

Housing Connections

Promoting Affordability Through
Community Engagement

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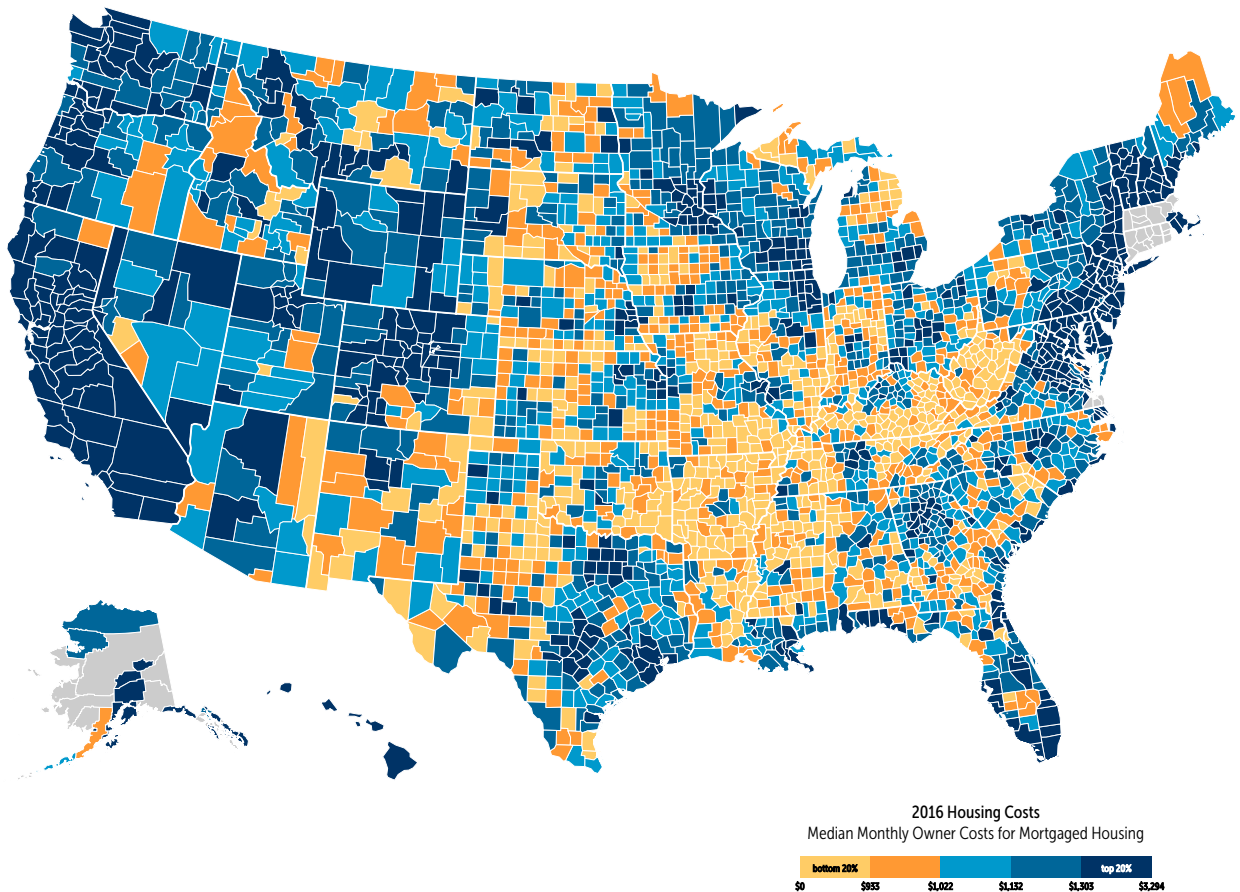
Introduction

Residents across the country are increasingly burdened by rising housing and transportation costs, which are the leading drivers of affordability challenges.¹ In 2016, 31 percent of all homeowners with a mortgage, 14 percent of homeowners who had completely paid off their mortgage and 50 percent of renters were cost burdened.² That is, they spent more than 30 percent of their household income on housing costs. Further, the distribution of monthly costs varied across regions. Nationally, median monthly costs for homeowners with a mortgage in 2016 were at \$1,491.³ The highest median monthly costs for homeowners with a mortgage were reported in the Northeast at \$1,877 followed by the West at \$1,752.⁴ That is, \$386 and \$261 above the national median respectively. The top 10 counties with the highest median monthly costs for homeowners with the mortgage are in the North Eastern and Western regions of the United States. In the Midwest and South, median monthly costs were \$1,312 and \$1,352 respectively.⁵

Effective community engagement practices that encourage the participation of every resident are a cornerstone of effective governance, and are necessary for the creation, evaluation and promotion of affordable housing programs.^{6,7} These practices include the abilities of county officials to partner with community-based organizations, accurately identify resident needs and opinions and share timely and complete information.⁸ Moreover, community engagement can be more effective by leveraging partnerships between different sectors, including other governments, the private sector, nonprofit organizations and individuals who have diverse incomes.⁹ Proposals that lack input from communities will likely fail, while those developed in partnership with residents and key stakeholder organizations have a better chance of success.¹⁰

This report features three case studies from Nassau County, N.Y., Orleans Parish/City of New Orleans, La. and Tillamook County, Ore. where officials actively engage residents on affordable housing issues. The diversity of communities and difference in each county's role in developing affordable housing require each jurisdiction to adopt their own unique approach to community engagement. However a county may organize its community engagement efforts, including residents in decision-making processes helps generate better ideas and promotes increased levels of support for affordable housing programs.

2016 Median Monthly Owner Costs for Mortgaged Housing



Source: NACo Analysis of U.S. Census Bureau - American Community Survey (ACS) 5 year estimates, 2016.

Notes: The dark grey areas in Conn., R.I., parts of Alaska, Mass. and Va. are counties or county-equivalents without county governments.

Measuring Housing Affordability Conventional Measures and New Developments

One of the typical methods used to assess housing affordability is housing costs as percentage of the household income. The conventional indicator for affordability is housing expenditures should not exceed 30 percent of income. That is, households that spend more than 30 percent of their income on housing costs are cost burdened. However, housing affordability measures are evolving as the current measures have limitations. The Center for Neighborhood Technology (CNT) developed a threshold that takes the cost of transportation in addition to the cost of housing into account when assessing affordability. This viewpoint of affordability sets the affordability indicator at no more than 45 percent of household income. According to the CNT's Housing + Transportation Index, which measures the percentage of income that is spent on housing and transportation costs, only 130 of the 3,069 counties with county governments in the U.S. are considered affordable.¹¹ Consequently, finding new ideas on how to promote the adoption of effective affordable housing policies and programs is a priority for nearly every county government in the U.S.



Affordable Housing Forum at the 2018 NACo Annual Conference

In July 2018, the NACo Counties Futures Lab convened an Affordable Housing Forum at the 2018 NACo Annual Conference & Exposition in Nashville-Davidson County, Tenn. Incoming NACo President, Hon. Greg Cox, Supervisor, San Diego County, Calif., shared concluding remarks at the forum that emphasized the need to address housing instability and to reduce the barriers that impede access to housing. He also underlined a reality faced by many of his fellow county officials: there is no one-size-fits-all solution to housing shortages, and collaboration and an openness to new ideas are essential to the development of successful programs.

During his inaugural address later in the conference, President Cox announced his presidential initiative, *Connecting the Unconnected*.¹² Through research, events, peer exchanges, policies and best practices, the President's initiative will encourage counties to implement new strategies for county governments to connect all residents including the most vulnerable to build vibrant, safe and healthy communities.

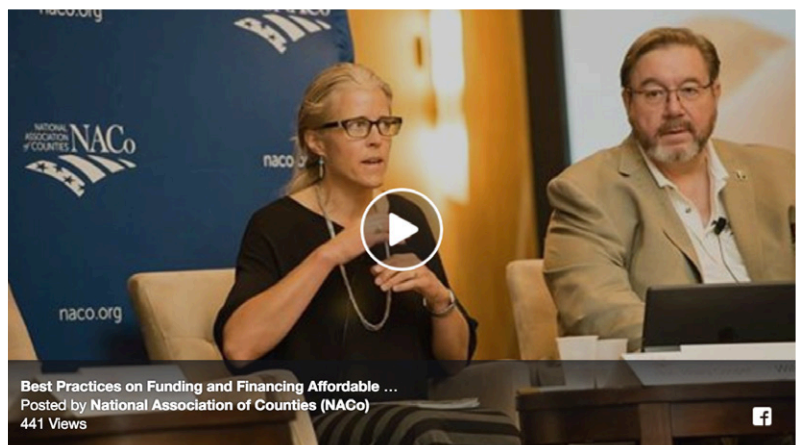
“We need to tackle the systems that are pushing our neighbors onto our streets instead of just scrambling to help them once they’re there, and that must push us out of our comfort zones. But, when we’re united at the local level -- even when we have to butt heads or hack through ‘politics as usual’ to get there -- we can do far more together than we’ll ever do alone.”

– Hon. Deborah Kafoury,
Chair, Multnomah County, Ore.



Key Takeaways

- The Office of Community Planning and Development, U.S. Department of Housing and Urban Development (HUD), reported funding the construction of 100,086 homes during the past year.¹³
- Trends that are driving the affordability landscape include a rising infusion of households headed by millennials.¹⁴
- Racial differences are reflected in residential segregation, which leads to poor health outcomes for blacks and other minorities.¹⁵ In addition, racism creates differential access to affordable housing.¹⁶



Hon. Neal Rackleff, Assistant Secretary, Community Planning & Development, U.S. Department of Housing and Urban Development speaking at the Affordable Housing Forum (Top of page); Panel of county government representatives speaking on financing affordable housing (above).

Nassau County, N.Y.

2017 Population Level: 1.4 Mil.

2017 Population Annual Growth Rate: 0.3%

2016 Median Household Income: \$102.0k

2016 Median Monthly Owner Costs for Mortgaged Housing: \$3,077

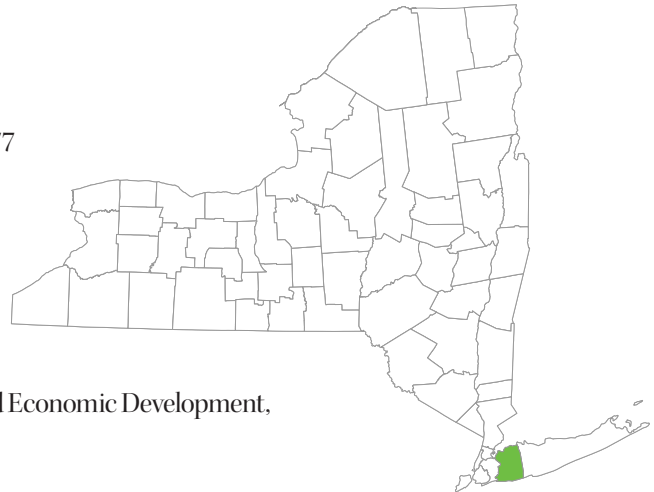
2016 Median Gross Rent: \$1,603

Housing and Transportation as % of Income: 69%
(45% or less is considered affordable)

Source: NACo County Explorer data, 2018

Interviewees:

- Evlyn Tsimis, Deputy County Executive for Community and Economic Development, Nassau County, N.Y.
- Eric Alexander, Executive Director, Vision Long Island



Context

The Long Island region in New York includes Nassau County. A report published by Nationwide Economics ranked the Long Island metropolitan statistical area (MSA) ninth out of the 50 largest MSAs in the country for the steepest declines in relative housing affordability.¹⁷ Located East of New York City, residents enjoy living in unique communities that offer alternate, often suburban, ways of living that are distinct from the experience of those living in city boroughs. However, community members are increasingly seeking options to live in apartments and walkable downtown areas, preferably near train stations. In addition, difficulties with securing affordable housing are forcing residents to leave the area in increasing numbers.¹⁸

The Long Island Index, a project of the Rauch Foundation, is a central hub of regional data that is available to residents and government officials. Since 2002, the foundation has commissioned public opinion surveys on issues that are important to residents. According to the index's December 2017 survey, 60 percent of respondents living on Long Island said they had difficulty paying for the cost of housing.¹⁹ There was a perception of a lack of affordable housing across age and income groups.²⁰ Young people were less likely to remain in the county due to challenges with affordability.²¹ Residents overall shared that they are thinking of relocating to another community that is more affordable in the next five years.²² This trend was

even more pronounced for Black and Latino residents who live in less affluent neighborhoods.²³

Nassau County faces a wide range of challenges regarding affordable housing. In addition to being ranked -- together with neighboring Suffolk County -- as the most expensive place to live in the United States in 2015, home prices in the county have increased at a rate that has outpaced gains in wages.²⁴ Amid rising affordability challenges, Nassau County also faces jurisdictional limitations for development, given that there are 69 local governments within the county's boundaries that control their own zoning, land use, and building regulations. Nassau County must work closely with its towns and villages that are responsible for making planning and zoning decisions per New York law. Towns and villages work most closely with a dense network of civic associations that are major stakeholders on affordable housing issues in the Long Island area. The failure of previous top-down government housing initiatives, particularly in the 1970s, resulted in persistent distrust of any ideas that do not originate from resident-led organizations.

Solution

Partnerships between local governments and nonprofit agencies that specialize in community engagement led to the creation of a long-term vision for promoting economic development and affordability in the county.

Since taking office in 2018, Hon. Laura Curran, Executive, has championed policies that are in alignment with that vision. As a former county legislator representing the fifth district, the Executive prioritized this set of issues in response to concerns voiced by her constituents. Under the Executive's leadership, the county has continued to prioritize transit-oriented development and affordable housing growth, the county has taken a multifaceted approach to community development, engaging in cross-sectoral and intergovernmental partnerships to leverage resources. New policies adopted under the Administration include tax incentives that encourage the development of affordable housing and the promotion of a grant program for first-time homeowners. Today, the county continues to emphasize support for community engagement efforts that foster economic development and promote affordability.²⁵

A prime example of successful collaboration between the county, partner jurisdictions and community led engagement programs has been the Village of Farmingdale Revitalization Project, which focused on addressing Farmingdale's struggling downtown area and deteriorating infrastructure. The project involved developing a long-range vision plan for the village with

“The days of the white picket fences are not gone, but we need to be innovative, so we can afford it. It is up to us to adapt to the needs of our residents and those who are looking to Nassau as a place to live and a place to work. Residents from communities across Nassau County have raised their voices to let officials know that prioritizing access to affordable housing is for our kids, our parents and it’s for all of us. It is necessary for true economic development. We’ve got to do it.”

– Hon. Laura Curran, Executive,
Nassau County, N.Y.



Hon. Laura Curran, Nassau County, N.Y. speaking at a Vision Long Island board meeting.

the goal of amending its local zoning laws to encourage mixed-use development in the area. As a first step in transforming the village's downtown area, the county worked with the nonprofit Vision Long Island and the Village of Farmingdale to implement a community visioning process, called Farmingdale's Future.

Farmingdale's Future offered residents, business owners and other stakeholders the chance to get involved with shaping the improvements to the Village. The process included numerous presentations, meetings and other activities that involved over 200 participants.²⁶ For example, the effort's opening event gave residents the opportunity to outline their concerns and priorities for the Farmingdale area. Out of this public engagement meeting, came the important concern of preventing displacement through redevelopment, and the priorities of maintaining existing architectural character, allowing for open space and enhancing transportation access and development of community facilities.²⁷ Additionally, the effort's full-day work session included walking tours and opportunities for stakeholders to create their own designs for the region. The Vision Long Island design team incorporated community stakeholders' designs, as well as the results of other visioning activities, into a collective vision. This vision was then presented for community review and served as a guide for both short-term main street improvements and updates to the village's long-term master plan.

In addition to Vision Long Island, another important nonprofit partner for the county in its affordable housing strategy has been the Long Island Housing Partnership (LIHP). The LIHP manages the county's First-Time Home Buyer Down Payment Assistance program, which helps families with purchasing their first homes, operates a land trust and has many other affordable housing related programs.²⁸ In addition to concentrated development projects, Nassau County has promoted scattered site development through the acquisition and rehabilitation of abandoned and debilitated properties through its newly formed Land Bank. The LIHP supports construction and redevelopment efforts, through the provision of technical assistance services to builders developing affordable housing in the form of community outreach efforts and marketing campaigns. In 2016 and 2017, the county awarded \$1.5 million in HOME grants to the LIHP to demolish and rebuild homes that were damaged in Superstorm Sandy, which will then be made available for sale to moderate income homebuyers.

Outcomes and Challenges

Through a community visioning process, Nassau County and the Village of Farmingdale identified missing elements that were necessary for transforming the Farmingdale area into a more attractive and functional area for residents. Many of the recommendations of the visioning process were considered as part of the Master Plan for the project.²⁹ After achieving an inclusive long-range vision plan for the village, through a combination of Community Development Block Grants (CDBG), HOME Investment Partnership grants, and Industrial Development Agency (IDA) tax incentives; the county, the Industrial Development Agency worked with businesses and developers to turn the village's downtown core into a mixed-use neighborhood with over 250 new units of rental housing, plus 24 townhouses for purchase, all within walking distance of a train station. The county continues to emphasize community input in its downtown revitalization plans through its Visioning Program.³⁰

In the past 20 years, Nassau County and the LIHP have collaborated to assist more than 800 families with purchasing their first home. In July 2018, the county announced the award of \$500,000 in federal HOME grant funding that will be dedicated toward LIHP's down payment assistance program, which is now again accepting applications from first-time homebuyers for assistance with the purchase of a principal residence. Eligible homes for purchase through the program must be pre-existing or newly constructed single-family residences located within Nassau County.

Community engagement continues to be a priority, particularly as Nassau County seeks to address this issue that is of primary importance to residents. The county requires its consortium members to complete Fair Housing Activity Statements and provide annual status reports to receive CDBG funding. As of 2018, these status reports must also include an analysis of infrastructure improvements that are needed to support the development of affordable housing. The county's Office of Housing and Community Development is coordinating with its Department of Public Works to evaluate infrastructure and local environmental issues. Additionally, the county is examining other ways to further promote affordable housing development that aligns with residents' needs, particularly the overarching need for economic development. Ongoing community engagement efforts will be important to assessing the impact further development will have on local communities.

Orleans Parish/City of New Orleans, La.

2017 Population Level: 393.3k

2017 Population Annual Growth Rate: 0.1%

2016 Median Household Income: \$37.5k

2016 Median Monthly Owner Costs for Mortgaged Housing: \$1,627

2016 Median Gross Rent: \$929

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

Source: NACo County Explorer data, 2018

Interviewee: Kelly Butler, Principal City Planner, City Planning Commission, City of New Orleans



Context

Hurricane Katrina displaced hundreds of thousands of Orleans Parish/City of New Orleans residents and destroyed many of their homes in 2005. Efforts to completely rebuild infrastructure – including the stock of affordable housing – are ongoing. Today, both homeowners and renters struggle to keep up with the cost of living, particularly housing costs. Forty-one (41) percent of homeowners with a mortgage in Orleans Parish/City of New Orleans paid more than 30 percent of their household income on housing costs in 2016, when paying less than 30 percent is considered affordable.³¹

Most residents rent, rather than own their homes, with at least 55 percent of residents renting (compared to 36 percent nationwide).³² Many renters are cost-burdened; three out of five renters spend over 30 percent of their income on housing costs, and most of these renters spend over 50 percent of their income on housing.³³ African-American households account for nearly four out of five low-income and cost-burdened renters in the parish.³⁴

Solution

The need to replace the parish’s affordable housing stock in the years following Hurricane Katrina prompted the establishment of new mechanisms for residents to evaluate development projects. In 2011, the city established a system that required the government to consult directly with neighborhoods as part of decision-making processes. For example, a developer must notify neigh-

“By requiring the City Planning Commission to study affordable housing and the use of affordable housing impact statements, I hope to bring equity to the housing stock in New Orleans. I look forward to hearing from the community about the importance of this study and I will continue to collaborate with stakeholders to promote equitable housing solutions and improve housing options for all.”

– Hon. Jared Brossett, Councilmember,
Orleans Parish/City of New Orleans,
remarks on the launch of the Affordable Housing
Impact Statement Study³⁶

neighborhoods, property owners, and residents when applying for a permit for a land use action, including requests for variances, zoning changes, conditional uses, master plan amendments, or other exceptions as part of the process. Neighborhoods and their representatives on the New Orleans City Council receive written notification of applications. The city provides signage that is posted at the site of proposed developments where it is visible to neighbors. Applicants are required to hold meetings with residents and submit written reports to the planning commission prior to final approval of applications.

The city works closely with community-based organizations to facilitate engagement. Over the past decade, relationships have deepened between the city and community-based organizations, such as the Greater New Orleans Housing Alliance and HousingNOLA, an organization that convenes residents to discuss housing issues. Agency representatives and elected officials attend community meetings to learn more about resident preferences and to help address concerns. The leadership of neighborhood associations and community groups in engaging the public has been a critical piece of the city's efforts to evaluate new ideas on how to promote affordability.

Communities from the cities of Austin (Texas), San Diego (Calif.) and Atlanta (Ga.) were among the first to support piloting policies that require the use of affordable housing impact statements. These policies direct agencies to review the effect any development would have on the affordable housing stock within a jurisdiction. Based on the success of these initiatives, the New Orleans City Council passed a motion to direct the planning commission to conduct community engagement and author a study on the viability of implementing a similar policy in the parish.

Residents and stakeholder organizations participated in the decision-making process for the housing impact statement policy proposal in several different ways. First, they had the opportunity to give public comment at commission meetings as required by law. Community-based organizations forwarded comments and questions from residents who were engaged in discussions on the affordable housing impact statement policy through their programming. The council made several decisions on how to proceed with the study prior to publication and encouraged testimony during those meet-

ings. Stakeholder organizations, including developers, and individual residents submitted written testimony. Commission staff met with all interested residents on an individual basis outside of regularly scheduled public meetings to discuss the process, answer questions and incorporate feedback into the proposal.

Outcomes and Challenges

In 2016, the affordable housing impact statement policy was adopted with the support of residents who were included in the decision-making process. The policy requires developers to submit a written report that describes how development proposals would impact affordable housing stock. The information provided in these statements has expanded the planning commission's ability to publish research and information that is available to the public and the council and can be used to inform future decisions on affordable housing.

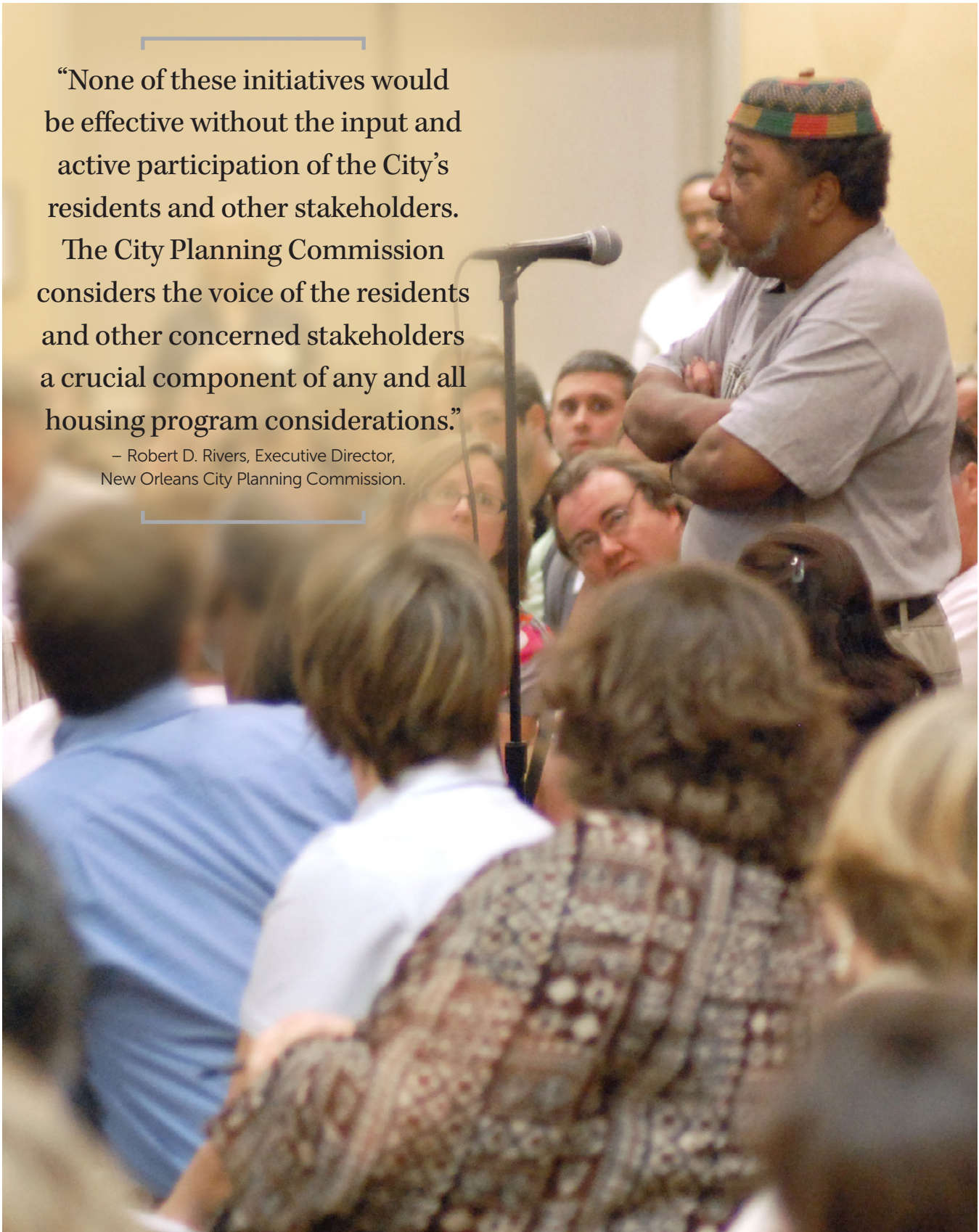
Under the city's Comprehensive Zoning Ordinance, as amended by the impact statement policy, developers are required to submit an affordable housing impact statement when requesting a density bonus that increases the maximum allowable development on a property if the proposal incorporates an affordable housing component.³⁵ A project will be awarded a 15 percent bonus if 5 percent of housing is restricted to residents who earn 30 percent of the Area Median Income (AMI). A 10 percent bonus is available to projects where 5 percent of units are restricted to residents who earn 50 percent of AMI. If 5 percent of units are designated for households with incomes at 80 percent of AMI, a proposal is eligible for a 5 percent bonus. Housing built entirely for seniors can qualify for a 30 percent bonus under the ordinance.

Resident concerns about affordable housing continue to elevate the issue as one of primary concern for elected officials and agency staff. The City Planning Commission and council are currently working with residents and housing advocates to adopt an inclusionary zoning policy. The proposal mirrors others that have been implemented across the country. It would require a percentage of new housing to be affordable and within reach for low and moderate-income residents. The engagement of communities at the local neighborhood levels will likely determine the fate of the inclusionary zoning policy and other new ideas to promote affordability in the city.

“None of these initiatives would be effective without the input and active participation of the City’s residents and other stakeholders.

The City Planning Commission considers the voice of the residents and other concerned stakeholders a crucial component of any and all housing program considerations.”

– Robert D. Rivers, Executive Director,
New Orleans City Planning Commission.



Public hearing organized by the New Orleans Planning Commission.

Tillamook County, Ore.

2017 Population Level: 26.7k

2017 Population Annual Growth Rate: 1.8%

2016 Median Household Income: \$43.8k

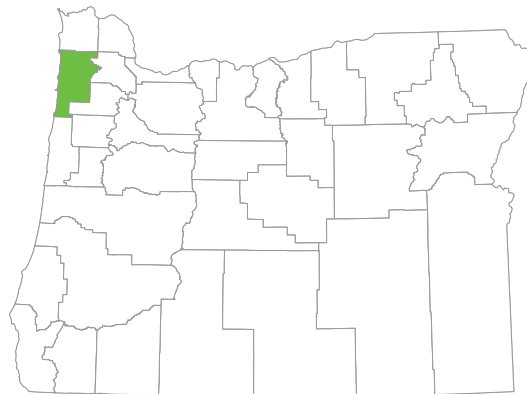
2016 Median Monthly Owner Costs for Mortgaged Housing: \$1,276

2016 Median Gross Rent: \$811

Housing and Transportation as % of Income: 66%
(45% or less is considered affordable)

Source: NACo County Explorer data, 2018

Interviewee: Hon. Bill Baertlein, Commissioner, Tillamook County, Ore.



Context

Tillamook County, located on the Oregon coast, is home to the Tillamook Creamery where a high percentage of residents traditionally work for dairy farms and in manufacturing. Others work in the forestry, fishing and oyster industries. The scenic coastline and picturesque forests have helped turn the county into a destination for tourists and wealthy investors in the past decade, during which the county has experienced rapid change.³⁷

The construction of new seasonal housing and loss of non-seasonal housing has led to a lack of affordable options for full-time residents. An increasing number of households are spending more than 30 percent of their incomes on housing costs – 92 percent of households with incomes up to \$20,000; 70 percent of households that earn between \$20,000 and \$35,000.³⁸ In addition, there was a net job outflow of 2,463 positions between 2009 and 2014, when many in the workforce could not find housing and were forced to relocate to another county to secure employment.³⁹

Solution

A Community Vitality Committee was established by the Tillamook County Board of Commissioners in 2014 to assess the progress the county was making toward achieving goals set forth in the 2010 Tillamook County Vision Plan. The committee heard from numerous residents who said that a lack of housing

“Tillamook has not had a housing program in 20 years. We’re starting from scratch and building a program most larger cities and counties have.”

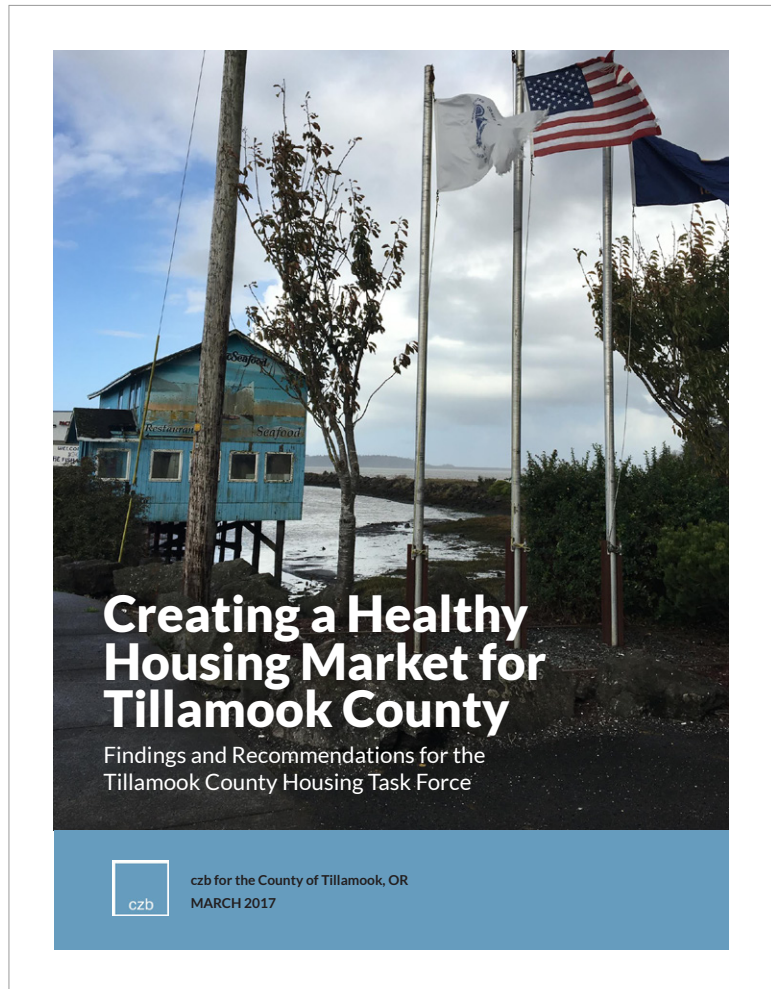
– Hon. Bill Baertlein, Commissioner,
Tillamook County, Ore.

in the county is a serious problem and recommended the board create an Affordable Housing Taskforce. The purpose of the taskforce was to determine the extent of the housing shortage and to identify possible solutions.

The Board approved the recommendation to create the taskforce and appointed members that included facilitators Erin Skaar, executive director of CARE (Community Action Resource Enterprises, Inc.), Melissa Carlson-Swanson, branch manager of the Tillamook Services Center’s Oregon Food Bank and Tillamook County Commissioner Bill Baertlein. The taskforce was funded by a grant from the Meyer Foundation and businesses in the community, including the creamery, which had challenges recruiting

and retaining employees due to the housing shortage. The taskforce worked with the firm, czb LLC, to conduct community meetings in towns across the county and deploy a survey to gauge resident opinions on housing. A study was published based on findings from these community engagement efforts and additional research on the local housing market.

The study identified key factors in understanding the shortcomings of the county's housing market and put forth policy recommendations on how to strengthen the market. The taskforce recommended the county invest in a full-time housing coordinator in the community development department to manage affordable housing programs. Members urged the adoption of an interjurisdictional agreement between the county and seven municipal governments operating within the county to better coordinate development. They suggested the county create employer-assisted housing programs and increase public-private partnerships. The report also identified potential new funding sources including modifications to the lodging tax, system development charge deferrals and building a countywide community land trust.



Cover of the report prepared for the Tillamook County Affordable Housing Taskforce.

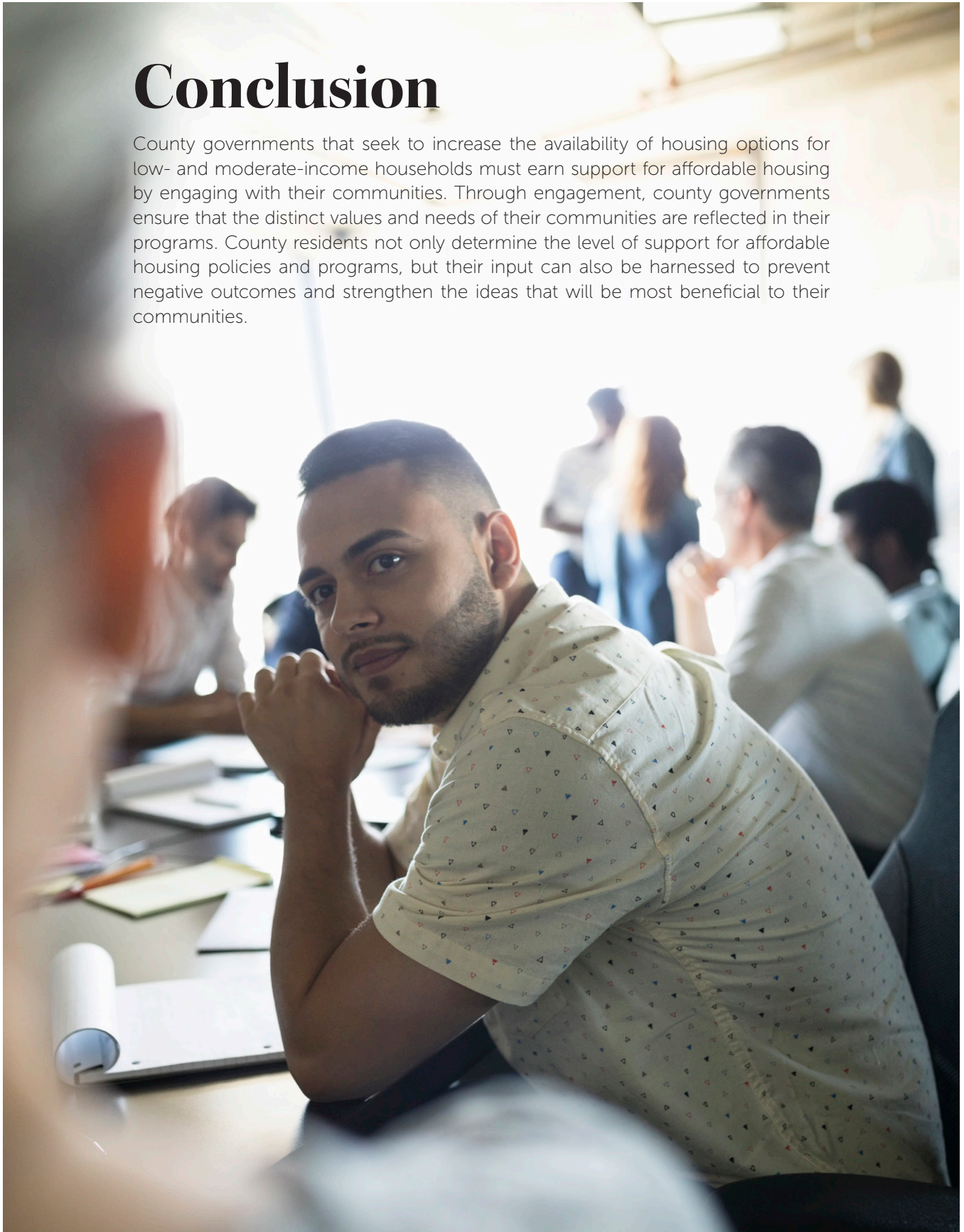
Outcomes and Challenges

Because of the taskforce's recommendations, the board of commissioners approved the creation of a permanent Tillamook County Housing Commission to serve as a central hub to manage future development.⁴⁰ The nine-member board has two representatives from nonprofit organizations serving low-income residents, two members from large employers, three from other industries, such as banking, legal, construction, contracting, health and real estate. In addition, the commission has a county government representative and one representative from each of the cities that operate in the county. The board of commissioners also approved the recommendation to hire a full-time housing coordinator who works closely with the housing commission to set priorities and manage all existing and future affordable housing projects.

The coordinator and housing commission members are tasked with considering new proposals and for supporting various ongoing efforts. County officials are engaged in the Association of Oregon Counties Housing Sub-Committee, Columbia Pacific Coordinated Care Organization Board and Greater Oregon Behavioral Health Board to better leverage affordable housing resources at the regional and state level. The county was recently awarded a \$300k grant to build 12 workforce housing units. The Northwest Oregon Housing Authority is partnering with Meyer Foundation to build a modular housing project. Catholic Charities are taking the lead in rehabilitating existing affordable housing that had fallen into disrepair. Community members continue to engage with county officials to ensure these efforts not only allow workers to find homes and stay in the county, but also help maintain the quality of life and sense of community that long-time residents value.

Conclusion

County governments that seek to increase the availability of housing options for low- and moderate-income households must earn support for affordable housing by engaging with their communities. Through engagement, county governments ensure that the distinct values and needs of their communities are reflected in their programs. County residents not only determine the level of support for affordable housing policies and programs, but their input can also be harnessed to prevent negative outcomes and strengthen the ideas that will be most beneficial to their communities.



Examples of Community Engagement Resources for Affordable Housing Programs

- The Institute for Local Government, a nonprofit research affiliate of the California State Association of Counties and the League of California Cities, published *Building Support for Affordable Housing: A Toolbox for California Officials*.⁴¹
- The National Community of Practice on Local Housing Policy recently launched a website called localhousingsolutions.org that has materials designed to help counties and other localities promote affordability.⁴²
- The Citizens Housing and Planning Association and the Massachusetts Housing Partnership collaborated to develop *The Housing Toolbox for Massachusetts Communities*, which provides information on building local support for affordable housing through community engagement including guides to running public meetings and to addressing community concerns.⁴³
- The U.S. Department of Housing and Urban Development worked with PolicyLink to produce *The Community Engagement Guide for Sustainable Communities*, which includes strategies for meaningful community engagement to support policy development and planning.⁴⁴
- Futurewise, an organization that specializes in planning and community development issues operating in Washington State, partnered with King County, Wash. and Public Health Seattle to create a toolkit for officials.⁴⁵
- King County, Wash. published a community engagement guide and worksheet that promotes best practices in engagement across all county departments.^{46,47}
- The New Communities Initiative (NCI) is a District of Columbia government program designed to revitalize severely distressed subsidized housing and redevelop neighborhoods into vibrant mixed-income communities. NCI launched “Neighbor Up DC,” a community building model focused on ensuring that everyone in the community within and surrounding the public housing properties feels a sense of belonging and is successful through neighborhood change.⁴⁸



Acknowledgments

The authors would like to thank Hon. Bill Baertlein (Tillamook County, Ore.), Evlyn Tsimis, Deputy County Executive for Economic Development (Nassau County, N.Y.), Kelly Butler, Principal Planner (Orleans Parish/City of New Orleans, La.) and Eric Alexander, Executive Director, Vision Long Island for providing essential information and comments for this study. Without them, this project would not have been possible. Within the National Association of Counties, the authors would like to thank Luke Dias, Sarah Crump, Jonathan Harris, Ricardo Aguilar, Christina Iskandar, Daria Daniel, Jamie Richards, Maeghan Gilmore and Hadi Sedigh for their helpful comments and contributions. The authors also appreciate their Public Affairs colleagues for the graphic design and website support.

For more information:

www.NACo.org/HousingConnections

www.NACo.org/PlanningAhead

www.NACo.org/AccessToHousing

www.NACo.org/BuildingHomes

www.NACo.org/CountiesBuild

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About NACo

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

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

About the Counties Futures Lab

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

Endnotes

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- 2 NACo Analysis of U.S. Census Bureau – American Community Survey (ACS) 5-year estimates, 2016.
- 3 U.S. Census Bureau (2018). Quick Facts Data, 2012-2016 American Community Survey (ACS) five-year estimates. Available at www.census.gov/quickfacts/fact/table/US/PST045217.
- 4 NACo Analysis of the American Community Survey (ACS) five-year estimates, U.S. Census Bureau. Selected monthly owner costs are calculated from the sum of payment for mortgages, real estate taxes, various insurances, utilities, fuels, mobile home costs, and condominium fees. Selected monthly owner costs were tabulated for all owner-occupied units, and usually are shown separately for units "with a mortgage" and for units "without a mortgage. The Northeast region includes counties in the states of Maine, Massachusetts, New Hampshire, New Jersey, New York, Pennsylvania, and Vermont. The West region includes counties in the states of Alaska, Arizona, California, Colorado, Hawaii, Idaho, Montana, Nebraska, Nevada, New Mexico, Oregon, Utah, Washington and Wyoming.
- 5 NACo Analysis of the American Community Survey (ACS) five-year estimates, U.S. Census Bureau. Selected monthly owner costs are calculated from the sum of payment for mortgages, real estate taxes, various insurances, utilities, fuels, mobile home costs, and condominium fees. Selected monthly owner costs were tabulated for all owner-occupied units, and usually are shown separately for units "with a mortgage" and for units "without a mortgage. The Midwest region includes counties in the states of Illinois, Indiana, Iowa, Kansas, Michigan, Minnesota, Missouri, North Dakota, Ohio, South Dakota, and Wisconsin. The South region includes counties in the states of Alabama, Arkansas, Delaware, Florida, Georgia, Kentucky, Louisiana, Maryland, Mississippi, North Carolina, Oklahoma, South Carolina, Tennessee, Texas, Virginia, West Virginia, and the District of Columbia.
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