehensive Plan](#)

## E. Assess Existing Housing Stock for Potential Opportunities

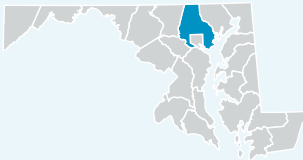
An important aspect of housing affordability is the existing stock of properties. In some communities, a significant share of the homes were built before 1940; older homes can sometimes be lower quality, less energy-efficient and have higher maintenance costs. Similarly, in communities with outmigration challenges with vacant or blighted residential and commercial properties persist. On the other hand, many tourism communities face challenges with short-term rentals and second-home markets, while some fast-growing communities are grappling with institutional investor owners. In some cases, existing structures,

including underused office, retail or industrial space, can be renovated – often at cheaper costs than new developments – or converted to entirely new properties that fit existing community needs, policies can be implemented to incentivize or regulate the housing market and plans can be established that reflect long-term community growth. One strategy counties can adopt to foster housing affordability is to develop a stratum of the housing inventory, including price points, quality, occupancy status, and other facts. This can then be balanced based on the demand in the region (e.g., economic growth, demographics, etc.) to see what opportunities exist within the housing market.

## RESOURCES TO OPERATIONALIZE

- a. [Baltimore County Vacant Structures Legislation](#)
- b. [Baltimore County Code Enforcement Dashboard](#)

### Baltimore County, Md.



**Baltimore County, Maryland**, has established through legislation a process to designate properties as vacant and is compiling an inventory to provide residents, developers and others a public, centralized place to view vacant properties, ultimately serving to remove public safety hazards and nuisances and revitalizing communities by converting blighted and abandoned properties into rental and homeownership opportunities.



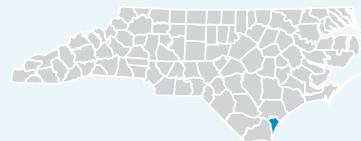
## 2. REGULATIONS, CODES AND ASSOCIATED FEES

The micro-aspects of housing pertain to how each development or individual interacts with housing. Developing property for housing requires following a set of codes and regulations to ensure safety, and counties often issue permits and conduct code enforcement. Some developments require studies or carry other special fees associated with construction, while other local regulations may impact affordability tangentially, like insurance premiums.

### A. Evaluate County Permitting and Inspections to Improve Processes and Workflow

Zoning is the foundation of housing, dictating what types of structures can be built in which locations. County zoning authority often falls strictly to unincorporated areas, but some counties retain complete control of zoning, while in other jurisdictions, zoning is regulated at the state level. Upzoning, rezoning and adjusting zoning regulations often dominate conversations of housing affordability; these conversations are often politically charged, and the process is grueling. While zoning reforms are essential considerations for county governments, zoning is most effective when it reflects long-term community needs. It is also important to evaluate (where relevant) any existing zoning laws that could negatively impact rehabilitation or change of use for an existing property. In some communities, zoning

#### New Hanover County, N.C.



**New Hanover County, North Carolina,** partnered with the City of Wilmington to streamline permitting processes and workflows for new housing development applications and permits. The County and City developed COAST (Customer Online Application & Services Tool), a permitting software system. It provides customers with access to information such as what stage their permits are in the process, offers improved reporting capabilities, and allows for easy online fee payments. The platform also centralizes all commercial and residential building processes, trade permits, new commercial and residential site processes, rezoning and subdivision permits and appeals, and engineering processes for the county.

### RESOURCES TO OPERATIONALIZE

- a. [New Hanover County Customer Online Application & Services Tool](#)

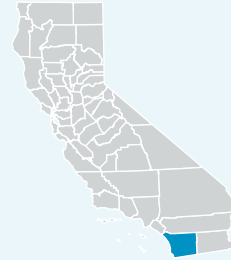
## B. Provide Pre-Approved Templates for Common Housing Designs

Several different housing typologies are common in development, yet it is often the case that each new project must be independently reviewed and approved before permits are issued. One strategy to streamline this process is to release pre-approved plans that meet local building, energy, fire and other codes. This not only reduces the wait time between submitting a site plan and completing the project but can also reduce some upfront costs for designing and preparing common types of building plans.

### RESOURCES TO OPERATIONALIZE

- a. [San Diego County Standard ADU Building Plan](#)

#### San Diego County, Calif.



**San Diego County, California**, provides free, pre-approved Accessory Dwelling Unit (ADU) template design plans. The plans have been designed and reviewed to ensure compliance with relevant codes in the unincorporated communities of San Diego County. Each plan set includes an instructional letter, plan checklist and floorplans in PDF and computer-aided design formats. Currently, six types of plans are available, ranging from 600 to 1,200 square feet.



## C. Conduct a Cost-Benefit Analysis for County Impact, Development and General Fee Pricing

It is common for local jurisdictions to charge development, impact, utility hookup or other fees during the construction process. While these fees are necessary to sustain county operations like public health and safety, ensuring the fees are proportionate to the development can be an important strategy to foster affordability. Some suggestions from housing experts have included scaling the fee wherein a unit less than a specific square footage is counted as half a unit for fee purposes, while other solutions could consist of instituting a periodic review of fees to ensure they continue to serve the county and community needs. Furthermore, some counties can benefit from fee waivers tied to affordability goals, like deed restrictions requiring a percentage of units in the project to be leased to local workers. Because the cost of fees assessed in the building or rehabilitation of a housing unit is factored into the overall cost of a project, ensuring the benefits of the fees don't outweigh the impacts on affordability is critical.

### DuPage County, Ill.



**DuPage County, Illinois**, Board voted to repeal the Fair Share Road Improvement Impact Fee Ordinance in May 2023. This impact fee was levied on new residential and commercial developments. During the periodic review, the DuPage County Transportation Committee deemed the ordinance no longer necessary and repealed the ordinance. The county estimates builders, developers and residents will save nearly \$1 million annually due to the elimination of this impact fee.

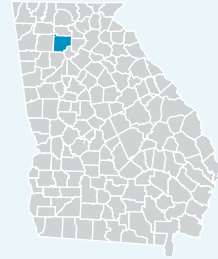
## RESOURCES TO OPERATIONALIZE

- a. [DuPage County Public Notice of Impact Fee Repeal](#)
- b. [DuPage County Impact Fee and Permits Documents](#)

## D. Analyze Local Regulations Impact on Affordability

Like fee assessment, some counties possess authority over housing regulations. For rental units, these regulations usually govern the tenant-landlord relationship with regulation on rent control, short-term rentals, institutional & foreign investors, etc. Local regulation related to housing development can include locally imposed codes above the national and state standards, fire codes and guidelines on other individual-development-related issues. Other important regulations include insurance costs, short-term rental regulations, or regulations that manage the tenant-landlord relationship. While on face value, homes may be affordable, in some communities, the premiums for specialized insurance plans like hurricane, wildfire or flood insurance can make the cost of owning a home untenable. Taken alone, each local regulation may have significant benefits, but those benefits should be weighed against broader affordability implications. Sometimes, the most effective solution is the simplest one. A periodic review of local regulations can be an essential step to ensuring they serve the intended purpose and continue to have a net positive impact on the community.

### Cherokee County, Ga.



**Cherokee County, Georgia**, joined several other counties in 2021 to reevaluate short-term rental ordinances due to increased tourism. The county established a local ordinance to provide standards for short-term rentals to minimize adverse effects on surrounding residential neighborhoods. The ordinance requires that owners obtain a short-term rental certificate, no short-term rental shall be used as a special event facility, short-term rentals pay hotel taxes, hosts provide proof of ownership, and hosts provide proof of insurance. By regulating short-term rentals, Cherokee County can mitigate some of the impacts of short-term rentals on quality of life issues and existing housing stock available for permanent residents and owners.

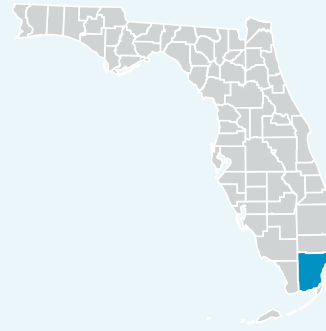
## RESOURCES TO OPERATIONALIZE

- a. [Cherokee County Short-Term Rental Ordinance](#)
- b. [Cherokee County Codes and Regulations](#)

## E. Make County Systems Consistent, Convenient and Easier to Navigate

While not exclusive to housing, there are many housing regulations, processes and systems at the local, state and federal levels that residents and developers must navigate. The most productive way to incentivize housing affordability is to make it easier for all stakeholders to accomplish. One strategy is implementing systems that require forward momentum on the project as a default. For new developments, this could include a specific window in which new plans are either approved or sent back with revisions. On the rental side, this could include providing direct support for landlords and renters navigating the housing voucher process. In both cases, one step could be developing checklists or a “one-stop-shop” portal that is concise but comprehensive and easily accessible.

### Miami-Dade County, Fla.



**Miami-Dade County, Florida**, offers a “Cookie Cutter” program that expedites the plan review process for constructing a base model home. This program allows for the development of homes with no options to change the built configuration. Subsequent reviews are only required for site location, such as zoning, plumbing and impact fees are only required once the model is initially approved.

## RESOURCES TO OPERATIONALIZE

- a. [Miami-Dade County Cookie Cutter Program](#)





# 3. FEDERAL-COUNTY INTERGOVERNMENTAL NEXUS

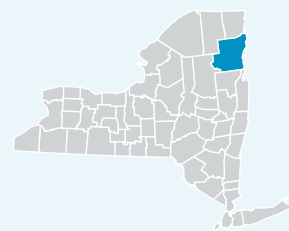
Counties and the federal government work together to support local communities in addressing housing affordability. Federal funding – often through the U.S. Department of Housing and Urban Development (HUD) – is used by counties to administer housing programs, build infrastructure that supports new development and assist low-income residents. Conversely, counties educate federal representatives on local priorities to ensure Congress and executive-branch agencies have the relevant information to decide on housing issues impacting counties. Housing is a complex public policy topic that requires input from all sectors and stakeholders, along with a strong intergovernmental framework for policy and funding coordination.

## A. Invest Additional Federal Resources to Support Housing

County governments invest nearly \$13 billion annually in the construction, operation and support of housing and redevelopment projects. Funding for these projects often comes from federal and state sources, including the Community Development Block Grant (CDBG), Housing Choice Vouchers, HOME Investment Partnership, and others. In recent years, counties received significant federal investments due to pandemic-related impacts, including the Emergency Rental Assistance Program (ERAP), the Coronavirus Relief Fund (CRF) in the Coronavirus Aid, Relief and Economic Security Act (CARES), and \$65.1 billion in direct assistance under the American Rescue Plan Act (ARPA). In recent years, there have also been funds for infrastructure under the Bipartisan Infrastructure Law (BIL) and grants for things like home weatherization through the Inflation Reduction Act (IRA). Counties used these funds, including the braiding of multiple sources, to accomplish

community housing and infrastructure projects that support housing affordability, both pressing short-term needs and long-range goals.

### Essex County, N.Y.



**Essex County, New York**, a rural upstate county, used a large share of COVID relief funding (\$300,000) to seed a new Essex County Land Bank, which received state approval to operate in May 2023. This new land bank will focus on property stabilization by acquiring vacant properties, increasing the availability of affordable housing, fostering economic development and growth and engaging community stakeholders.

## RESOURCES TO OPERATIONALIZE

- a. [Essex County Land Bank](#)

## B. Engage in NACo Policy Resolution Process to Advocate for Counties

NACo advocates to federal partners for county needs based on provisions drafted by policy steering committees and adopted by the full membership and Board of Directors. Ten policy steering committees are established by the NACo Board of Directors, including the Community, Economic and Workforce Development (CEWD) committee, whose focus includes all things pertaining to federal housing policy. After approval, the resolutions drafted by this body are included in the American County Platform, a permanent policy document divided into substantive policy areas reflecting the philosophy and broad objectives of America's County Officials. The platform includes over 25 resolutions related to housing, ranging from land use and permitting to lead-based paint and the federal tax code. County leaders with expertise or passion for federal housing policy can draft resolutions to submit through the committee process for adoption into the Association's policy.



### Wayne County, Mich.



**Wayne County, Michigan**, as part of the 2022 - 2023 NACo American County Platform, Commissioner Monique Baker-McCormick from Wayne County, Mich. and Vice Chair for Housing on the Community, Economic & Workforce Development Steering Committee submitted a resolution on federal support to increase African American homeownership in the United States. The resolution was approved on July 24, 2022, and provides NACo with a directive to advocate on behalf of counties to accomplish its goals.

### RESOURCES TO OPERATIONALIZE

- a. [NACo American County Platform](#)
- b. [NACo Community, Economic and Workforce Development Steering Committee](#)
- c. [How to Join a NACo Committee](#)

## C. Educate Federal and State Partners on Local Housing Needs and Simplify Programs and Compliance

Because most housing funding is from federal and state partners, it is important to communicate regularly with the respective residents on county and regional needs. Leveraging tools like the resolutions in the American County Platform, the NACo Housing Solutions Matchmaker Tool and local metrics and anecdotes, counties can effectively tell the story to relevant parties and advocate for community needs. Specific examples backed up with data and evidence from these tools and resources can help strengthen a compelling advocacy narrative that furthers housing affordability goals. County officials engage directly with federal partners like the U.S. Department of Housing and Urban Development to suggest ways to simplify programs and compliance requirements on local governments.

### Pinellas County, Fla.



**Pinellas County, Florida**, has joined forces with local organizations and several municipalities to host the Advantage Pinellas Housing Compact, focused on housing affordability. Hosting a virtual summit in 2020, key leaders from these organizations tackled questions on housing market conditions, addressing challenges, local government coordination and opportunities for collaboration with state and federal partners.

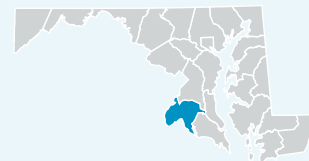
## RESOURCES TO OPERATIONALIZE

- a. [Advantage Pinellas](#)
- b. [Virtual Housing Summit 2020](#)
- c. [NACo County Explorer](#)
- d. [NACo Housing Solutions Matchmaker Tool](#)

## D. Seek Additional Funding Opportunities as Resources Allow

In addition to direct state and federal resources, counties and local partners can seek out other competitive or grant-based opportunities from both the public and private sectors. Despite the opportunities available, many counties lack the resources or staff capacity to dedicate to the requirements to secure, receive, track and report under these grants. However, counties can band together as a region or leverage peers and third-party entities to obtain and manage these funds where resources are available. An important first step is understanding the available funding and tax policy landscape and then developing a plan to seek out the most relevant opportunities.

### Charles County, Md.



**Charles County, Maryland**, works with federal, state and foundation partners to apply for grant opportunities. In Fiscal Year 2023, Charles County received more than \$9.7 million in federal housing grants, including both formula and competitive grant application awards.

## RESOURCES TO OPERATIONALIZE

- a. [Charles County Maryland Grant Services](#)

## E. Combine Resources for Maximum Impact

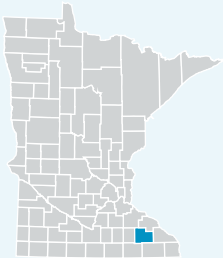
Using a combination of regional resources and braiding federal and state funding (and tax credits) can help stretch housing investments for maximum impact. Often, one program or grant will not cover the entirety of an initiative, and as is the case with time-limited funds, sustain the program. Counties can band together with cities, towns, special districts, nonprofits, community-based organizations and other local entities to pool money, resources and capacity to achieve these regional goals. It is sometimes also possible to braid federal and state resources and tax credits

to increase the overall pot of money for a particular project, especially with the recent infusion of funding from ARPA which offered broad flexibility to counties to use for local match requirements. Combining funds and pooling resources can help make an otherwise financially constrained project pencil out, potentially impacting housing affordability more than several smaller, siloed projects.

### RESOURCES TO OPERATIONALIZE

- a. [Olmsted County Multi-Year Coalition Funding Announcement](#)
- b. [Coalition for Rochester Area Housing](#)

#### Olmsted County, Mich.



**Olmsted County, Minnesota**, is working with the Mayo Clinic to address housing affordability. As part of the Coalition for Rochester Area Housing established in 2017, the Mayo Clinic, Olmsted County and the City of Rochester have pledged a collective \$28 million to advance regional housing priorities. Ten million (\$10 m) of these dollars are from Olmsted County's American Rescue Plan Act allocations. The economic impact of these efforts is expected to exceed \$200 million by enhancing homeownership for working individuals and families, increasing homeownership for Black, Indigenous and People of Color (BIPOC) families, creating and preserving affordable rental housing and expanding housing options for seniors. Banding together, the coalition also has a stronger footing to attain federal and state grants designated for particular entities like counties, nonprofits or cities, making the partnership more effective at advancing housing priorities.



# 4. COMMUNITY ENGAGEMENT, PARTNERSHIPS AND EDUCATION

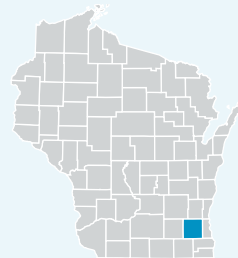
Much of the work required to increase housing stock depends on engagement with the community. Housing is a foundational element to community prosperity, contributing to health, economic mobility, safety and resilience. Sometimes conversations on housing can be limited to numbers and finances, but communicating the importance of housing as a critical component of the community's infrastructure can help to advance housing priorities, even when direct authority over issues like land use and zoning are limited or not within the county's purview. Public stakeholders are essential to reframing conversations on housing needs. Not only can counties partner with other governments and community organizations to advance housing, but local leaders can also serve as an educational body to inform residents.

## A. Collaborate With Intergovernmental Partners

It is important to recognize that county governments cannot solve all the community's housing challenges. One of county officials' most powerful tools is the ability to convene critical partners to accomplish goals. Cities, towns, sates, regional metropolitan planning organizations, the federal government, public and private organizations all play a role in helping to build the stool of conditions that foster housing affordability. As such, it is imperative to have open, regular and productive dialogue with intergovernmental and community partners. Further, housing is often a regional challenge, requiring counties to work inter-jurisdictionally to accomplish affordability goals. Counties can take the lead in scheduling regular check-ins with neighboring governmental agencies, co-hosting community engagement events, and co-developing housing goals.

County officials can also lead in advocacy efforts to state and federal partners on local and regional housing priorities.

### Waukesha County, Wisc.



**Waukesha County, Wisconsin**, partnered with neighboring Jefferson, Washington, and Ozaukee Counties in 1998 to form the HOME Consortium to receive U.S. Department of Housing and Urban Development (HUD) Home Investment Partnerships Program (HOME) funds to create affordable housing. The Consortium provides a down payment assistance program and aims to maintain the quality of existing housing through low-interest housing rehabilitation loans.

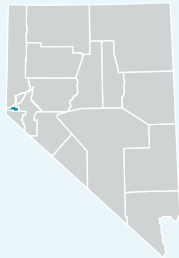
## RESOURCES TO OPERATIONALIZE

- a. [The HOME Consortium - Waukesha County](#)

## B. Establish an Office or Department to Streamline Housing Projects

Because there are many county touchpoints to housing, it is common to have the division of administrative or policy work split between multiple departments. While it is logical to specialize different aspects of housing between subject-matter experts, counties can establish a housing or community planning department or director to coordinate and streamline the moving pieces. This would also create a single point of contact for residents to engage with the county on all housing-related issues, furthering community engagement and helping individuals navigate the housing system.

### Carson City, Nev.



**Carson City, Nevada**, a consolidated city-county government in western Nevada, in an effort to streamline the connection with the public, has designated the Planning Division as the main point of contact overseeing the organization's housing needs. The Division provides and directs residents to information on housing support programs, grant funding, partner housing agencies and other housing resources.

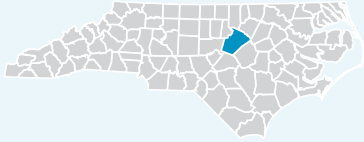
## RESOURCES TO OPERATIONALIZE

- a. [Carson City Community Development: Planning Division Housing Overview](#)

## C. Foster a Healthy Dialogue with Community Organizations

One of the primary roles of an elected county leader is to engage with the community and constituents on county business. In all counties, commission or supervisor meetings are public forums for engagement, and for topics related to housing, there are often special hearings, town halls or other community input sessions to engage with residents. Because housing is a complicated topic, it is important to have balanced views from across the community and to ensure no group has an outsized level of influence in the decision-making process relative to the rest of the community. One way county leaders can ensure new policy, programmatic or financial decisions related to housing are unbiased is by directly and consistently engaging with community organizations, including local developers, nonprofits, neighborhood groups and other stakeholders. Recognizing the barriers many groups face in engaging with local governments, the key to success in this process is intentional and thoughtful engagement to meet residents where they are and build a coalition in favor of local housing policies. One way county officials can maintain this dialogue is to build an advisory board with key community partners to dissect local housing policy and needs.

## Wake County, N.C.



**Wake County, North Carolina**, established the Affordable Housing Advisory Working Group. This group is a 16-member group comprising representatives from affordable housing developers, the behavioral health system, the local university, the economic development department, a community advocacy group with knowledge of housing issues, the local bank or credit union, and other key stakeholders. The advisory group provides input to the county on affordable housing decisions.

### RESOURCES TO OPERATIONALIZE

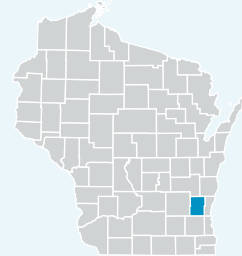
- a. [Wake County Affordable Housing Working Group](#)

## D. Conduct a Robust Outreach and Education Initiative

Language matters in all things, but particularly in local housing decisions. A sizable body of research suggests changes to how ideas, initiatives or programs are presented can make a significant difference in the reception – and ultimate adoption – of those measures. Counties can leverage language to help present ideas, showcasing a particular measure’s benefits and reframing the conversation. Because individuals generally are apprehensive about the unknown or seeming significant changes, using language that describes the outcome (e.g., illustrating how allowing accessory dwelling units can provide another source of income or explaining how allowing more housing development can ensure a resident’s child may afford to live in the community they were raised) can be notably persuasive. It’s not necessary for a county to have a professional marketing strategy to inform constituents

on housing policy, but rethinking the language used can go a long way towards reframing the conversation in terms that are easier to understand and relate with.

## Washington County, Wis.



**Washington County, Wisconsin**, established a Next Generation Housing (NGH) Framework to create public support for NGH developments and educate community members on the issues NGH is working to resolve. The Coalition engages the public on the NGH initiative and, through pilot developments, helps to show community members a viable path forward for housing affordability in Washington County. Through this plan, Washington County can **clearly explain** the strategic goals, provide resident testimonials and effectively reframe the housing conversations around community needs and county solutions.

### RESOURCES TO OPERATIONALIZE

- a. [Washington County Next Generation Housing Framework](#)



## E. Measure Success and Clearly Communicate Milestones

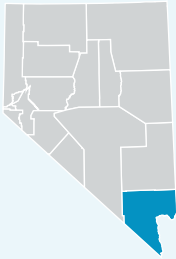
It is the nature of governments to be behind the scenes, working diligently to meet the community's needs without much celebration or fanfare. Simultaneously, the administration of housing programs and tracking of financial expenditures for reporting processes create robust data on county successes. A core tenet of good governance is transparency, but this data can also be used to communicate significant achievements and milestones. Especially as it relates to housing, counties

can be thoughtful about the available data to measure success on projects or initiatives and how that data can be used to celebrate benchmarks and inform the community on progress. This is a crucial step to help include the community in the process, garnering additional support for future housing affordability initiatives.

### RESOURCES TO OPERATIONALIZE

- a. [Clark County Welcome Home Program Dashboard](#)

#### Clark County, N.V.



**Clark County, Nevada**, offers an interactive dashboard of the Welcome Home Community Housing Fund projects. The Fund was created in April 2022 to address a housing shortage in the county; in September 2022, the Board approved funding for 30 housing developments, including new construction and rehabilitation. On the dashboard, members of the public, developers and intergovernmental partners can explore specific projects to find details such as income requirements, the amount of funding received from the Community Housing Fund, and the supporting non-profit organization.



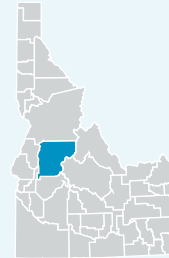
# 5. FINANCING, LENDING AND COUNTY TAX POLICY

Investment – often a blend of financing, lending and county tax policy – is required to successfully develop new housing, maintain existing housing stock, and navigate housing support systems. Property taxes are the primary driver of most county finances and can significantly affect land use. Additionally, some counties work with financial institutions or leverage federal programs to provide direct support to individuals or incentives for new developments. Looking holistically at county financing, tax and policy touchpoints can help to foster housing affordability. Like all things, housing is competing for an increasingly limited amount of capital. Local leaders can work to make housing projects more attractive through financial, tax and other policy and program tools.

## A. Identify Opportunities for Tax Incentives of Policy Updates

Most county operating funds are derived from property tax levies. This also means counties generally have a broader range of ability to provide property tax abatement, credits or other property tax deals to incentivize housing projects. Tax incentives are important to new supply because developers need projects to “pencil out” – make economic sense and yield a return on investment – to complete. These incentives help put a thumb on the scale in favor of development and rehabilitation by balancing costs with housing needs, meaning more projects will occur where tax incentives are created, thus increasing the general housing supply and bringing down consumer costs. In some counties where supply constraints are not the primary factor for housing affordability, tax incentives can also be a tool to help protect the affordability of existing homes for workers and their families.

### Valley County, Idaho



**Valley County, Idaho**, offers a property tax exemption for multi-family housing projects with five or more units. These projects must not include stand-alone units that are sold separately and cannot have units with leases lasting 180 days or fewer. Projects that meet the qualifications are exempt from property tax payments for up to five years after the exemption is granted.

## RESOURCES TO OPERATIONALIZE

- a. [Valley County Municipal Code Tax Exemptions on Development](#)

## B. Analyze the County Assessment Process

One primary and often overlooked touchpoint of county housing is the assessment process. Primarily tied to property taxes, assessments estimate the value of homes within a community to then apply the pre-determined millage rate. The assessment process is scientific, with professionals using specific methods to determine values. However, in many communities, there are more properties than can be assessed annually, leaving some properties to be estimated. Further, in some communities, assessment rates are locked such that market value and assessed value become detached. When market value far exceeds the assessed value, homes can become highly valuable equity assets with high returns (assuming continued growth) with little relative costs. Similarly, as renovations are made to properties, the assessed value increases, sometimes creating a disincentive for property owners to improve the quality of existing properties. County assessors can adopt technology tools that streamline the assessment process and provide objective measures of more properties than an individual could complete in a given time frame. Some counties can also use policymaking levers to ensure assessment values do not become too far detached from home values, creating a disincentive for affordability.

### Hillsborough County, Fla.



**Hillsborough County, Florida**, contracted third-party digital area mapping photographers to provide high-resolution aerial photography that will be used to help with property assessment. These photographs show changes to properties made since the last appraisal and help the county have more accurate, quicker, and ultimately more efficient processes for conducting annual property assessments.

### RESOURCES TO OPERATIONALIZE

- a. [Hillsborough County Property Appraiser Aerial Mapping Technology RFP](#)

## C. Administer Supportive Programs That Prioritize Underserved Communities

One of the primary roles in many counties in the administration of supportive programs for low-income or under-resourced individuals. These programs can include first-time homeowner assistance, home renovation assistance, support for residents navigating the landlord-tenant relationship and even housing-adjacent programs like workforce training programs and economic development (attraction of employers). As the ability of an individual to purchase a home becomes increasingly out of reach, particularly for historically underserved communities, counties can look to expand or implement supportive programs that help with affordability challenges. Because homeownership and access to housing is a key component of financial stability and, for many individuals, wealth building, ensuring equitable access to supports is vital to help improve economic mobility.

### Travis County, Texas



**Travis County, Texas** Commissioners Court created the Housing Authority of Travis County (HATC) in 1975 to focus on safe, decent, affordable housing for low-income families. HATC administers several programs to achieve this goal, including issuing Housing Choice Vouchers for rental assistance, homeownership and partnering with the Facilities and Development Corporations to focus on housing supply. To date, HATC has helped to create more than 8,000 units throughout the county from these partnerships. The Authority also has a foundation arm, the HATC Foundation, that provides educational and supportive resources for vulnerable residents on self-sufficiency, financial stability, youth development, and community engagement.

## RESOURCES TO OPERATIONALIZE

- a. [Housing Authority of Travis County](#)

## D. Source New Revenue Streams for County Housing Priorities

Like any transformative project, addressing housing affordability is a costly endeavor. A dedicated revenue source can be helpful for counties seeking to make substantial investments in housing development because of its stability. However, most counties are limited in the ability to raise new funding. Most county governments' primary funding source is property tax levies; some counties may also have taxing authority on incomes, sales and gross receipts and a handful of other areas. While adding fees to existing services can sometimes help raise funds for housing projects, it can also be a negative incentive to increase development. No matter the source, county investments in housing are essential, particularly in rural communities where smaller developments often require funding matches that are unattainable without county intervention. While counties should be careful not to overburden the tax base, establishing a dedicated revenue source can be a catalyst for accomplishing local housing goals.

### Franklin County, Ohio



**Franklin County, Ohio**, in partnership with the City of Columbus, established the Columbus-Franklin County Finance Authority. The Authority's mission is to work with developers, nonprofits, and others on financing solutions for economic development, including tax-exempt and below-market financing for housing projects. Franklin County has also established a magnet fund to offset the fee cost difference in developments to alleviate some of the cost burdens on affordable housing development projects.

### RESOURCES TO OPERATIONALIZE

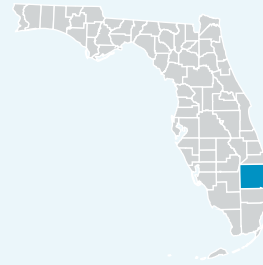
- a. [Columbus-Franklin County Finance Authority](#)
- b. [Franklin County Magnet Fund](#)



## E. Source New Revenue Streams for County Housing Priorities

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### Palm Beach County, Fla.



**Palm Beach County, Florida** Commissioners placed a public measure on the 2022 ballot to issue \$200 million in bonds for housing initiatives. The measure, which ultimately passed public approval, funds a 20-years program that allows developers to bid for low-interest loans to incentivize the construction of more than 20,000 units for rental and sale. The measure is accompanied by a small tax levy to repay bond issuance costs upon maturity.

### RESOURCES TO OPERATIONALIZE

- a. [Palm Beach County Ballot Measure for Workforce and Affordable Housing](#)





# TASK FORCE MEMBERS REPRESENT COUNTIES ACROSS THE COUNTRY

Launched in November 2022, the NACo Housing Task Force convened county government officials nationwide to illuminate the most critical housing challenges and opportunities from the county government perspective.

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Commissioner  
Ada County, Idaho

**Hon. Mack Bernard**  
Commissioner  
Palm Beach County, Fla.

**Hon. Kevin Boyce\***  
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**Hon. Matt Calabria**  
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\* denotes Task Force Co-Chair



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Recommendations in the Advancing Local Housing Affordability document were developed by members of NACo's task force on housing affordability; recommendations may not necessarily reflect individual task force members' views or the official positions outlined in NACo's American County Platform. NACo thanks the task force members – particularly co-chairs Commissioner Kevin Boyce of Franklin County and Commissioner Sherry Maupin of Valley County – for their tireless dedication to advocating for local solutions to housing affordability.

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Check out the NACo Housing  
Task Force's county solutions  
for housing affordability.



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