



ULI ARIZONA

HOUSING, HEALTH, AND EQUITY TASK FORCE

RESOURCES LIST

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10/1/20

Table of Contents

ARIZONA RESOURCES.....	7
Mayor Gallego Discusses Challenge of Affordable Housing in Booming Phoenix	7
'Car-Free' Development Breaks Ground in Arizona.....	7
If We Do Nothing, Phoenix Could Become the Next Los Angeles - For Homelessness	8
Once Affordable, Phoenix Rents Among Fastest Rising in US	8
Phoenix Affordable Housing Project Can Move Forward	9
'Affordable' in Downtown Phoenix Now Includes \$1,200 a Month for 400 Square Feet.....	9
Home Price Gains Continued to Heat Up in November, With Phoenix, Charlotte and Tampa Leading the Way, S&P Case-Shiller Index Says.....	9
Squeezed Out: Arizona Needs at Least 100,000 More Affordable Homes Now	10
Arizona Firm Digs in on 'Attainable' Rental Housing	10
What Is an ADU And How Does It Affect The Housing Market?.....	11
BLOGS. DISCUSSIONS & OPINIONS	12
Who's to Blame For High Housing Costs? It's More Complicated Than You Think.	12
The Great Affordability Crisis Breaking America.....	12
Opinion: America's Love Affair with The Single-Family House Is Slowly Cooling	13
The Affordable Housing Crisis, Explained	13
CASE STUDIES	15
Accessory Dwelling Unit (ADU) and Unit Legalization Program	15
Breaking Down Barriers to Create More Housing Options.....	15
Credit Limit.....	16
'Housing First' Policies a Success in NOLA	17
Build Build Build Build Build – California Housing Issues	17
COVID-19.....	18
Could COVID-19 Become a Driving Force of Millennial Homeownership?.....	18
How COVID-19 is Affecting Affordable Housing (So Far)	18
Pandemic May Start a Slowdown in Household Growth – Halting Immigration Would Slow Things Even More.....	18
The Coronavirus is Exposing How Vital Stable Housing is to Healthcare.....	19
Maximum Occupancy	19

ULI ARIZONA HOUSING, HEALTH, and EQUITY TASK FORCE

10/1/20

EQUITY	20
Housing As A Prescription For Health, Now And In The Future.....	20
Explaining the White-Black Housing Gap - A Closer Look at Disparities across Local Markets	20
Housing Is a Human Right	21
How Four Developers Are Blending Social Equity and Health Concerns into Future Projects	21
FUNDING OPPORTUNITIES	22
Land Banks and Community Land Trusts: Not Synonyms or Antonyms. Complements	22
How to Fund Land Banks.....	22
Spotlight on Underserved Markets - Affordable Housing in High Opportunity Areas	23
Spotlight on Underserved Markets - Affordable Housing in High Opportunity Areas - Case Studies	23
Shared Equity Homeownership – The Changing Landscape of Resale-Restricted, Owner-Occupied Housing	24
Shared Equity Models Offer Sustainable Homeownership	24
Microsoft Learns Money Alone Can't Fix Seattle's Housing Mess.....	25
Shared Equity Homeownership	25
The Unintended Consequences of Housing Finance	26
Funding & Financing Strategies for Health & Housing.....	26
Big Tech Invests Big in Housing	27
NDC Corporate Equity Fund: MORE THAN JUST EQUITY	27
Churches Are Building Housing Developments 'in God's Back Yard'	28
HOUSING AFFORDABILITY	29
Affordable Housing, Always	29
Affordability Faces Yet Another New Foe	29
The Affordable Housing Crisis, Explained	29
Rental Housing Affordability Impacts Educational and Employment Opportunities*	30
Major Atlanta Health Systems Commit to Join in Addressing Housing Affordability	30
Closing the Efficiency Gap in the U.S. Housing Affordability Crisis.....	31
Creating Affordable Housing at Scale	31
St. Paul Public Schools to Offer \$300 Monthly Rent Supplement to Families in Need	32
Can Wellbeing be Affordable?	32

ULI ARIZONA HOUSING, HEALTH, and EQUITY TASK FORCE

10/1/20

HOUSING AND HEALTH	33
Housing Plays Key Role in People's Health and Well-Being.....	33
Housing and Mental Health	33
Housing and Health: An Overview of The Literature	33
Does Most of Your Paycheck Go to Rent? That May Be Hurting Your Health	34
How Affordable Housing Efforts Can Make Cities Healthier	34
The Healthiest Communities in The U.S. Are the Ones Where People Can Afford Homes	34
Healthcare: A Cure for Housing	35
Good Housing Makes for Good Health	35
Food Security Starts with Affordable Housing for Farmworkers	36
HOUSING DESIGN	37
Tiny Houses Look Marvellous But Have A Dark Side	37
Housing in Brief: Do Tiny Houses Distract from Housing Solutions?	37
Minneapolis Groups Propose Tiny-House Community.....	37
In Its Search for New Approaches to Affordable Housing, Southern California Is Thinking Small	38
New Modular Prefabs Designed to Be Backyard Homes	38
5 tiny houses you can buy on Amazon.....	39
Large Garage Transformed into Flexible Backyard Home	39
The ABCs of ADUs	40
Making Room – Housing for a Changing America	40
A Modern Backyard Home Designed for Aging in Place	40
Reimagining Community at Treehouse Co-Living in Hollywood.....	41
222 Taylor: Affordable Family Housing Takes Root in San Francisco’s Tenderloin	41
Why We Need Tiny House Communities.....	42
It really does take a village, and there are real benefits.....	42
Bungalow Courts Make the Best Neighbors	42
The Dying Mall’s New Lease on Life: Apartments.....	43
POLICIES AND REGULATIONS.....	44
Portland Just Passed the Best Low-Density Zoning Reform in US History.....	44
How Portland’s Landmark Zoning Reform Could Work.....	44

ULI ARIZONA HOUSING, HEALTH, and EQUITY TASK FORCE

10/1/20

Rentals Everywhere, But No Place to Live	44
Why We Can't Build Small Homes Anymore	45
Washington Could Raise the Bar for Statewide Action on Housing	45
Nebraska Joins Maryland, Virginia, and Oregon with Proposal to Increase Home Building	46
5 Lessons from Cities on Affordable Housing	46
Minneapolis Saw That NIMBYism Has Victims	46
How Minneapolis Freed Itself from the Stranglehold of Single-Family Homes.....	47
In Mid-Density Zones, Portland Has a Choice: Garages or Low Prices?.....	47
Denser Housing Is Gaining Traction on America's East Coast	48
When State Law Limits Affordable Housing Policy	48
California Looks to a Future beyond Single-Detached House Zoning.....	48
Washington Takes Another Shot at Ambitious Statewide ADU Reform.....	49
Cascadia's Five Most Important ADU Victories of 2018	49
3 Top Issues for Planners in 2020 State Legislatures.....	50
Trending: Upzoning for Affordability	50
Is It Time to End Single-Family Zoning?	51
Nebraska's Battle Over Single-Family Homes Is Not Much of a Battle.....	52
Affordable Housing Is in Crisis. Is Public Housing the Solution?	53
Activists Urge Los Angeles to Use Eminent Domain to Save Affordable Housing	53
Living Together: It's Time for Zoning Codes to Stop Regulating Family Type.....	54
Singled Out of Residential Land Use	54
Example Regulations.....	55
NATIONAL RESOURCES.....	56
FR-6187-N-01 White House Council on Eliminating Regulatory Barriers to Affordable Housing.....	56
Joint Center for Housing Studies of Harvard University	56
• The State of the Nation's Housing Market 2019.....	56
• American Rental Housing 2020.....	56
• Estimating the Gap in Affordable and Available Rental Units for Families.....	56
• Improving America's Housing 2019	56
• Documenting the Long-Run Decline in Low-Cost Rental Units in the US by State	56

ULI ARIZONA HOUSING, HEALTH, and EQUITY TASK FORCE

10/1/20

• PRO Neighborhoods Innovative Strategies for Affordable Housing	56
The Local Residential Land Use Regulatory Environment Across U.S. Housing Markets: Evidence From A New Wharton Index.....	57
ULI RESOURCES	58
Moving Towards More Equitable Development – Reading List.....	58
ULI Terwilliger Center Home Attainability Index	58
ULI - Jack Kemp Excellence in Affordable and Workforce Housing Awards 2019	59
Chairman’s Award Winner: The Chicon	59
Finalist: Aldrich 51.....	59
Finalist: Beach Green Dunes	59
More of Middle America Facing Rising Cost of Rental Housing.....	60
Family-Oriented Rental Housing: Filling an Urgent Need and an Untapped Opportunity	60
OTHER RESOURCES	62
American Planning Association - Accessory Dwelling Units	62
From this page you can search for resources that provide background, policy guidance, and examples of local plan recommendations and zoning standards for ADUs from across the country. And you can filter these search results by various geographic and demographic characteristics.....	62
What It Would Take to Limit Gentrification Along the Purple Line	62
Turn Off the Sunshine’: Why Shade Is a Mark of Privilege in Los Angeles	63
The Causes and Consequences of Land Use Regulation: Evidence from Greater Boston.....	63
Parking Lots, Once Asphalt Wasteland, Become Golden Opportunities	64
Curbing CO2 via Parking Regs	64
How to Make a Housing Crisis	64
PUBLICATIONS	66
Regulatory Barriers to Manufactured Housing Placement in Urban Communities	66
Healthy Communities of Opportunity: An Equity Blueprint to Address America’s Housing Challenges	66
Enabling Better Places: A Zoning Guide for Vermont Neighborhoods	66
The Rise of Co-Living	66
Healthy Housing for All	67
HUD Prosperity Playbook Toolkit.....	67
LINKS.....	69

ULI ARIZONA HOUSING, HEALTH, and EQUITY TASK FORCE

10/1/20

Families First Housing Pilot	69
Zoning for Affordable Housing.....	69
City Parks Alliance - News	70
The Rise of Co-Living	70
Rental Housing Affordability Impacts Educational and Employment Opportunities	70
AFFORDABLE HOUSING LINKS.....	70
MacArthur Foundation – How Housing Matters	70
How Housing Matters Research Briefs	70
Housing Toolbox for Massachusetts Communities.....	70
SENIOR HOUSING.....	71

ULI ARIZONA HOUSING, HEALTH, and EQUITY TASK FORCE

10/1/20

ARIZONA RESOURCES

Mayor Gallego Discusses Challenge of Affordable Housing in Booming Phoenix

By Christopher Scragg, January 26, 2020, Cronkite News

<https://roselawgroupreporter.com/2020/01/mayor-gallego-discusses-challenge-of-affordable-housing-in-booming-phoenix/>

Phoenix Mayor Kate Gallego, right, sits with Washington, D.C., Mayor Muriel Bowser during a Jan. 23 session at the U.S. Conference of Mayors meeting, where Gallego later talked about the challenges of providing affordable housing in a fast-growing city like Phoenix. / Christopher Scragg / Cronkite News

Phoenix Mayor Kate Gallego told an audience of elected officials in Washington Thursday that while cities across the country are forced to be creative in the fight to provide affordable housing, it's a particular challenge in her city.

With the nation's fastest-growing city on the one hand, and restrictions from state lawmakers and private-sector organizations on the other, Gallego said it can be "a real challenge when we're growing so quickly, how can we make sure everyone has a home."

Gallego's comments came during a [U.S. Conference of Mayors](#) panel on affordable housing during which mayors bounced between commiserating and sharing best practices for the challenge they all face.

'Car-Free' Development Breaks Ground in Arizona

Large mixed-use apartment complex in the midst of suburbia will be laid out like a European village with architecture appropriate to the southwestern desert.

[ROBERT STEUTEVILLE](#), DEC. 16, 2019, Public Square, A CNU Journal

https://www.cnu.org/publicsquare/2019/12/16/car-free-development-breaks-ground-arizona?cmp=EMC-DSM-NLC-LC-HOMFAM-20200129_LivableCommunities_899300_1269401-012920-F3-PublicSquare-Text-CTRL-4330516&encparam=tVgUXjkGvjTOQIfcYxeC9v878Ys7YOLtKROF8l8qYq4%3d

It's not very often that a planned new urban community gets national coverage in the *Wall Street Journal*, *Forbes*, and *Fast Company*, among other publications. Yet that's the case with the 16-acre Culdesac Tempe (something of a misnomer because the project has no cul-de-sacs—not in the common sense of the term) in Tempe, Arizona.

The widespread coverage may be due to its billing as America's first "car-free" neighborhood. The *Journal* offered the most provocative headline: "New Arizona Development Bans Residents from Bringing Cars."

The "car-free" claim may exaggerate the project's revolutionary transportation significance. As the local media [azcentral.com](#) reports, the retail part of this project will have parking—so cars will be involved. The 636 units of one- to three-bedroom apartments will have no parking, however. That effectively means that most residents of this apartment complex will not own cars.

ULI ARIZONA HOUSING, HEALTH, and EQUITY TASK FORCE

10/1/20

Instead, residents will use the nearby light-rail station, which is a short ride to downtown Tempe and the Arizona State University campus. Culdesac Tempe will also offer car-share, scooters, bikes, and same-day grocery delivery. “Maker space” and other community amenities geared toward Millennials, Gen Z, and the tech economy are included in the plan.

If We Do Nothing, Phoenix Could Become the Next Los Angeles - For Homelessness

Suzanne Pfister and Steve Seleznow, opinion contributors Published 6:00 a.m. MT Dec. 15, 2019

<https://www.azcentral.com/story/opinion/op-ed/2019/12/15/phoenix-have-homeless-crisis-if-we-ignore-affordable-housing/2622513001/>

Nearly 80,000 people in Los Angeles, Seattle, San Francisco and San Diego live in homelessness – a number equal to the population of Goodyear.

As you let that number sink in, consider that Phoenix is on a trajectory to join them.

The same factors that exacerbated the West Coast homelessness crisis are at play in the Valley. Average income is stagnant. Rents are skyrocketing. Workforce housing remains in short supply.

If we do nothing, Phoenix will be the next Los Angeles, the next Seattle, the next San Francisco.

But there is hope. Business and philanthropy are stepping up with significant investments. You can join us. The final gap, the key one, will be filled when state leaders restore funding to historical norms.

Once Affordable, Phoenix Rents Among Fastest Rising in US

By the Associated Press, Dec. 16, 2019, The New York Times

<https://www.nytimes.com/aponline/2019/12/16/business/bc-us-rapidly-rising-rents.html?searchResultPosition=7>

Phoenix long has been considered an inexpensive place to live, but that may be changing. Even some middle-class people are struggling to make ends meet as the desert city experiences some of the nation's fastest-rising rents, jumping as much as 7% over the past year.

The metro areas of Miami; Knoxville, Tennessee; and Raleigh-Durham and Charlotte, North Carolina, as well as Washington, D.C.; Denver and Colorado Springs, Colorado, are among others with rapidly soaring rents.

Now the fifth-largest city in the U.S., Phoenix has become a victim of its own success as Californians seek cheaper housing and snowbirds fleeing winter weather buy homes or rent apartments that sit empty during the scorching summers.

Advocates say more initiatives are needed to create affordable housing, like a nonprofit financial institution that provides loans to build apartments for working families along the city's light rail.

ULI ARIZONA HOUSING, HEALTH, and EQUITY TASK FORCE

10/1/20

Phoenix Affordable Housing Project Can Move Forward

Posted by Staff, February 13, 2020, AZ Republic

<https://www.azcentral.com/restricted/?return=https%3A%2F%2Fwww.azcentral.com%2Fstory%2Fnews%2Flocal%2Fphoenix%2F2020%2F02%2F13%2Fchallenge-phoenix-affordable-housing-project-trellis-garfield-pushed-sal-diccio-goldwater-fails%2F4592109002%2F>

A challenge to Phoenix's efforts to develop affordable housing near downtown failed in court last month.

The legal battle was waged by the conservative Goldwater Institute, with the backing of Councilman Sal DiCiccio, who believed the city wrongfully sold land it owned in the Garfield Neighborhood to a developer at a discount.

Phoenix agreed to sell ten vacant lots to developer Trellis for \$50,000 — \$650,000 less than the land was appraised for. In exchange for the low cost, the city required that Trellis develop the lots into energy-efficient homes and sell them to low-income and middle-income buyers. It also required Trellis to provide down-payment assistance to the buyers.

The Goldwater Institute believed the deal violated Arizona's "gift clause," which prohibits governments from giving public money to an entity without a public purpose.

Last week, a judge disagreed. (Read More)

'Affordable' in Downtown Phoenix Now Includes \$1,200 a Month for 400 Square Feet

Lynn Trimble, February 14, 2020, New Times

<https://www.phoenixnewtimes.com/news/phoenix-micro-housing-is-coming-to-roosevelt-row-but-is-it-affordable-11443590>

How does \$1,250 a month sound for a 400-square-foot apartment in Phoenix?

That's the basic pitch of a micro-housing development planned near Roosevelt Row. Attorney Nick Wood debuted the plans at a Downtown Voices Coalition meeting on Saturday, February 8. The coalition includes downtown community leaders and residents. Wood represents the developer, X-Enterprises, and says they hope to break ground on the project before the end of the year.

The plan calls for building a 16-story tower at 625 North Second Avenue, just two blocks west of the iconic Westward Ho building, near Fillmore Street. The tower would include nearly 400 units, plus retail and co-working space.

Home Price Gains Continued to Heat Up in November, With Phoenix, Charlotte and Tampa Leading the Way, S&P Case-Shiller Index Says

Published Tue, Jan 28, 2020, Bloomberg News

ULI ARIZONA HOUSING, HEALTH, and EQUITY TASK FORCE

10/1/20

https://www.cnbc.com/2020/01/28/home-prices-rise-again-in-november-sp-case-shiller-index.html?_source=sharebar|linkedin&par=sharebar

Key Points

- Nationally, prices increased 3.5% annually in November, up from 3.2% in October, according to the S&P CoreLogic Case-Shiller National Home Price Index.
- The 10-City Composite increased 2.0% annually, up from 1.7% in the previous month. The 20-City Composite rose 2.6% annually, up from 2.2% in October.
- Prices are hottest in Phoenix, Charlotte, North Carolina, and Tampa, Florida.

After cooling for much of last year, home price gains are accelerating again.

Nationally, prices increased 3.5% annually in November, up from 3.2% in October, according to the S&P CoreLogic Case-Shiller National Home Price Index.

The 10-City Composite increased 2.0% annually, up from 1.7% in the previous month. The 20-City Composite rose 2.6% annually, up from 2.2% in October.

Prices are hottest in Phoenix, Charlotte, North Carolina, and Tampa, Florida. Phoenix home prices were up 5.9% year over year in November. In Charlotte, they rose 5.2%, and in Tampa home prices increased 5.0%. Fifteen of the 20 cities reported larger price increases in the year ended in November 2019 compared with the year ended in October 2019.

Squeezed Out: Arizona Needs at Least 100,000 More Affordable Homes Now

Article originally posted on [AZ Central](#) on February 12, 2020

<https://www.orionprop.com/topfive/squeezed-out-arizona-needs-at-least-100000-more-affordable-homes-now/>

Arizona needs at least 100,000 apartments or houses that people living and working in the state can afford. And the homes are needed now.

Last week, 400 people living in tents and sleeping bags around downtown Phoenix's crowded Human Services Campus had to move. There's no room for them inside.

Temporary homes for metro Phoenix's growing homeless population are needed, along with more permanent housing for people living in shelters to move into.

Federal funding is the main tool for building more affordable housing in Arizona.

Now, about \$200 million a year in federal tax credits adds 1,500 to 2,000 affordable homes across the state, said Carol Ditmore, director of the Arizona Department of Housing.

"It's not nearly enough money, and it doesn't go far enough," she said. "We are looking for the private market to step up, and thankfully are seeing a lot of interest and support there."

Arizona Firm Digs in on 'Attainable' Rental Housing

Greenlight Communities aims to provide workforce housing without using government programs.

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10/1/20

By Donna Kimura, Jan 29, 2020, Affordable Housing Finance

https://www.housingfinance.com/developments/arizona-firm-digs-in-on-attainable-rental-housing_o

Greenlight Communities is scheduled to open its first two new construction properties under its Cabana brand in April in Phoenix. The developers describe the communities as "attainable" housing for the workforce. Two new apartment communities are aiming to fill the void between affordable and luxury apartments in Phoenix.

The first project, the \$32 million, 226-unit Cabana on Washington, will welcome its first residents in April. The 252-unit Cabana on 12th is also scheduled to open the same month. They will be the first new construction projects in the Cabana brand by Scottsdale, Ariz.-based Greenlight Communities.

The firm aims to serve teachers, first responders, health-care workers, and others struggling with rising rents. These households earn too much for many affordable housing properties but not enough for the luxury communities being built in the booming Phoenix market, where "rent growth is expected to remain strong this year, bringing the average effective rent up to \$1,280 per month after a 9.7% advance was registered last year," according to a 2020 Marcus & Millichap forecast.

Rents at the Cabana properties will be \$300 to \$500 per unit below market rates, says Dan Richards, a partner in Greenlight along with Patricia Watts and Rob Lyles. The team, which also founded Deco Communities and Starpointe Communities, began the Cabana brand several years by doing seven acquisition-rehab deals with about 1,200 units. Six are in Phoenix, and one is in Las Vegas.

What Is an ADU And How Does It Affect The Housing Market?

AZ Big Media, June 4, 2020

<https://azbigmedia.com/real-estate/what-is-an-adu-and-how-does-it-affect-the-housing-market/>

There was a time in America that you could [build as many homes](#) on your property as you wish. However, with the beginning of zoning laws, extra houses meant permits and regulations.

Luckily, ADU (accessory dwelling units) are on the rise again as more states realize their benefits to home-owners and their communities.

If you have ever thought about adding an addition to your property you should know what is an ADU and how it affects the housing market.

Read on to find out more.

ULI ARIZONA HOUSING, HEALTH, and EQUITY TASK FORCE

10/1/20

BLOGS. DISCUSSIONS & OPINIONS

Who's to Blame For High Housing Costs? It's More Complicated Than You Think.

Jenny Schuetz, January 17, 2020, BROOKINGS Institution, Metropolitan Policy Program

https://www.brookings.edu/research/whos-to-blame-for-high-housing-costs-its-more-complicated-than-you-think/?utm_campaign=Metropolitan%20Policy%20Program&utm_source=hs_email&utm_medium=email&utm_content=82359756

Public debate falls into [two schools of thought](#) as to why housing costs are so high in many parts of the U.S. The [YIMBY](#) ("Yes In My Backyard") school argues that housing is expensive because local governments—and voters—have adopted overly [restrictive land use regulations](#) that limit the construction of new housing. On the other hand, left-leaning politicians like Bernie Sanders contend that housing is expensive because "[corrupt real estate developers are gentrifying neighborhoods.](#)"

So, which is it? Are government regulations making it impossible to build new homes, or are developers price gouging homebuyers and renters? Who really pockets the profits from building—or not building—new housing?

In this piece, I lay out some basic facts about the financial ecosystem of housing development and discuss the ways land use regulations affect development decisions. How do regulatory barriers impact the profitability of a new housing development? And how are the costs of development (including complying with regulations) shared among developers, lenders, and investors?

The Great Affordability Crisis Breaking America

In one of the best decades the American economy has ever recorded, families were bled dry.

[Annie Lowrey](#), Feb 7, 2020, *The Atlantic*

<https://www.theatlantic.com/ideas/archive/2020/02/great-affordability-crisis-breaking-america/606046/>

In the 2010s, the national unemployment rate dropped from a high of [9.9 percent](#) to its current rate of just 3.5 percent. The economy expanded each and every year. Wages picked up for high-income workers as soon as the Great Recession [ended](#), and picked up for lower-income workers in the [second half](#) of the decade. Americans' confidence in [the economy](#) hit its highest point since 2000, right before the dot-com bubble burst. The headline economic numbers looked good, if not great.

But beyond the headline economic numbers, a multifarious and strangely invisible economic crisis metastasized: Let's call it the Great Affordability Crisis. This crisis involved not just what families earned but the other half of the ledger, too—how they spent their earnings. In one of the best decades the American economy has ever recorded, families were bled dry by landlords, hospital administrators, university bursars, and child-care centers. For millions, a roaring economy felt precarious or downright terrible.

Viewing the economy through a cost-of-living paradigm helps explain [why roughly](#) two in five American adults would struggle to come up with \$400 in an emergency so many years after the Great Recession

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10/1/20

ended. It helps [explain why](#) one in five adults is unable to pay the current month's bills in full. It demonstrates why a surprise furnace-repair bill, parking ticket, court fee, or medical expense remains ruinous for so many American families, despite all the wealth this country has generated. Fully one in three households is classified as "[financially fragile](#)."

Opinion: America's Love Affair with The Single-Family House Is Slowly Cooling

Zoning restrictions are being lifted to address affordability, racism and environmental destruction

By Robert Parker, Rebecca Lewis, Jan 3, 2020, Market Watch

<https://www.marketwatch.com/story/americas-love-affair-with-the-single-family-house-is-slowly-cooling-2020-01-02>

Levittown, N.Y., was the template for postwar suburban sprawl.

For decades, land-use regulation across the U.S. has emphasized single-family houses on large lots. This approach has priced many people out of the quintessential American dream: home ownership.

It also has promoted [suburban sprawl](#) — a pattern of low-density, car-dependent development that has [dominated growth](#) at the edges of urban areas since the end of World War II.

Now, however, Americans may be [starting to question](#) the desirability of a private house.

In the past year, the Minneapolis City Council and the state of Oregon have voted to [allow duplexes and other types of multi-unit housing](#) in neighborhoods where currently only single-family homes currently are allowed.

[Democratic lawmakers in Virginia](#), who recently won control of their state's legislature, are seeking to enact similar legislation. And [several Democratic presidential candidates](#) have included changes to zoning laws in their housing policies.

Headlines have predicted a housing revolution. But based on our research, we believe that while attitudes about suburban life may be evolving, the transition away from single-family zoning will be slow and difficult.

The Affordable Housing Crisis, Explained

Blame policy, demographics, and market forces

By [Patrick Sisson](#), [Jeff Andrews](#), and [Alex Bazeley](#) Updated Mar 2, 2020

<https://www.curbed.com/2019/5/15/18617763/affordable-housing-policy-rent-real-estate-apartment>

The United States is [facing](#) an [affordable housing crisis](#).

It's affecting Americans across the income spectrum. The National Low Income Housing Coalition [found](#) in 2018 that a renter working 40 hours a week and earning minimum wage can afford a typical two-bedroom apartment (i.e., not be cost-burdened) in exactly zero counties nationwide.

Harvard researchers found that in 2016, nearly half of renters were [cost-burdened](#) (defined as spending 30 percent or more of their income on rent). Even some high-income earners in expensive coastal cities struggle with rent. Nearly [two-thirds of renters](#) nationwide say they can't afford to buy a home, and

ULI ARIZONA HOUSING, HEALTH, and EQUITY TASK FORCE

10/1/20

saving for that down payment isn't going to get easier anytime soon: [Home prices are rising at twice the rate of wage growth](#).

Even as the economy continues to grow and the housing market [rebounds from the Great Recession](#), Americans face [widening inequality](#), and, for many, an inability to [comfortably pay for housing](#) as [wage growth stagnates](#) and [housing costs continue to climb](#).

With supply shortages across the country, the simple answer to the [rent being "too damn high"](#) is, of course, to build more housing. But the reality is significantly more complicated than simply jump-starting construction. A variety of market forces, policy decisions, and demographic changes have converged to make building affordable housing a difficult, and politically fraught, proposition.

How did a nation that prides itself on opportunity become one in which a shortage of affordable housing options seems to have no immediate solution and where so many renters and buyers struggle?

Here are the main factors driving up the cost of housing.

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10/1/20

CASE STUDIES

Accessory Dwelling Unit (ADU) and Unit Legalization Program APA Housing Initiative - Community Challenge

Planning Home Case Study: San Francisco, California

<https://www.planning.org/home/engage/sfadu/>

The City of San Francisco has an affordable housing crisis. Median rent for a two-bedroom apartment is \$4,680 per month. Median single-family and condo home prices are \$1.7 million and \$1.2 million, respectively, according to [Business Insider](#).

The housing cost burden has worsened in the last decade for all but the highest income households, according to a [Housing Needs and Trends Report](#) prepared by the San Francisco Department of Planning in July 2018. Further, the number of higher-wage workers living in the city has skyrocketed in recent years along with the number of higher-income households. At the same time the number of low- and moderate-income households has declined either because they have been displaced, chose to move out of the city, or may have increased their income.

The crisis compelled San Francisco planners and elected officials to look for new housing opportunities for low- and middle-income residents.

Breaking Down Barriers to Create More Housing Options

By [Mary Shanklin](#), February 24, 2020, ULI URBANLAND

<https://urbanland.uli.org/industry-sectors/residential/breaking-down-barriers-to-create-more-housing-options/>

Whether it's evaluating the negative impacts of single-family zoning in cities or blending single-family rental communities with apartments, developers are working to create more housing by taking new approaches, said panelists during the 2020 ULI Tampa Trends event.

Overhauling Zoning, Rents, Wages

In the realm of local government, Minneapolis has shifted paradigms by controlling rents, boosting minimum wages, and eliminating single-family zoning—reforms likely to spur discussion elsewhere.

It started a few years ago when officials took stock of the city's historic track record dealing with minority communities, said Heather Worthington, director of long-range planning for the city.

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10/1/20

Credit Limit

Tax code changes made LIHTCs less valuable, which means funding affordable housing is even harder.

By Jake Blumgart, November 2019, APA Planning Magazine

<https://www.planning.org/planning/2019/nov/creditlimit/>



In Raleigh, North Carolina, the developer of the Village at Washington Terrace (foreground, 16 buildings in complex — 14 residential, 1 community center, 1 childcare center) and Booker Park North (top right) had to make up funding shortfalls after federal tax cuts. Photo by Farid Sani Photography.

Village at Washington Terrace

- UNITS: 162 units of affordable housing
- LIHTC USED: 4%
- 2017 TAX CHANGE DEFICIT:
\$1,403,013

Booker Park North

- UNITS: 72 units of affordable senior housing
- LIHTC USED: 9%
- 2017 TAX CHANGE DEFICIT:
\$902,910

For a generation, the Low-Income Housing Tax Credit has touched most affordable housing projects in the U.S. The program, created in 1986, gives tax breaks to those who invest in rental housing production for poor and working-class Americans. Developers raise equity for affordable projects by selling tax credits to private investors, allowing them to reduce their corporate tax liability.

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10/1/20

'Housing First' Policies a Success in NOLA

APA Planning Magazine, December, 2019

<https://www.planning.org/planning/2019/dec/news/>

After Hurricane Katrina, homelessness in New Orleans skyrocketed, from about 2,000 people experiencing homelessness in 2005 to nearly 12,000 in 2007, according to Unity of Greater New Orleans, a nonprofit designated by the federal government to lead the city's efforts to provide housing and services to the homeless.

But in 2011, the city launched an all-out offensive on homelessness, reducing the number of homeless residents by more than 80 percent, from close to 6,700 in 2011 to fewer than 1,200 in 2018. Factoring in the city's efforts to reduce homelessness since 2007, the overall number has been slashed 90 percent.

Housing first

City officials did it by fighting homelessness on a variety of fronts. They adopted a "housing first" policy: providing homes and services to New Orleans's neediest, without requiring that they resolve mental health or substance abuse issues first. They expanded a health care clinic for the homeless and started conducting weekly check-ins to connect more people to counseling and other services.

They designated 200 housing vouchers for veterans and set aside 55 units for them in a converted convent. They successfully lobbied Congress for 3,000 extra housing vouchers in 2008. And last year, the city opened a 100-bed, "low-barrier" shelter where people don't have to be sober to be admitted.

Build Build Build Build Build – California Housing Issues

When California's housing crisis slammed into a wealthy suburb, one public servant became a convert to a radically simple doctrine.

Conor Dougherty, Feb. 13, 2020, Updated Feb. 14, 2020, The New York Times

<https://www.nytimes.com/2020/02/13/business/economy/housing-crisis-conor-dougherty-golden-gates.html>

The City Council of Lafayette, Calif., met the public two Mondays a month, and Steve Falk liked to sit off by himself, near the fire exit of the auditorium, so that he could observe from the widest possible vantage. Trim, with a graying buzz cut, Mr. Falk was the city manager — basically the chief executive — of Lafayette, a wealthy suburb in the San Francisco Bay Area that is notoriously antagonistic to development.

With a population of just 25,000, Lafayette was wealthy because it was a small town next to a big town, and it maintained its status by keeping the big town out. Locals tended to react to new building projects with suspicion or even hostility, and over a series of Mondays in 2012 and 2013, Mr. Falk took his usual spot by the fire exit to watch several dozen of his fellow Lafayettes absolutely lose their minds.

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10/1/20

COVID-19

Could COVID-19 Become a Driving Force of Millennial Homeownership?

Uncertain times could spur a desire for the stability of homeownership

By [Kristin Messerli](#), April 24, 2020, HousingWire AM Edition

<https://www.housingwire.com/articles/could-covid-19-become-a-driving-force-of-millennial-homeownership/>

At the beginning of this year, I decided to store my belongings and live without a home base for a season, living out my dream of being a true digital nomad and exploring the way people live across the U.S. Since I traveled constantly for work, it wasn't a huge lifestyle shift for me (other than getting to shock people at conferences by explaining I really did live out of my suitcase).

With the exception of a few people who seemed to be genuinely concerned I was living on the street, most were intrigued by the experiment. I stayed in **Airbnbs**, and I had a few regular routines to create my home wherever I went. My primary goal of the adventure (other than for the sake of the adventure itself) was to gain some unique insight into the way we live across America.

How COVID-19 is Affecting Affordable Housing (So Far)

Industry leaders break down what they're seeing in the financial markets, how the pandemic compares with other crises, and what may be coming next.

By [Donna Kimura](#), March 31, 2020 , Affordable Housing Finance

https://www.housingfinance.com/news/how-covid-19-is-affecting-affordable-housing-so-far_o

Affordable housing is among the industries being hit with the new realities brought on by the COVID-19 pandemic.

It's a health crisis unlike anything seen before. More than 3,000 people have died in the United States so far. A record 3.3 million people filed for unemployment benefits during the week ending March 21 with millions more expected to follow. And, much of the country remains under shelter-in-place orders, attempting to slow the spread of the virus but fearing the worst still to come.

While the situation continues to change, *Affordable Housing Finance* asked several industry leaders to share what they are seeing at this time and to look ahead at what may be coming.

Pandemic May Start a Slowdown in Household Growth – Halting Immigration Would Slow Things Even More

<https://www.jchs.harvard.edu/blog/pandemic-may-start-a-slowdown-in-household-growth-halting-immigration-would-slow-things-even-more/>

Daniel McCue, April 22, 2020, Joint Center for Housing Studies, Harvard University

ULI ARIZONA HOUSING, HEALTH, and EQUITY TASK FORCE

10/1/20

The COVID-19 pandemic, which hit during a resurgence of household formations in the US, could usher in a long-lasting slowdown in household growth that was becoming evident even before the crisis.

Entering 2020, household growth was at its highest level since before the Great Recession. The Census Bureau's Housing Vacancy Survey showed the number of US households increased by 1.4 million in 2019, while the slightly older 2018 American Community Survey also reported growth of 1.46 million. Both surveys show levels of growth well above [the 1.2 million per year average we projected for 2018-2028](#) based on underlying demographics.

The Coronavirus is Exposing How Vital Stable Housing is to Healthcare

The economic crisis threatens to undermine the already fragile housing situation of millions. That's going to make preventing further spread (and a future recovery) much more difficult.

<https://www.fastcompany.com/90487625/the-coronavirus-is-exposing-how-vital-stable-housing-is-to-health-care>

By Kristin Toussaint, April 9, 2020, Fast Company

Housing is more than a basic need—it's a key part to healthcare. Amid the economic fallout from the COVID-19 pandemic, that aspect of healthcare is both more needed and more precarious than ever. There are already nearly 10 million very low-income renter households across the U.S., and another 1.5 million will become very or extremely low income as a result of the coronavirus crisis and the subsequent financial fallout, according to an estimate from the National Low Income Housing Coalition—adding stress to an already stressed housing system, and further highlighting that link between housing and health.

Maximum Occupancy

From the first zoning code to the coronavirus outbreak, land-use regulations remain inextricably linked with public health.

By Chelsea Marx, June 2020, APA Planning Magazine

<https://www.planning.org/planning/2020/jun/tools-legal-lessons/>

Land-use regulations have long been rooted in the resilience of cities, particularly when it comes to community health threats like pandemics. Starting with the first zoning ordinance in the U.S., which developed partly as a response to infectious disease, land-use regulations continue to influence public health — for both good and bad.

ULI ARIZONA HOUSING, HEALTH, and EQUITY TASK FORCE

10/1/20

EQUITY

Housing As A Prescription For Health, Now And In The Future

Allison Bovell-Ammon, Megan Sandel, Thea James, April 21, 2020, Health Affairs

<https://www.healthaffairs.org/doi/10.1377/hblog20200420.92256/full/>

Editor's Note: The [April 2020 issue of Health Affairs journal](#) includes the article, "[Housing Intervention For Medically Complex Families Associated With Improved Family Health: Pilot Randomized Trial](#)," by Allison Bovell-Ammon and colleagues. In response to the latest world events, we asked the authors to put their work in the context of the current coronavirus crisis.

Even before the COVID-19 pandemic, [housing instability and homelessness](#) were linked to poor physical and mental health outcomes for children and adults. But the COVID-19 pandemic and subsequent economic crisis highlight the critical intersection between where you live and health in myriad ways. Solutions that respond to the complex nature of these interlocking issues are needed more than ever and offer a way forward to reset our future post pandemic.

Home Is Where The Health Is, Both Physically And Mentally

New models of linking housing, health and social service resources are needed to drive a new foundation for health. [Our recently published study in Health Affairs](#) may provide critical insight into the need for responding to housing instability and homelessness among families during and after the current crisis. The study was a randomized trial that examined the effect of a multifaceted housing intervention—which integrated health, housing, social, legal, and financial services—on family health and stability. Those in the intervention group received intensive case management, financial counseling, legal services, and priority status on the public housing waitlist through partnerships with community-based agencies.

Explaining the White-Black Housing Gap - A Closer Look at Disparities across Local Markets

Housing Finance Policy Center, Oct_2019_Updated Nov_2019

https://www.urban.org/sites/default/files/publication/101160/explaining_the_black-white_homeownership_gap_0.pdf

Homeownership is a key source of household wealth and often represents the largest asset on a household's balance sheet, according to the Survey of Consumer Finances. But the well-documented racial gap in the homeownership rate has limited the financial benefits that accrue to black households, contributing to the broader racial disparity in wealth accumulation.

Since the housing bust and Great Recession, the homeownership gap between black and white households has widened to its largest level in 50 years. Between 2010 and 2017, according to the American Community Survey, the gap increased from 28.1 percentage points in 2010 to 30.2 percentage

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10/1/20

points in 2017. Over this period, the homeownership rate for white households fell from 72.6 percent to 71.9 percent while the rate for black households declined 2.7 percentage points to 41.8 percent.

The black-white homeownership gap existed for decades before the recent recession. The persistent discrepancy has drawn the interest of researchers (e.g., Acolin, Lin, and Wachter 2019; Brown and Dey 2019) and policymakers alike. The trend has also exposed policy failures and has been a call to action to address barriers that persist and to reduce the racial homeownership gap (McCargo, Choi, and Golding 2019). Our analysis identifies key variables that drive the homeownership gap and estimates the unexplained portion of the gap based on available data.

Housing Is a Human Right

By Izzak Mireles, APA Planning Magazine, December 2019

<https://www.planning.org/planning/2019/dec/viewpoint/>

Amid skyrocketing housing prices and a widening gap between the rich and poor, more than 50,000 people in the U.S. went without shelter on a given night in 2018. Nearly 24 percent of that population is concentrated in my home state of California.

Izzak Mireles (@Izzak_Mireles) is from Livingston, California, and currently works as an assistant planner in Stanton, California. He holds a master's degree in urban and regional planning from the University of California, Irvine. Photo courtesy Izzak Mireles.

But homelessness is not about numbers; it's about people. Housing is at the core of everyday life. Reframing it as a human right deconstructs its capitalistic ties and establishes a basic threshold: Everyone unequivocally deserves to have an adequate place to sleep at night.

How Four Developers Are Blending Social Equity and Health Concerns into Future Projects

By [Holly Rosenkrantz](#), September 24, 2019, ULI Urbanland

<https://urbanland.uli.org/sustainability/how-four-developers-are-blending-social-equity-and-health-concerns-into-future-projects/>

With health and social equity becoming an increasing focus in the real estate industry, four prominent developers speaking at the ULI Fall Meeting in Washington, D.C., highlighted ways in which they are prioritizing these issues in their corporate strategies, portfolios, and projects.

ULI ARIZONA HOUSING, HEALTH, and EQUITY TASK FORCE

10/1/20

FUNDING OPPORTUNITIES

Land Banks and Community Land Trusts: Not Synonyms or Antonyms. Complements

By Emily Thaden and Kim Graziani and Annie Stup, November 9, 2016, Shelterforce

<https://shelterforce.org/2016/11/09/land-banks-community-land-trusts-not-synonyms-or-antonyms-complements/>

“For land banks to get into the affordable housing business, which is a discipline in itself, there could be claims that it’s off mission. But it’s not always off mission, particularly when it comes to improving or emerging markets. It might be about tweaking the disposition strategy.” —Gus Frangos, president and general counsel of the Cuyahoga Land Bank, explained during a session on land bank and community land trust partnerships at the [Reclaiming Vacant Properties conference](#).

Land banks and community land trusts (CLTs) are often perceived as “off mission” or antithetical tools that are not suited for the same environments. Conversely, they also tend to be conflated as one and the same. Neither perception, however, reflects reality. In this blog post, [Center for Community Progress](#) and [Grounded Solutions Network](#) come together to help set the record straight and explore how land banks and community land trusts can coordinate to optimize equitable development outcomes. But first, let’s clarify each tool and dispel prevalent myths.

How to Fund Land Banks

The number of land banks grew dramatically in the wake of the foreclosure crisis. So has our understanding of how to successfully fund them.

Tarik Abdelazim, November 13, 2018, Shelterforce

https://shelterforce.org/2018/11/13/how-to-fund-land-banks/?utm_source=sfweekly&utm_medium=email&utm_campaign=112519

While many former industrial cities and rural communities have struggled with systemic vacancy and abandonment for decades, the 2008 housing crisis wrecked neighborhoods in virtually every corner of the nation. As local and state officials in urban, suburban, and rural areas sought new tools and strategies to stem and reverse the negative impacts of vacant, abandoned, and deteriorated properties, land banks emerged as a top priority. Eleven states passed land bank legislation between 2009 and 2016, and according to ongoing research by the [Center of Community Progress](#), there are over 170 land banks currently operating in the United States.

Land banks are generally defined as public entities, usually public nonprofit corporations or governmental entities, that are designed to play a lead role in returning vacant, abandoned, and tax-delinquent properties to productive uses that are consistent with community priorities. Land banks vary dramatically, reflecting the tool’s flexibility in meeting a community’s unique needs. Land banks are creating pipelines of properties to support quality affordable housing and equitable development, helping communities address former industrial sites (brownfields), assisting with recovery efforts from

ULI ARIZONA HOUSING, HEALTH, and EQUITY TASK FORCE

10/1/20

natural disasters, and engaging residents in innovative vacant land reuse strategies. Though we are 10 years removed from the housing crisis, the need for land banks only seems to grow, as systemic poverty and inequality continue to undermine the stability of neighborhoods in virtually every city and region.

How are land banks being funded, given the inherent challenges of working in some of the most disinvested neighborhoods, where weak market conditions often fail to attract responsible investment? Various funding strategies that have been tried over the last 10 years provide some lessons about what's successful and suggest some trends to expect going forward.

Spotlight on Underserved Markets - Affordable Housing in High Opportunity Areas

Freddie Mac Multifamily, Duty to Serve Program, November 2018

https://mf.freddiemac.com/docs/Affordable_Housing_in_Areas_of_Concentrated_Poverty.pdf

More than 56 million people live in communities that are classified as high opportunity areas. These neighborhoods often provide access to certain amenities or community attributes that are believed to increase economic mobility¹ for their residents. However, they are also often encumbered by high costs of living and dense populations. As a result, the supply of affordable housing is unable to support the demand. In an effort to combat this, there has been an increased focus from research, policy and affordable housing groups on deconcentrating poverty and promoting affordable housing in high opportunity areas.

Though the concept may seem relatively straightforward, establishing a practical, universal definition for high opportunity areas, and developing ways to promote affordable housing in these areas, has proven difficult. This is due, in part, to the large geographic size and widespread population of the U.S., which results in various demographics and housing needs for communities across the country, and different approaches by state and local organizations to meet these needs. Consequently, a number of definitions of high opportunity areas have been established and put into practice. The Federal Housing Finance Agency (FHFA), in the Duty to Serve regulation, has sought to lay the groundwork for a definition of high opportunity areas that can apply nationally while accounting for local variations.

Regardless of how it is defined, developing affordable housing in high opportunity areas is challenging, and there is a shortage of it—both for the low-income residents who live in high opportunity areas today, and for those who may seek to live in these areas to enable greater economic mobility for themselves or their children.

Spotlight on Underserved Markets - Affordable Housing in High Opportunity Areas - Case Studies

Freddie Mac, Multifamily, Duty to Serve Program, December 2019

https://mf.freddiemac.com/docs/high_opportunity_case_studies.pdf

In order to better understand local efforts and successes at the property level in specific markets, we examined three case studies of affordable housing in high opportunity areas.² The properties discussed are located in markets that meet the criteria for high opportunity areas based on the difficult

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10/1/20

development area (DDA) criteria as outlined in the Duty to Serve regulation.³ Studying real-life affordable multifamily properties in high opportunity areas showcases practical solutions and helps to determine which strategies can potentially be effective at addressing these barriers on a larger scale: The successes at the local level can inform broader solutions.

The three properties in our analysis are in markets where there is a pronounced shortage of affordable housing. In each case, these properties are intended to create more economically diverse areas, which will advance the opportunity of all residents, especially those of lower income. They are supported by Freddie Mac funding and received public subsidies from federal and/or local programs. These properties are:

1. Kalani Gardens in Mililani, Hawaii (Honolulu)
2. Studio 819 in Mountain View, California (San Jose, California)
3. Teale Pointe in Clark County, Washington (Portland, Oregon)

Shared Equity Homeownership – The Changing Landscape of Resale-Restricted, Owner-Occupied Housing

John Emmeus Davis, National Housing Institute

<https://shelterforce.org/wp-content/uploads/2008/04/SharedEquityHome.pdf>

Shared equity homeownership is planted in the fertile middle ground between arid dichotomies that have historically dominated American housing policy, where residential property is *either* publicly owned or privately owned; where housing prices are *either* socially controlled or market-driven; where residents are *either* renters or owners. The individuals who occupy shared equity housing straddle these boundaries. They possess many of the same “sticks” in a property’s bundle of rights that any other homeowner would expect to hold when gaining title to residential property. Unlike their counterparts in market-rate housing, however, the owner occupants of shared equity housing may not resell their homes for whatever they can get. A limit is placed on the price they may charge and the equity they may pocket when their property changes hands. This limit ensures that homes that are made affordable today because of private charity or public largess will remain affordable tomorrow – for a very long time.

Shared Equity Models Offer Sustainable Homeownership

HUD Office of Policy Development and Research, Fall 2012

<https://www.huduser.gov/portal/periodicals/em/fall12/highlight3.html>

Highlights

- Shared equity homeownership programs facilitate broader access to affordable, low-risk homeownership opportunities for low-income families.
- One Roof Community Land Trust fills the need for quality, affordable housing and provides pre- and post-purchase support for homebuyers in Duluth, Minnesota and surrounding areas.
- San Francisco’s Below Market Rate Ownership Program balances wealth creation for existing owners of deed-restricted housing units with preservation of affordability for future buyers.

ULI ARIZONA HOUSING, HEALTH, and EQUITY TASK FORCE

10/1/20

Microsoft Learns Money Alone Can't Fix Seattle's Housing Mess

The company has taken a lead among big tech companies in helping to keep Seattle residents in their homes, but the scale of the problem is much bigger than its commitments.

By Noah Buhayar, January 15, 2020, Bloomberg Businessweek

<https://www.bloomberg.com/businessweek>

When [Microsoft Corp.](#) unveiled a \$500 million pledge last January to tackle the housing crisis in the Seattle area, the event had most of the trappings of a [product launch](#). During a slick presentation, President Brad Smith walked through the numbers: A booming economy had led to a housing shortage that was squeezing everybody whose wages couldn't match Microsoft-level salaries. His company, then valued at \$800 billion, had taken an interest in evening things out. "Every day for 40 years, we at Microsoft have benefited from the support of this community," Smith said. "We want our success to support the region in return."

The only thing the launch was missing was a fully fleshed-out product. Microsoft wanted help investing the money.

In the year since, Apple, Facebook, and Google have followed Microsoft's lead, announcing [splashy efforts](#) to alleviate the Bay Area's housing crisis. All issued outlines of plans that were short on details. Critics dismissed the moves as publicity stunts meant to deflect attention from the ways in which the industry has made surrounding communities less affordable.

Shared Equity Homeownership

By John Emmeus Davis, April 23, 2008, SHELTERFORCE

<https://shelterforce.org/2008/04/23/shared-equity-homeownership/>

<https://shelterforce.org/wp-content/uploads/2008/04/SharedEquityHome.pdf>

As the housing crisis worsens, putting the American Dream out of reach for millions, communities around the country are turning to shared equity homeownership—limited equity co-ops, community land trusts, and inclusionary units—to redefine the housing ladder. This breakthrough study examines the benefits of these models within a sectoral framework; a third sector housing strategy. Support for [Shared Equity Homeownership](#) was provided by the Ford and Surdna foundations.

Preface by Alan Mallach

The most distinctive feature of affordable housing policy in the United States in recent years has been its unrelenting focus on promoting homeownership as a social good, and on increasing the ranks of homeowners among the nation's lower-income households. To this end, a variety of strategies have been employed, including capital subsidies, down payment and closing cost assistance, and an ever-increasing array of creative mortgage instruments, offering adjustable rates, lower down payments, longer terms, balloons and other mechanisms that increase immediate access to housing at the price of future risk and uncertainty.

ULI ARIZONA HOUSING, HEALTH, and EQUITY TASK FORCE

10/1/20

Perhaps as a result of these efforts, although unusually low-interest rates and generally low unemployment rates have also played their part, homeownership rates have inched upward. By 2004, 69 percent of American households owned their own home, up from 64 percent in 1985. At the same time, particularly for lower income households and people of color, the downside of this strategy is becoming more and more apparent. Foreclosures are rising in many parts of the nation and, as recent research has shown, a disproportionately large share of lower-income homeowners lose their homes, finding themselves back in the rental market a few years later.

The Unintended Consequences of Housing Finance

Regional Plan Association

https://static1.squarespace.com/static/53dd6676e4b0fedfbc26ea91/t/56c4e43cab48de9641559379/1455744066769/rpa-the-unintended-consequences-of-housing-finance_final.pdf

Growing numbers of young and old Americans prefer to live in communities where they can walk to stores, school, services, parks and public transportation. But federal housing rules make it difficult to meet this demand. By capping the amount of commercial development permitted in federally-backed mortgages and programs, the rules make it hard to finance construction or renovation of three-to-four story buildings in many mixed-use, walkable neighborhoods. These rules, mostly devised for an earlier era to reduce perceived risks to federal investments, have a number of unintended but damaging consequences.

Executive Summary

Growing numbers of young and old Americans prefer to live in communities where they can walk to stores, school, services, parks and public transportation. But federal housing rules make it difficult to meet this demand. By capping the amount of commercial development permitted in federally-backed mortgages and programs, the rules make it hard to finance construction or renovation of three-to-four story buildings in many mixed-use, walkable neighborhoods. These rules, mostly devised for an earlier era to reduce perceived risks to federal investments, have a number of unintended but damaging consequences.

Funding & Financing Strategies for Health & Housing

ChangeLab Solutions

<https://www.changelabsolutions.org/sites/default/files/HealthHousingStarterKit-FundingFinance-FINAL-20181130.pdf>

One of the most effective ways for public housing authorities, public health departments, and hospitals to support strong health and housing initiatives is to partner with each other and work together to leverage their combined financial resources.

Understanding how each institution is funded and what resources they can bring to the table is an essential step for practitioners who are beginning to work together. (For more information on the specific roles each institution can play in developing health and housing initiatives, see the introduction to The Health & Housing Starter Kit.)

ULI ARIZONA HOUSING, HEALTH, and EQUITY TASK FORCE

10/1/20

This Building Block outlines the funding and financing context for each institution's health and housing work and identifies strategies that each institution can use to invest in health and housing work.

Big Tech Invests Big in Housing

Planning News, Oct. 2019, APA Planning Magazine,
<https://www.planning.org/planning/2019/oct/news/#1>

Reflecting the nation's growing awareness of the U.S. housing crisis, technology companies in several tech hub cities have pledged financial support for housing development and services in their communities. Some proposals are concrete, some less so, but each seeks to address housing shortages exacerbated by the industry's success. Few tech giants have led philanthropic planning efforts that address housing issues before, so it's difficult to predict how this trend will play out and what it will mean for housing development in those communities.

The most recent commitment came in June, when Google CEO Sundar Pichai outlined the tech giant's billion-dollar plan to build 20,000 non-workforce housing units in the Bay Area. Related housing initiatives are also underway at Microsoft, Amazon, and Facebook.

While Google is building new housing outright on land it owns, Amazon has opted to support affordable housing nonprofits. In June, the online retailer announced a \$5 million donation to Plymouth Housing in Seattle and \$3 million for the Arlington Community Foundation in Virginia, as well as a matching program for donations made by employees. Microsoft is investing \$500 million to build and preserve affordable units in Seattle suburbs.

Considering the scale of the crisis in some regions, the impacts may be small. In the Bay Area, the number of jobs created is more than three times the number of housing units being built, according to the Association of Bay Area Governments. Google's pledge of 20,000 units is a fraction of the 700,000 units some estimates say are needed to meet demand.

NDC Corporate Equity Fund: MORE THAN JUST EQUITY

National Development Council: Affordable Housing

<https://ndconline.org/affordable-housing/>

NDC Corporate Equity Fund is NDC's affordable housing program. Its syndicated multi-investor funds provide equity capital for the construction and rehabilitation of affordable housing using Low Income Housing, Historic Preservation and Renewable Energy Tax Credits. The Fund's investments are at work in communities from rural New York State to Seattle, Washington to Vicksburg, Mississippi to Augusta, Maine.

Our experience and expertise in housing and community development takes our affordable housing initiatives beyond just investing. We work with housing sponsors and developers from the inception of the project, guiding the financial structuring and building the technical capacity of the local housing community. NDC's involvement makes the community stronger in two ways: with financial resources, and newly-skilled local housing organizations and developers.

ULI ARIZONA HOUSING, HEALTH, and EQUITY TASK FORCE

10/1/20

NDC CEF's Portfolio includes over 11,733 units of housing for families, seniors and those requiring supportive and assisted living services. These projects have been completed with partners in 30 states, Washington DC and Puerto Rico.

Churches Are Building Housing Developments 'in God's Back Yard'

The coronavirus is devastating churches' finances. Affordable housing could provide an answer.

By [Alex Wittenberg](#), July 13, 2020, Bloomberg City Lab

https://www.bloomberg.com/news/articles/2020-07-13/churches-are-building-housing-developments-in-god-s-back-yard?cmpid=BBD071320_CITYLAB&utm_medium=email&utm_source=newsletter&utm_term=200713&utm_campaign=citylabdaily

The Arlington Presbyterian Church in Virginia was dealing with declining Sunday attendance, and fewer donations, before deciding to turn to an affordable housing developer for help. In 2016, with membership down to about 60 from [a height of 1,000 in the 1950s](#), the church sold its century-old sanctuary to the nonprofit Arlington Partnership for Affordable Housing (APAH). The developer razed the church and [built](#) a seven-story, 173-unit affordable complex in its place, allowing the congregation to escape increasing costs while fulfilling an obligation to care for the poor. Today, the church leases space on the ground floor of the building to serve its congregants.

"We had an alignment of mission," Nina Janopaul, the CEO of APAH, said of the \$71 million project that opened in November. "Their mantra was, the church is the people and the mission, not the building."

ULI ARIZONA HOUSING, HEALTH, and EQUITY TASK FORCE

10/1/20

HOUSING AFFORDABILITY

Affordable Housing, Always

Gentrification is pushing long-term residents out of urban neighborhoods. Can collective land ownership keep prices down permanently?

Alana Semuels, July 6, 2015, The Atlantic

<https://www.theatlantic.com/business/archive/2015/07/affordable-housing-always/397637/>

AUSTIN, Tex.—Not long ago, inner cities were riddled with crime and blight and affluent white residents high-tailed it to the suburbs, seeking better schools, safer streets, and, in some cases, fewer minority neighbors.

But today, as affluent white residents return to center cities, people who have lived there for years are finding they can't afford to stay.

Take the case of the capital city of Texas, where parts of East Austin, right next to downtown, are in the process of becoming whiter, and hip restaurants, coffee shops, and even a bar [catering to bicyclists](#) are opening. Much of Austin's minority population, meanwhile, is priced out, and so they're moving to far-out suburbs such as Pflugerville and Round Rock, where rents are affordable and commutes are long.

Affordability Faces Yet Another New Foe

Construction persists under lockdown, but the pandemic could have long-term impacts on the industry and the people it serves.

By Daniel C. Vock, June 2020, APA Planning Magazine

<https://www.planning.org/planning/2020/jun/intersections-housing/>

Economic distress caused by the coronavirus pandemic will only amplify the need for affordable housing.

"[The pandemic] reinforces the importance of housing affordability," says Scott Hoekman, president and CEO of Enterprise Housing Credit Investments, LLC. "When homes are affordable, people are better able to pay the rent."

But affordable housing funding sources and operators, already stretched thin by the country's housing crisis, now face a fresh set of challenges. Renters have lost jobs. States and contractors are determining whether to shut down construction sites to prevent further spread of the disease. And cities are scrambling to adjust approval processes under social-distancing orders.

The Affordable Housing Crisis, Explained

Blame policy, demographics, and market forces

By Patrick Sisson, Jeff Andrews, and Alex Bazeley Updated Mar 2, 2020, Curbed

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10/1/20

<https://www.curbed.com/2019/5/15/18617763/affordable-housing-policy-rent-real-estate-apartment>

The United States is [facing](#) an [affordable housing crisis](#).

It's affecting Americans across the income spectrum. The National Low Income Housing Coalition [found](#) in 2018 that a renter working 40 hours a week and earning minimum wage can afford a typical two-bedroom apartment (i.e., not be cost-burdened) in exactly zero counties nationwide.

Harvard researchers found that in 2016, nearly half of renters were [cost-burdened](#) (defined as spending 30 percent or more of their income on rent). Even some high-income earners in expensive coastal cities struggle with rent. Nearly [two-thirds of renters](#) nationwide say they can't afford to buy a home, and saving for that down payment isn't going to get easier anytime soon: [Home prices are rising at twice the rate of wage growth](#).

Even as the economy continues to grow and the housing market [rebounds from the Great Recession](#), Americans face [widening inequality](#), and, for many, an inability to [comfortably pay for housing](#) as [wage growth stagnates](#) and [housing costs continue to climb](#).

With supply shortages across the country, the simple answer to the [rent being "too damn high"](#) is, of course, to build more housing. But the reality is significantly more complicated than simply jump-starting construction. A variety of market forces, policy decisions, and demographic changes have converged to make building affordable housing a difficult, and politically fraught, proposition.

How did a nation that prides itself on opportunity become one in which a shortage of affordable housing options seems to have no immediate solution and where so many renters and buyers struggle?

Here are the main factors driving up the cost of housing.

Rental Housing Affordability Impacts Educational and Employment Opportunities*

By Eileen Divingi, Spring, 2017, Federal Reserve Board of Philadelphia

https://www.philadelphiafed.org/community-development/publications/cascade/95/01_rental-housing-affordability

Though safe, stable housing is widely recognized as a basic human need, it is far from assured for many renters in the Third Federal Reserve District. Across Delaware, New Jersey, and Pennsylvania, the lowest-income renters faced severe shortages of affordable and available units (Figure 1) in 2014, leading to widespread housing cost burdens among households with the most limited means. In all three states, the share of lower-income renter households with unaffordable housing costs¹ grew significantly from 2005 to 2014, ranging from over two thirds in Pennsylvania to more than three-quarters in New Jersey in the most recent estimates.

Major Atlanta Health Systems Commit to Join in Addressing Housing Affordability

December 11, 2019, Andrew Young School of Policy Studies Georgia Health Policy Center

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10/1/20

<https://news.gsu.edu/2019/12/11/archi-atlanta-health-systems-affordable-housing/>

ATLANTA—Multiple Atlanta health systems signed an unprecedented commitment to collectively address affordable housing during the December 11 meeting of the [Atlanta Regional Collaborative for Health Improvement](#) (ARCHI).

“The housing-health connection has long been known to be important, and I am excited that Atlanta’s hospitals are embracing [the growing body of research](#) showing that patient health improves and health care costs can fall when health institutions invest in housing,” said Raphael Bostic, president of the Federal Reserve Bank of Atlanta, an ARHCI partner. “I look forward to ongoing collaboration among our Bank, these hospitals and the broader community to seek solutions to the region’s serious affordable housing challenges.”

Closing the Efficiency Gap in the U.S. Housing Affordability Crisis

By Roger Zalneraitis, February 26, 2020, ULI UrbanLand

https://urbanland.uli.org/development-business/the-efficiency-gap-and-the-u-s-housing-affordability-crisis/?utm_source=realmagnet&utm_medium=email&utm_campaign=HQ%20Urban%20Land%203%2F2%2F2020

Housing affordability is an increasingly important issue around the world. In the United States, both the current and previous presidential administrations have highlighted the dilatory effects that local regulations have on housing prices, and several of the Democratic candidates have also issued housing plans to address the affordability crisis that many in the nation are facing.

It is imperative that housing supply meets or exceeds demand, otherwise prices will rise. The St. Louis Federal Reserve has data on household formation and new housing permits dating back to 1960. In three of the six decades since then, household formation exceeded new housing permits nationally. In those decades, home prices rose by an average of 3.5 percent per year. In the three decades when new housing permits exceeded household formation, home prices rose by less than 1 percent per year.

Creating Affordable Housing at Scale

ULI Knowledge Finder, Reading List, January 22, 2020

https://knowledge.uli.org/reading-lists/2020/creating-affordable-housing-at-scale?utm_source=realmagnet

Housing is a key to creating and sustaining thriving communities, and ULI has been a leading provider of research and analysis on issues that affect housing since the Institute’s origins in the 1930s during the Great Depression. Affordable and workforce housing are an ongoing area of focus, particularly on how demographic trends affect demand for housing.

The United Nations estimates that the global population will reach 8 billion by 2024. People are also increasingly concentrated in urban settings since the 1950s, when there were just 2.5 billion people

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10/1/20

worldwide, presenting both a challenge and an opportunity for developers to provide workable options for safe and affordable housing around the world.

NOTE: This article includes several recent *Urban Land* features on housing.

St. Paul Public Schools to Offer \$300 Monthly Rent Supplement to Families in Need

WCCO CBS Minnesota, February 4, 2020

<https://minnesota.cbslocal.com/2020/02/04/saint-paul-public-schools-to-offer-300-monthly-rent-supplement-to-families-in-need/>

MINNEAPOLIS (WCCO) – The City of St. Paul and St. Paul Public Schools announced the launch of a ‘Families First Housing Pilot’ on Tuesday. The program will give a \$300 monthly rent supplement and housing support services to eligible families in the St. Paul school district for up to three years.

“Safe, stable housing for every child in our community is vital,” Mayor Melvin Carter told the media. “Our Families First Housing Pilot provides critical resources to realize this vision, so families and their children can thrive.”

Can Wellbeing be Affordable?

Emma Jones, Oct 30, 2019, The Happy City Publication,

<https://medium.com/happy-cities/wellbeingactions-405fec9c9e37>

Millennials in Canada’s most expensive cities list 6 actions that make them feel healthy, happy and connected.

Neighbourhood and shared housing design choices can have big impacts on happiness. Research shows we feel more connected when our apartments or condos have [shared common spaces](#), like community kitchens or childcare facilities, than when we only have access to individual units. And we feel healthier and more connected when our neighbourhoods offer us opportunities to walk, shop and socialize.

At Happy City, we advocate for systemic change: we believe the onus to create happier, healthier, socially connected places is on cities and developers themselves. And we’re seeing city builders start to make these changes around the world.

But many young people aren’t waiting on them. They’re using the tools available to them to create systems of wellbeing in the spaces they’re already living in.

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10/1/20

HOUSING AND HEALTH

Housing Plays Key Role in People's Health and Well-Being

Research shows how living conditions influence maternal and infant health

By: [Stacey Millett](#), Project Director, March 18, 2020, PEW Health Impact Project,

https://www.pewtrusts.org/en/research-and-analysis/articles/2020/03/18/housing-plays-key-role-in-peoples-health-and-well-being?utm_campaign=2020-04-02+HIP&utm_medium=email&utm_source=Pew

Housing Plays Key Role in People's Health and Well-Being

For most Americans, a home provides safety, security, and shelter. Housing typically represents a family's [single largest expenditure](#) and its major source of wealth. And statistics show that people in the United States spend about 90 percent of their time indoors—with an [estimated](#) two-thirds of that spent in the home.

It is not surprising, then, that housing-related factors have the potential to help—or harm—the health of Americans in significant ways. In fact, research suggests that housing should be an important consideration in efforts to address complex and urgent health concerns such as child mortality and the [rise in preventable pregnancy-related deaths](#) in the U.S. over the past 30 years.

Housing and Mental Health

Mental Health America, <http://www.mentalhealthamerica.net/housing>

One of the biggest issues some people with mental illness face is the availability of housing. For many people, having a mental health condition has no impact on their housing. Most people can and do live independently in apartments or in their own homes. For others, the cascading effects of mental illness might leave them in a precarious housing situation, or even cause them to lose their homes. Having a safe and secure place to live is an important part of recovery, along with access to services that enable those with mental health conditions to live as independently as possible.

Housing and Health: An Overview of The Literature

[Lauren Taylor](#), June 7, 2018, Health Affairs

<https://www.healthaffairs.org/doi/10.1377/hpb20180313.396577/full/>

The impact of housing on health is now being widely considered by policy makers. Housing is one of the best-researched [social determinants of health](#), and selected housing interventions for low-income people have been found to improve health outcomes and decrease health care costs. As a result, many health care systems, payers, and government entities are seeking to better understand the totality of the health and housing literature to determine where they might intervene effectively. This brief outlines the literature and provides high-level direction for future research and policy agendas.

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10/1/20

Does Most of Your Paycheck Go to Rent? That May Be Hurting Your Health

Jessica Owens-Young, March 19, 2019, The Conversation, <https://theconversation.com/does-most-of-your-paycheck-go-to-rent-that-may-be-hurting-your-health-113432>

New data on health across the U.S. shows that high housing costs are harming Americans' health – and that some communities are affected more than others.

[The 2019 County Health Rankings](#), an annual collaborative report from the University of Wisconsin Population Health Institute and the Robert Wood Johnson Foundation, shows that 11 percent of U.S. households are severely burdened by housing costs. This means that more than 800,000 households spend at least half of their income on housing.

In communities with high housing costs, residents rate their health as lower, are less likely to be able to purchase enough quality and nutritious foods and have higher rates of child poverty.

How Affordable Housing Efforts Can Make Cities Healthier

By [NLC Staff](#) in [General, Housing](#) on [March 7, 2019](#), National League of Cities
<https://citiesspeak.org/2019/03/07/how-affordable-housing-efforts-can-make-cities-healthier/>

This is an excerpt from our newest backgrounder, [Affordable Housing and Health: City Roles and Strategies for Progress](#).

As the role of housing as a determinant of success in life — affecting health, access to education, and the opportunity for upward mobility — becomes better understood, cities face the daunting task of eliminating the affordable-and-healthy housing shortfall. The challenge for city leaders is to ensure that city residents can afford a safe and healthy place to live, one that enables them to work, support and protect their families, and ultimately thrive and reach their full potential.

Cities nationwide are experiencing housing-related challenges, with a growing share of the population unable to afford to rent or own a home. Residents struggle to afford not just a place to live, but a stable home that supports their health and well-being.

As housing becomes better understood as a determinant of success in life — affecting health, access to education, and the opportunity for upward mobility — cities are now tasked with solving the affordable-and-healthy housing shortfall.

This resource explores the factors that contribute to affordable housing and health, including examples of successful strategies used by cities to generate and preserve healthy and affordable housing.

The Healthiest Communities in The U.S. Are the Ones Where People Can Afford Homes

The Robert Wood Johnson Foundation's 2019 list of the healthiest places in the U.S. found that a lack of secure housing is a pressing health issue.

By [Ellie Anzilotti](#)

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10/1/20

<https://www.fastcompany.com/90320520/the-healthiest-communities-in-the-us-are-the-ones-where-people-can-afford-homes>

North St. Louis County, Missouri, faces numerous challenges: The unemployment rate is three times higher than in the rest of the U.S., and life expectancy is 15 years lower than in Clayton, a more affluent community just three miles away. Over 90% of schoolchildren qualify for free school lunches, and all get their education from a system that lost its state accreditation six years ago. On top of that, North St. Louis County presents an organizational quandary: It comprises 24 distinct municipalities—some, like Glen Echo Park, as small as 150 people—each with their own separate government. When you think of the difficulty of coordinating resources across a single city, consider the challenge of trying to serve 36,250 residents of an 11-square-mile region through 24 administrative channels.

Healthcare: A Cure for Housing

Center for Active Design & The Kresge Foundation

<https://centerforactivedesign.org/healthcare-cure-for-housing>

Over the past year, thanks to funding from The Kresge Foundation, the Center for Active Design has had the opportunity to build on our work with Fannie Mae and explore promising pathways to increase investment in affordable housing as a strategy to promote health. One finding that emerged repeatedly throughout our research was the profound impact healthcare companies, including healthcare systems, hospitals, and managed care organizations, were having within the affordable housing space. In this publication, we have featured six case studies, each highlighting a different healthcare stakeholder leveraging their assets to expand investment in affordable housing.

The connection between health and housing makes the healthcare industry an obvious partner in addressing the housing affordability crisis. Yet, their involvement as a sector is not yet being maximized.

Good Housing Makes for Good Health

By Kirsten Wyses, Dec. 20, 2019, Communities Count

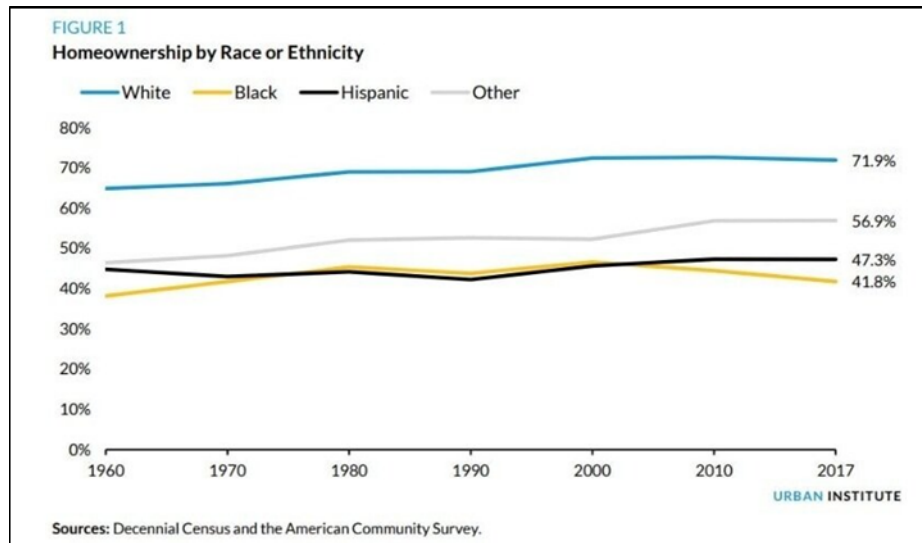
<https://www.communitiescount.org/blog/2019/12/18/good-housing-makes-for-good-health>

National trends in homeownership by race, United States, 1960 to 2017

In 2017, [72% of Whites in the US owned a home](#) compared to 42% of Black and 47% of Hispanic Americans. These rates of homeownership by race and ethnicity have not changed appreciably since 1960, even after the Fair Housing Act passed in 1968 prohibiting discriminatory practices in housing transactions.

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10/1/20



Copyright © October 2019. Urban Institute, Explaining the Black-White Homeownership Gap

Food Security Starts with Affordable Housing for Farmworkers

By Kimberley Player, December 9, 2019, ULI Urban Land

https://urbanland.uli.org/economy-markets-trends/how-affordable-housing-for-farmworkers-feeds-into-the-larger-economy/?utm_source=realmagnet&utm_medium=email&utm_campaign=12-2019%20BHP%20Update

Oregon's Farmworker Housing Development Corporation's Colonia Unidad consists of four low-rise apartment buildings that will provide affordable housing to serve farmworkers, the workforce population, and their families. The project aims to provide residents with a safe, healthy, and comfortable place to live, and provide a lasting and identifiable place to call home. (Joshua James Huff)

Affordable housing challenges are not limited to urban centers or [technology hubs](#). [Smaller towns](#) often struggle to house their workforces and—perhaps less noticeably, but no less acutely—so do agricultural operations. Agriculture employs 11 percent of the U.S. workforce, while also contributing to manufacturing, wholesaling, and retailing. The sector is also suffering from a dire labor shortage that has the potential to disrupt the entire food chain.

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10/1/20

HOUSING DESIGN

Tiny Houses Look Marvellous But Have A Dark Side

Three things they don't tell you in marketing blurb.

Megan Carras, January 10, 2019, The Conversation

<https://theconversation.com/tiny-houses-look-marvellous-but-have-a-dark-side-three-things-they-dont-tell-you-on-marketing-blurb-109592>

Tiny houses are everywhere. They've received heavy [coverage](#) in [the media](#) and there are [millions](#) of [followers](#) on dozens of pages on social media. While there is no census for these homes, they have seen a surge in popularity in the decade since the Great Recession – witness the [prolific growth](#) of tiny house manufacturers, for instance. Originating in the US, tiny homes have also been popping up across Canada, Australia and [the UK](#).

Tiny houses are promoted as [an answer](#) to the affordable housing crisis; a desirable alternative to traditional homes and mortgages. Yet there are many complexities and contradictions that surround these tiny spaces, as I discovered when I began investigating them.

Housing in Brief: Do Tiny Houses Distract from Housing Solutions?

Next City, October 4, 2019

<https://nextcity.org/daily/entry/overlooked-by-venture-capitalists-underserved-entrepreneurs-find-support>

In a Fast Company piece titled [“Why I hate living in my tiny house,”](#) writer Adele Peters observes of the trendy small structures: “I wonder if they can sometimes distract from other, more systemic solutions that are necessary.” As Next City has reported, cities from [Southern California](#) to [Minneapolis](#) have looked to tiny homes to address homelessness and rising rents that are a cost burden for many. Even though Peters is frustrated by her 240-square-foot accessory dwelling unit in the Bay Area, she says, “I still live there — partly because rents in Oakland have surged more than 50 percent in less than a decade, and in a neighborhood where a typical one-bedroom now goes for more than \$2,800, I can't afford to move.”

Related Stories

- [California Is Considering a 'Radical' Statewide Upzone](#)
- [California ADU Applications Skyrocket After Regulatory Reform](#)
- [When State Law Limits Affordable Housing Policy](#)
- [Why Los Angeles County Could Lose \\$3 Billion in Affordable Housing](#)

Minneapolis Groups Propose Tiny-House Community

Rachel Kaufman, November 8, 2018, Next City

<https://nextcity.org/daily/entry/minneapolis-groups-propose-tiny-house-community>

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10/1/20

Minneapolis may get a tiny-house community to provide living spaces for people experiencing homelessness, thanks to a partnership between the city's homeless community and a major hospital, the Minneapolis Star-Tribune [reports](#). However, there are major obstacles — including funding, land availability and zoning — standing in the way for now.

In Its Search for New Approaches to Affordable Housing, Southern California Is Thinking Small

Dan Simmons, September 3, 2019, Next City

<https://nextcity.org/daily/entry/new-approaches-to-affordable-housing-southern-california-thinking-small>

The Steaven K. Jones Supportive Community in Los Angeles, developed by FlyawayHomes, took seven months to build using modular manufacturing. With eight four-bedroom units, it can house 32 tenants and has been master leased to a subsidiary of The People Concern, a nonprofit that provides affordable housing and services to vulnerable communities.

Finding an affordable apartment or house in California has become nearly a magical event. The housing stock is thin, and cities are struggling to build more in order to meet increasing demand. The City of Long Beach and the County of Los Angeles, in particular, are both experiencing crisis-level affordable housing shortages.

In response, civic leaders in Southern California are pursuing inventive methods to provide affordable housing for residents — and micro-housing is coming up as a big idea. Although still in the early stages of exploration, Long Beach has looked to refurbished shipping containers, and Los Angeles County is launching a pilot to investigate 3D printed units.

New Modular Prefabs Designed to Be Backyard Homes

kitHAUS introduces larger models that cater to the booming ADU market

By Liz Stinson Jan 15, 2020, Curbed

<https://www.curbed.com/2020/1/15/21047955/modular-prefab-homes-backyard-house-adu-kithaus>

As rules and regulations around [accessory dwelling units](#) (ADUs) loosen in states [like California](#), there's also been an uptick in ADU-friendly [prefab home options](#).

[kitHAUS](#), for example, a prefab builder that has long offered small, design-savvy backyard shelters used for everything from guesthouses to offices to yoga rooms, recently unveiled an expanded line with larger designs that are more suited to serve as backyard homes.

The k7, k8, and k9 series range from 388 to 491 square feet. They're all built from a similar DNA— anodized aluminum framing, structural insulated panels are arranged into clean, boxy forms, and neutral interiors with shiplap walls, big spans of windows, and birch plywood or bamboo flooring. However, the modules (measuring 4-by-8-feet or 4-by-10-feet) that compose the home can be custom-arranged to a customer's liking.

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10/1/20

The new series starts at \$86,000 for a [k7 unit](#) with a single large room and no bathroom and goes up to \$123,000 for a [k9 unit](#) with a bedroom, living room, bathroom, and kitchen.

5 tiny houses you can buy on Amazon

The e-commerce giant truly sells everything

Megan Barber, Jan 27, 2020, Curbed

<https://www.curbed.com/2019/7/26/8903674/amazon-tiny-house-for-sale-cabin-kit-shipping-container>

The [Lillevilla Allwood Cabin Kit Getaway](#) is a 292-square-foot retreat priced at \$18,800. Amazon Vox Media has affiliate partnerships. These do not influence editorial content, though Vox Media may earn commissions for products purchased via affiliate links. For more information, see [our ethics policy](#).

[Amazon](#) may have started as a bookstore, but the e-commerce giant is now all over our [households](#) and in the [headlines](#). From [smart home devices](#) to the perennial favorite [Instant Pot](#), Amazon [sells almost everything](#)—including houses.

Of course, we're not talking about large houses. But an increasing number of tiny homes can be ordered on Amazon. They come in different shapes and sizes—think shipping containers, backyard sheds, and cabins—and each unit requires a unique amount of sweat equity.

Large Garage Transformed into Flexible Backyard Home

An ADU with plenty of tricks

By Liz Stinson, Feb 7, 2020, Curbed

https://www.curbed.com/2020/2/7/21123477/garage-conversion-ideas-adu-designs?utm_medium=email&utm_campaign=Curbed%20Dotcom%20Daily%20%202020-02-07%201427%20-0500%20%20Osmosys%20Campaign%2017544&utm_content=Curbed%20Dotcom%20Daily%20%202020-02-07%201427%20-0500%20%20Osmosys%20Campaign%2017544+CID_d71793ee2367b1fb1aceb13f6e98811d&utm_source=cm_email&utm_term=Large%20garage%20transformed%20into%20flexible%20backyard%20home

It's amazing what a garage can become with a little elbow grease (and some clever design). Over in San Diego, [Modern Granny Flat](#), the division of [Losada Garcia Architects](#) specializing in [accessory dwelling units](#) (ADUs), worked with [Prismatica Architects](#) to convert a large unfinished garage into a slick backyard home with plenty of built-ins to maximize the space.

"Since most of the detached garages in California aren't used for cars, making a change from a garage to a rentable space is relatively easy and quick to turn around, so it's expected to be the first step towards a higher density city in California," said Ramiro Losada-Amor of Losada Garcia Architects.

The finished result, which recently won an American Institute of Architects local award last month, is a full-service home with an open kitchen and living room, bedroom, bathroom, and plenty of opportunities for reconfiguration. The bones of the garage—a wide-open interior under exposed wooden trusses—remain, but the architects had to deploy some resourceful tricks to make the place livable.

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10/1/20

To start, the space is separated by a timber volume that houses all of the storage and mechanical plumbing for the apartment. It's also home to a spacious skylight-filled bathroom, covered in refreshing blue-green tiles.

The ABCs of ADUs

A guide to **Accessory Dwelling Units** and how they expand housing options for people of all ages

<https://www.aarp.org/content/dam/aarp/livable-communities/livable-documents/documents-2019/ADU-guide-web-singles-071619.pdf>

AARP, 2019

The ABCs of ADUs is a primer for elected officials, policymakers, local leaders, homeowners, consumers and others to learn what accessory dwelling units are and how and why they are built. The guide also suggests best practices for how towns, cities, counties and states can include ADUs in their mix of housing options

Making Room – Housing for a Changing America

<https://www.aarp.org/livable-communities/housing/info-2018/making-room-housing-for-a-changing-america.html>

AARP, 2019

Making Room to Rethink Housing

AARP staff and volunteers are working in towns, cities and counties nationwide to help local leaders make their communities more livable for people of all ages. Among the keys to livability is housing that's both suitable for and adaptable to the diverse and ever-changing needs of American households and individuals.

By 2030, 1 in 5 people in the United States will be age 65 or over. And by 2035, older adults are projected to outnumber children for the first time ever.

America's current housing stock doesn't fit a rapidly aging population. In 2017, more than 19 million older adults were living in housing that didn't provide them with the best opportunity to live independently, and only about one percent of the nation's present housing is equipped to meet their needs.

The healthiest and most vibrant communities are livable for people of *all* ages.

A Modern Backyard Home Designed for Aging in Place

Maximizing natural light and garden access

By Liz Stinson Mar 27, 2020, Curbed

<https://www.curbed.com/2020/3/27/21194568/modern-home-backyard-adu-design-shed>

Accessory dwelling units (ADU) are usually just that—accessories to primary residences. But for a couple in Seattle, the sleek addition they built in the alleyway of their property is actually more of a home base.

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10/1/20

Seattle studio [SHED Architecture & Design](#) worked with the owners to design a space they could live in while renting out the main Craftsman-style home on site. Clad in black metal panels and rising into a point, the ADU creates an airy interior despite its compact footprint.

Reimagining Community at Treehouse Co-Living in Hollywood

Soler Architecture and interior and landscape designer Sean Knibb shape a new model of contemporary communal living.

Jessica Ritz, May 8, 2020, Metropolis

<https://www.metropolismag.com/interiors/residential-interiors/reimagining-community-at-treehouse-co-living-in-hollywood/pic/82033/>

“Community without compromise” is [Treehouse Co-living](#)’s co-founder Prophet Walker’s response when asked what distinguishes the “co-living” model from a conventional apartment building. Treehouse, which is located in the heart of Hollywood, is the first ground-up build of its kind—other co-living housing units have been adapted from preexisting structures—with another location currently under construction in Koreatown.

To realize the vision in three dimensions, Walker, a longtime community activist and organizer, and his business partner, entrepreneur Joe Green, turned to [Soler Architecture](#) and Venice-based Sean Knibb. [Knibb Design](#) is known for its hospitality portfolio that includes three locations of The LINE Hotel, as well as a range of commercial and residential work.

222 Taylor: Affordable Family Housing Takes Root in San Francisco’s Tenderloin

By Daniel Simons and Amanda Loper, June 18, 2020, ULI Urban Land

https://urbanland.uli.org/economy-markets-trends/222-taylor-affordable-family-housing-takes-root-in-san-franciscos-tenderloin/?utm_source=realmagnet&utm_medium=email&utm_campaign=HQ%20Urban%20Land%206%2F22%2F20%20ENL%20members%20and%20intl

Public subsidies, persistence, and innovative design decisions helped create homes for some of the poorest residents of San Francisco.

The affordable housing crisis in San Francisco has reached legendary proportions. Construction costs have skyrocketed, available land is scarce, demand for housing remains high because tech workers have flocked to the city, and homelessness rates have escalated as income inequality rises. As a result, developers of affordable housing have found it challenging to keep up.

More than a dozen years in the making, the recently completed 222 Taylor, a 113-unit building for low-income and formerly homeless families and individuals in the city’s Tenderloin District, illustrates the long road that affordable housing projects often face in San Francisco, as well as the design strategies that can make the most of constrained budgets and still pay attention to enhancing the urban realm and fostering a sense of community among residents.

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10/1/20

Why We Need Tiny House Communities

It really does take a village, and there are real benefits.

By Lloyd Alter, Updated August 26, 2020

https://www.treehugger.com/why-we-need-tiny-house-communities-5075806?utm_campaign=treehugger&utm_medium=email&utm_source=cn_nl&utm_content=21327199&utm_term=

After Treehugger [wrote about a tiny home community](#) in Tampa Bay, Florida, the developer of the project, Dan Dobrowolski, was depressed. I had forgotten to advise him that commenters can be harsh, particularly if they are not our wonderful Treehugger regulars. The post was very popular and got a **lot** of comments, many complaining about costs. This has been the case with every tiny house post I have ever written, and was also the case when [I was trying to sell a green modern tiny house](#) many years ago.

Tiny houses started with a fantasy: that you could build a little place of your own and park it somewhere and live a tiny life with almost no money. There indeed are people who have done this, but land is expensive, as are niceties like water and a sewer connection. That's why after I bombed out of the tiny house biz, [I wrote that](#) "the only way the tiny house movement is going to succeed is if people get together and build intentional communities of tiny houses." I was a big fan of the trailer park economic model, where you own the house but rent the land, because all the base costs of land and services are shared, so the costs are much lower.

Bungalow Courts Make the Best Neighbors

The 350 that remain in L.A. are some of the city's most desirable housing.

By Hadley Meares Jun 23, 2020, Curbed

<https://www.curbed.com/2020/6/23/21294285/bungalow-court-los-angeles-history>

Deep dives on cities, architecture, design, real estate, and urban planning.

Hollywood producer and writer Alison Bennett was intent on starting over when she moved into a 1920s bungalow court in the Los Angeles neighborhood of Silver Lake. At first, she was enamored with her floor-to-ceiling windows and clear view of the "Hollywood" sign, but she quickly learned that the true draw of the court was its residents.

"Most of the people living in the bungalow court were insanely good-looking couples in their late 20s," Bennett recalls. Her tight-knit neighbors would hang out in the party-light-strung parking lot of the Spanish Revival-style court at all hours of the day and night. "It was like a sitcom ... I was only a few years older than them, but I felt like the resident divorcée crone. It was like being stuck in *Friends* when you didn't want to be in *Friends*. I loved every second of it. My girlfriends would come over and see all the hot people walking around and be like, 'What is your life?'"

Today, roughly [only 350 bungalow courts](#) survive in L.A., but the sense of community and camaraderie among residents has made them one of the city's most beloved and desirable styles of housing—one that some argue should be revived as a solution to L.A.'s shortage of affordable housing.

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10/1/20

The Dying Mall's New Lease on Life: Apartments

As the pandemic hastens the retail apocalypse, some developers are betting that empty malls can mix housing with stores and community space.

Patrick Sisson, June 30, 2020, Bloomberg CityLab

<https://www.bloomberg.com/news/articles/2020-06-30/a-case-for-turning-empty-malls-into-housing>

It's definitely, finally, without a doubt, the end of malls, right?

The multiple crises impacting the U.S. economy — the [botched response to the coronavirus](#) and the resulting economic fallout, and [lack of spending power](#) — have delivered a new gut punch to brick-and-mortar retail, a sector that was already reeling. More than half of all U.S. department stores in malls [will be gone by 2021](#), one real estate research firm predicts, and [surviving retailers](#) may not be far behind; once-mighty brands such as [Cheesecake Factory](#) and [the Gap](#) are skipping rent payments, Starbucks is [closing physical locations](#), and developers see [a future for big box stores as office complexes](#). Banks fear “[a stampede](#)” of landlords looking to restructure loans after commercial tenants miss their rents. Last week, the Trump administration [floated the idea](#) of turning the glut of empty retail space into affordable housing.

At the Alderwood Mall in Lynnwood, a suburb north of Seattle, an adaptive reuse project already in progress suggests that America's vast stock of fading shopping infrastructure could indeed get a second life as places to live. Such transformation could even bring malls closer to the “village square” concept [they were initially envisioned to become](#).

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10/1/20

POLICIES AND REGULATIONS

Portland Just Passed the Best Low-Density Zoning Reform in US History

The reform sets a new standard: up to four homes on almost any lot, or up to six homes for price-regulated projects.

Michael Andersen, August 11, 2020, Sightline Institute

<https://www.sightline.org/2020/08/11/on-wednesday-portland-will-pass-the-best-low-density-zoning-reform-in-us-history/>

This article is part of the series [Legalizing Inexpensive Housing](#)

Portland's city council set a new bar for North American housing reform Wednesday by legalizing up to four homes on almost any residential lot.

Portland's [new rules](#) will also offer a ["deeper affordability" option](#): four to six homes on any lot if at least half are available to low-income Portlanders at regulated, affordable prices. The measure will make it viable for nonprofits to intersperse below-market housing anywhere in the city [for the first time in a century](#).

And among other things it will remove all parking mandates from [three quarters](#) of the city's residential land, combining with a [recent reform of apartment zones](#) to essentially make home driveways optional citywide for the first time since [1973](#).

How Portland's Landmark Zoning Reform Could Work

The Residential Infill Project aims to boost "missing middle" housing — an expected boon for affordability in a city where the single-family home reigns.

By Laura Bliss, August 13, 2020, CityLab

<https://www.bloomberg.com/news/articles/2020-08-13/how-portland-dethroned-the-single-family-home>

In 2014, a group of architects, home builders, and neighborhood activists in Portland, Oregon, wrote a [letter](#) asking the city to rewrite local housing rules. At that point, a population boom in renters was creating an affordability crisis, with new multi-family housing coming online for twice the city's average price per square foot. With more than [70% of the Rose City's residential land](#) then reserved for single-family homes, the signatories urged officials to review the laws that governed the shapes and sizes of residences allowed, and proposed several reforms that would legalize more units per lot within the city's urban growth boundary.

Rentals Everywhere, But No Place to Live

Government rules drive developers to build luxury apartments.

https://www.wsj.com/articles/rentals-everywhere-but-no-place-to-live-11580948368?shareToken=st0810abba306244ce8c955b3a0fa11e26&reflink=article_email_share

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10/1/20

By The Editorial Board, Feb. 5, 2020, Wall Street Journal

Good news: More new apartments will come on the market this year in the U.S. than in decades. Keep reading for the bad news.

Builders are expected to complete some 371,000 new apartments in 2020, compared to 247,000 in 2019 and 119,000 in 2010, according to the real-estate analytics firm [RealPage](#). The problem is that many of the new apartments will be too expensive for lower- and middle-class families. RealPage data show that in many metropolitan areas between 60% and 89% of the apartments under construction are in neighborhoods known for higher-than-average rents.

Why We Can't Build Small Homes Anymore

The American obsession with large houses—a matter of culture, policy, and economics—restricts smaller, more affordable options

By Patrick Sisson Mar 10, 2020, Curbed, Property Lines

<https://www.curbed.com/2020/3/10/21168519/homes-for-sale-american-home-suburbs>

Shortly after Chicagoans Stephanie Arias and Miguel Aguila were married, their thoughts turned to getting a place of their own. Both 28-year-old, first-generation Mexican-Americans who tied the knot in July 2018, they had been living with their respective parents and saving money for a down payment. They decided to focus their search on Humboldt Park, a historically Puerto Rican—and now rapidly gentrifying—neighborhood on Chicago's West Side where Arias's family lives.

They weren't prepared for the sticker shock. Centered on a vast green space that gives the neighborhood its name, Humboldt Park has changed significantly over the past decade as traditional three-flat apartment buildings and brick bungalows make way for condo projects and modern single-family homes. The recently opened [606 linear park](#) has only accelerated the shift: [Zillow projects](#) that average home values will hit \$316,000 by 2021, twice the average home price in 2012.

"We started looking, and it was impossible to find a home in our price range," Arias says. "And many of the homes here were full-on, with five bedrooms and three bathrooms, and I don't think we'd ever need something that big. They build these beautiful homes, but they're not for us."

Washington Could Raise the Bar for Statewide Action on Housing

Lawmakers have proposed a balanced suite of bills for more homes, more subsidies, and more tenant protections.

Dan Bertolet, Nisma Gabobe and Margaret Morales, January 23, 2020, Sightline Institute

https://www.sightline.org/2020/01/23/washington-could-raise-the-bar-for-statewide-action-on-housing/?utm_source=Sightline+Newsletters+II&utm_campaign=1183af2532-EMAIL_CAMPAIGN_2020_01_24_06_13&utm_medium=email&utm_term=0_3e1b0f73ac-1183af2532-296520885

As the housing crisis tightens its grip on communities throughout the continent, [state-level solutions](#) have begun to take center stage.

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10/1/20

In 2019, the Washington legislature stepped up on housing and scored some [good wins for housing abundance and affordability](#). This year, lawmakers from both sides of the aisle are back with a raft of housing proposals for the 2020 two-month “short” session.

More states are tackling housing

Oregon and California have led the way. Last summer, Oregon passed [landmark legislation](#) that legalized duplexes everywhere in nearly every city in the state, and up to fourplexes in parts of all large cities.

Over the past few years, California adopted [numerous measures](#) to unclog the state’s gargantuan housing shortage, most recently reforming rules on in-law suites to allow [three homes on every residential lot](#) in the state.

[Texas](#), [North Carolina](#), and [Arkansas](#) have passed state laws limiting permitting delays or banning local restrictions on design. And the list of states considering legislation for abundant housing keeps growing longer: [Maryland](#), [Massachusetts](#), [Nebraska](#), and [Florida](#).

Nebraska Joins Maryland, Virginia, and Oregon with Proposal to Increase Home Building

Nebraska and other states aim to make housing more affordable

Salim Furth, Jan 13, 2020, The Bridge, George Mason University
<https://www.mercatus.org/bridge/commentary/nebraska-joins-maryland-virginia-and-oregon-proposal-increase-home-building>

We’ve all heard about out-of-reach housing prices in places like Silicon Valley and New York City. But in recent years, the cost of housing has also been rising fast in places known for steak rather than seafood. Indeed, while home prices in the middle of the country remain far below those in highly regulated coastal markets, they’ve often been increasing at a faster rate.

5 Lessons from Cities on Affordable Housing

By Bill Duryea and Illustrations by Matt Chinworth, 07/11/2019, POLITICO
<https://www.politico.com/interactives/2019/what-works-next-2019-minneapolis-housing/>

In America’s fast-growing cities, the need for new housing isn’t keeping up with the demand. A handful of cities have found some new policy ideas to address a problem that doesn’t have a silver-bullet solution. Five big lessons from cities across the country—and a surprise.

Minneapolis Saw That NIMBYism Has Victims

Single-family zoning hurts a lot of people. In Minnesota’s largest city, reformers put them front and center.

Richard D. Kahlenberg, October 24, 2019, The Atlantic,
<https://www.theatlantic.com/ideas/archive/2019/10/how-minneapolis-defeated-nimbyism/600601/>

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10/1/20

Despite being a city of 425,000 residents, Minneapolis until now has banned duplexes, triplexes, and larger apartment buildings from 70 percent of its residential land; in New York City, by comparison, just [15 percent of residential land](#) is set aside for single-family homes. The [city council](#)'s Minneapolis 2040 plan up-zones the city to allow two- and three-family buildings on what had been single-family lots, tripling the potential number of housing units in the city.

Single-family zoning policies have an ugly history. In 1917, after the U.S. Supreme Court struck down policies that explicitly zoned separate residential areas for blacks and whites, many local governments shifted to a new form of exclusionary zoning: policies that banned the construction of anything other than single-family homes. These policies delivered many of the same results, by a different means—they kept out most black people and virtually all low-income people—but the Supreme Court [upheld this new practice as legal](#).

How Minneapolis Freed Itself from the Stranglehold of Single-Family Homes

Desperate to build more housing, the city just rewrote its decades-old zoning rules.

ERICK TRICKEY, July 11, 2019, Politico Magazine,
<https://www.politico.com/magazine/story/2019/07/11/housing-crisis-single-family-homes-policy-227265>

Thanks in part to activists like Flisrand and Edwards, Minneapolis just did away with the rules that gave single-family homes a stranglehold on nearly three-quarters of the city. In December, Neighbors for More Neighbors, the group co-founded by Flisrand and Edwards about two years ago to address Minneapolis' affordable housing crisis, won a victory unseen in any other major American city. The city council approved the Minneapolis 2040 comprehensive plan, which declares the city's intent to abolish single-family-home zoning and allow duplexes and triplexes to be built anywhere in the city.

In Mid-Density Zones, Portland Has a Choice: Garages or Low Prices?

The city's analysis shows that the need to build parking is catastrophic for housing affordability.

Michael Andersen, October 2, 2019, Sightline Magazine
<https://www.sightline.org/2019/10/02/in-mid-density-zones-portland-has-a-choice-garages-or-low-prices/>

That other reform applies not to low-density lots but to mid-density areas: The ones currently zoned for townhomes and small to medium-size apartment buildings. It's finally coming before Portland's city council in a public hearing Wednesday. (The city is also [accepting online testimony](#) right now.)

This proposed mid-density reform, dubbed "Better Housing by Design," includes various good ideas, like helping East Portland's big blocks include shared interior courtyards; regulating buildings by size rather than unit count; and giving nonprofit developers of below-market housing a leg up with size bonuses.

But one detail in this proposal is almost shocking in its clarity. It turns out that there is one simple factor that determines whether these lots are likely to eventually redevelop as:

1. high-cost townhomes, or as
2. mixed-income condo buildings for the middle and working class.

The difference between these options is whether they need to provide storage for cars—i.e. parking.

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10/1/20

Denser Housing Is Gaining Traction on America's East Coast

Kriston Capps, January 3, 2020, CityLab

<https://www.citylab.com/equity/2020/01/maryland-upzoning-bill-density-affordable-housing-zoning/604288/>

Maryland joins Virginia with a new proposal to tackle the affordable housing crisis. And it's sweeping in its ambition.

For the past few years, cities and states on the West Coast have led the charge to build more dense housing and arrest fast-rising rents. Oregon passed the first-ever statewide law legalizing duplex homes in most cities, while California has debated one bill after another to increase the allowable housing near transit.

The East Coast has been slower to pick up on density as a solution to soaring costs for renters and home-buyers. But that may change in the new year. Late in December, Virginia became the first eastern state to see a proposal to prohibit bans on duplex housing across the state, among other housing fixes. Not to be outdone, Maryland will weigh a upzoning bill in 2020, plus a sweeping experiment to build European-style [social housing](#) across the state.

When State Law Limits Affordable Housing Policy

Jared Brey, December 22, 2017, Next City

<https://nextcity.org/daily/entry/when-state-law-limits-affordable-housing-policy>

Milwaukee Alderman Robert Bauman has watched the real estate market in the greater downtown areas of his district bounce back since the Great Recession that began a decade ago. But in the poorer central city neighborhoods that he also represents, Bauman says, property values have continued to drop, and virtually nothing is built without some type of government subsidy or grant.

So in November, Bauman authored a bill that would establish a mandatory inclusionary housing policy downtown. Buildings with 20 or more apartments would have to keep 10 percent of units set aside for tenants earning up to 60 percent of the area median income. The goal was to let low-income Milwaukeeans get in on some of the development benefits. Almost a third of Milwaukee renters [spend half or more of their income on rent](#); that's significantly higher than the national average, according to Census figures.

California Looks to a Future beyond Single-Detached House Zoning

Will Washington follow suit with statewide ADU reform?

By: [Nisma Gabobe](#), November 22, 2019, Sightline Institute

https://www.sightline.org/2019/11/22/california-looks-to-a-future-beyond-single-detached-house-zoning/?utm_source=Sightline+Newsletters+II&utm_campaign=a73b3e15f9-EMAIL_CAMPAIGN_2016_11_30_COPY_01&utm_medium=email&utm_term=0_3e1b0f73ac-a73b3e15f9-296520885

Last month, California Governor Gavin Newsom signed legislation that opens up every house lot in the state to two accessory dwellings. In other words, lawmakers effectively triplexed the nation's most populous state.

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10/1/20

That bold move is part of a [package](#) of six new bills that establish the best statewide policy in the US for in-law suites, garage apartments, and backyard cottages—collectively termed accessory dwelling units (ADUs). And California’s new ADU rules apply not just to detached houses, but also to multi-dwelling buildings.

ADU reform in California, Oregon, Seattle, and many other Cascadian cities is part of a groundswell across North America to re-legalize homes of all shapes and sizes.

Washington Takes Another Shot at Ambitious Statewide ADU Reform

The bill would make it easier for homeowners to add granny flats and backyard cottages.

https://www.sightline.org/2020/01/15/washington-takes-another-shot-at-ambitious-statewide-adu-reform/?utm_source=Sightline+Newsletters+II&utm_campaign=b289eddc2c-EMAIL_CAMPAIGN_2019_11_22_09_02_COPY_01&utm_medium=email&utm_term=0_3e1b0f73ac-b289eddc2c-296520885

Washington state representatives Mia Gregerson (D-SeaTac) and Andrew Barkis (R-Olympia) introduced [a new bill in Olympia yesterday evening](#) that would lift barriers to backyard cottages and mother-in-law apartments across the state. And it probably [looks familiar](#).

These modest homes—which urban planners call accessory dwelling units (ADUs)—provide low-impact infill housing options in existing neighborhoods, [cutting commutes](#) and increasing access to [parks, schools, shops, and transit](#). Their flexible design and smaller size makes them suitable for a variety of households, from [aging parents](#) to fledgling graduates.

If passed, the bill would dismantle five top barriers homeowners face to building ADUs on their property:

- Remove **lot size requirements** for attached ADUs, and set 3,500 square feet as the standard lot size minimum for detached units;
- Eliminate [off-street parking](#) and **owner occupancy** requirements;
- Limit **permitting, plan review, and [impact fees](#)** to no more than half of those applied to single, detached residences;
- Require new **utility connections** only when site-specific conditions warrant a second connection, and ensure fees are proportionate to the burden the secondary units place on the water or sewer system.
- Options include permitting two ADUs per parcel, allowing more generous size and height limits, and adopting preapproved ADU architectural plans. The menu framework gives cities flexibility to select policies that fit local contexts, while ensuring all jurisdictions take meaningful action to boost ADU production.

Cascadia’s Five Most Important ADU Victories of 2018

Oregon and Washington cities led the way on ADU reform.

<https://www.sightline.org/2018/12/31/cascadias-five-most-important-adu-victories-of-2018/>

At least 36 cities in Oregon and Washington updated rules in 2017 and 2018 to make it easier for homeowners to build backyard cottages, basement apartments, and mother-in-law suites.

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10/1/20

Cascadians are hungry for housing choices. One way they showed it in 2018 was by loosening restrictions on accessory dwelling units (ADUs) in cities across the region—from Bellingham to Yakima, Florence to Portland. In all, at least 37 Cascadian cities—across Alaska, Oregon, and Washington—updated rules in 2017 and 2018 to make it easier for homeowners to build backyard cottages, basement apartments, and mother-in-law suites. Twelve more Oregon cities have plans in the works to liberalize rules in 2019.

Most of these policy wins happened in Oregon, where 2017 [ADU legislation](#) required cities with populations of 2,500 or more to permit at least one ADU per single-family house. So far, the law has prompted at least 26 cities to remove legal barriers to these [green](#), [affordable](#) homes. In fact, several cities pushed beyond what the law required by reducing off-street parking requirements and fees and even permitting two ADUs per lot.

Meanwhile, at least ten jurisdictions in Washington relaxed ADU rules in various ways in 2017 and 2018, including legalizing backyard cottages, reducing fees, and rolling back parking mandates. Seattle, however, spent the year [battling legal appeals](#) filed by anti-housing activists to stop proposed ADU liberalization.

3 Top Issues for Planners in 2020 State Legislatures

<https://www.planning.org/blog/9194680/3-top-issues-for-planners-in-2020-state-legislatures/>

By the end of January, over 40 states had convened for 2020 legislative sessions, but [planners began their groundwork](#) before the year started.

Here are three trending issues for planners engaging state elected officials this year:

Housing

The [trend of state legislation creating incentives](#) for, or mandating, local housing reform continues into 2020. Some measures target housing cost, while others enable or require changes to local zoning. Bills enacted in 2019 paved the way for expanding these ideas across the country.

Last year, [Oregon](#) and [Utah](#) addressed single-family zoning, a pattern that is repeating itself in 2020 from California and Nebraska to Maryland and Virginia.

[Texas presented a fight](#) for local governments to maintain the ability to regulate building design, under the assumption that eliminating such regulations would reduce housing costs. This set up similar battles for Georgia, Florida, Indiana, and Oklahoma.

Woven into state conversations around zoning are mechanisms to enable accessory dwelling units. Planners engaging with elected officials on these housing issues is critical, as states determine how they can support local reform in a way that best suits the community's context.

Trending: Upzoning for Affordability

Planning News, Oct. 2019, APA Planning Magazine,
<https://www.planning.org/planning/2019/oct/news/#1>

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10/1/20

Oregon recently changed zoning rules that favored single-family houses. Its new law allows duplexes in most cities, and town houses, triplexes, and fourplexes in larger ones. "New Portland" by Mark McClure, Flickr (CC BY-NC-SA 2.0).

Phil Chang has a naturalist's take on the 600-square-foot rental unit he built on top of his garage last year, after the city made it easier for people to add apartments to single-family homes.

Bend, a fast-growing city of nearly 100,000 in central Oregon, has plenty of big houses on large lots for vacationers and retirees who are flocking to the city. But like many West Coast communities facing a housing crisis, affordable rentals are scarce for people with jobs that support tourists and the influx of new residents.

"I almost think of it as 'habitat,'" says Chang, who works in natural resources for the state of Oregon. "A 3,000-square-foot house with granite countertops is habitat. We could fill Bend up with habitat like that, but it wouldn't be a really diverse community."

Thinking of housing as a mix of "habitats" helped Bend get a jump on what's coming to Oregon and, potentially, other cities and states facing rising rents, stagnant household incomes, and a tight housing supply: an end to zoning that favors single-family homes.

In July, Democratic Gov. Kate Brown signed a law that requires most Oregon cities with more than 1,000 residents to allow duplexes in areas previously zoned exclusively for single-family homes. Cities larger than 25,000 also must allow town houses, triplexes, and fourplexes.

Is It Time to End Single-Family Zoning?

14 urban planners debate — and we outline the urban innovations that could advance the conversation.

Eric Jaffe, Feb 6, 2020, Sidewalk Talk, Sidewalk Labs

<https://medium.com/sidewalk-talk/is-it-time-to-end-single-family-zoning-56233d69a25a>

Single-family zoning is not just a suburban issue—it impacts central city development, too. In Los Angeles, 70 percent of residential land is zoned only for single-family use. (Photo by Sam Lafoca/Construction Photography/Avalon/Getty Images)

At the heart of the movie "Parasite" — among the favorites for best picture heading into this weekend's Academy Awards— is a tale of two cities.

On one hand, we have a poor family living in a dirty basement apartment in a dense downtown area, the stench of subway attached to them, scraping free Wi-Fi signals in search of a chance to move up. On the other hand, we have a wealthy family living in a modern suburban home, with a sleek black car to chauffeur them around, a big green lawn to soak up the sun, and a high-tech security system to keep out dirty basement types (quite unsuccessfully, we later find, to horrific ends).

To anyone interested in cities, such a premise can't help but call to mind the complicated relationship between urban development and social justice — especially since, in the U.S. at least, the word "parasite" itself is deeply entrenched in this subject's history. The term features prominently in the Supreme Court's landmark [1926 ruling](#) that established the basis for single-family zoning in America, in a disturbing passage that might as well have been the movie's original treatment:

ULI ARIZONA HOUSING, HEALTH, and EQUITY TASK FORCE

10/1/20

... very often the apartment house is a mere parasite, constructed in order to take advantage of the open spaces and attractive surroundings created by the residential character of the district. Moreover, the coming of one apartment house is followed by others, interfering by their height and bulk with the free circulation of air and monopolizing the rays of the sun which otherwise would fall upon the smaller homes, and bringing, as their necessary accompaniments, the disturbing noises incident to increased traffic and business, and the occupation, by means of moving and parked automobiles, of larger portions of the streets, thus detracting from their safety and depriving children of the privilege of quiet and open spaces for play, enjoyed by those in more favored localities — until, finally, the residential character of the neighborhood and its desirability as a place of detached residences are utterly destroyed.

Nearly a century into the story of single-family zoning, the plot is finally [starting to twist](#). The [City of Minneapolis](#) and the [State of Oregon](#) both recently passed laws that loosen single-family regulations. California has proposed similar measures: [some have failed](#) (such as one encouraging denser development near transit), [others have succeeded](#) (such as ones encouraging backyard cottages). New bills in Maryland and Virginia [also take aim](#).

Given these trends, the moment is right for everyone concerned with the future of cities to revisit single-family zoning, and indeed, there's an [entire issue](#) of the *Journal of the American Planning Association* dedicated to that very debate. Published in January, the issue features nine essays, representing 14 total planning voices, taking up the question of whether or not single-family zoning's time has come — and, if so, what to do about it.

Nebraska's Battle Over Single-Family Homes Is Not Much of a Battle

Kriston Capps, February 12, 2020, CityLab

<https://www.citylab.com/equity/2020/02/nebraska-affordable-housing-reform-single-family-home-zoning/605176/>

Housing costs are climbing in Omaha and Lincoln. Can the Cornhusker State legalize “missing middle” housing when coastal states have failed?

On February 4, the battle over single-family homes came to Nebraska. A state legislative committee heard arguments about a number of bills designed to lower housing costs by lifting local bans on duplex homes, triplexes, townhouses and other options in cities across the state.

This [upzoning](#) push looks similar to both the [Virginia proposal](#) that [died in committee](#) in January, and [California's State Bill 50](#), which has been defeated several times in Sacramento. Officials in [Maryland](#), [Washington](#), and other states are currently weighing similar zoning reforms. The efforts thus far have tended to trigger pitched battles between affordability advocates and status-quo-defenders over the prospect of gentrification, the perils of density and other hot-button housing issues.

But things are different in Nebraska. So far, the debate around the [Missing Middle Housing Act](#) hasn't generated anywhere near the same heat as corresponding laws in other states. The bill's sponsor, Senator Matt Hansen, says that the hearing of the Urban Affairs Committee saw 14 people testify about the bill: 10 in support, one in opposition, and three neutral. “We've been reaching out to housing

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10/1/20

groups, renters groups, cities and municipalities,” says Hansen, who represents the state’s 26th District, in northeast Lincoln. “I’ve not had very much negative feedback.”

Affordable Housing Is in Crisis. Is Public Housing the Solution?

Democrats on the left have proposed a huge expansion of public housing, but policy experts say it isn’t the answer

By [Jeff Andrews](#) Jan 13, 2020, Curbed

<https://www.curbed.com/2020/1/13/21026108/public-housing-faircloth-amendment-election-2020>

Housing policy has lurched into the national spotlight for the first time in decades in the past year, as most major [Democratic presidential candidates have released formal plans](#) for responding to [the affordable housing crisis](#).

And while those plans have tackled everything from local zoning issues to homelessness, the left flank of the Democratic party is proposing one solution that hasn’t undergone a major legislative overhaul in 20 years: public housing.

In November, Rep. Ilhan Omar introduced the [Homes For All Act](#), which calls for 8.5 million new public housing units to go with the 1,002,114 that currently exist. A week later, Sen. Bernie Sanders and Rep. Alexandria Ocasio-Cortez introduced [Green New Deal for public housing legislation](#)—cosponsored by Sen. Elizabeth Warren along with 23 other Congressional Democrats—that calls for a \$172 billion investment in existing public housing units to retrofit them to be carbon neutral and energy efficient.

“Housing is a fundamental human right,” Omar told Curbed in a statement. “It’s time we as a nation act like it and end the housing crisis once and for all.”

Activists Urge Los Angeles to Use Eminent Domain to Save Affordable Housing

[Jared Brey](#), February 11, 2020, Next City

https://nextcity.org/daily/entry/activists-urge-los-angeles-use-eminant-domain-save-affordable-housing?utm_source=Next+City+Newsletter&utm_campaign=9424f13398-Issue_286_COPY_01&utm_medium=email&utm_term=0_fcee5bf7a0-9424f13398-43956945

Leslie Hernandez has lived in Hillside Villa apartments for almost thirty years. She moved into the 124-unit building in Los Angeles’s Chinatown with her parents and her older sister in 1991, when she was six years old. The building was still relatively new when the family moved in, and because of public subsidies that the developers received when building it, it was subject to requirements to keep about half of the units affordable for low-income families. Hernandez’s family lived in one of the market-rate units but used a Housing Choice Voucher to be able to afford the rent. Her parents have both since passed away, and her sister has moved out, but she still lives in the same two-bedroom apartment she grew up in. Some of her neighbors have become like family.

Los Angeles has [thousands of apartments](#) with affordability restrictions that have begun to expire. (Around the United States, there are [hundreds of thousands more](#).) Up and down the west coast, a shortage of affordable housing is driving people into homelessness, even without the prospect of

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10/1/20

sudden rent increases on thousands of affordable units. Policymakers are scrambling to find ways to preserve affordable units, and to build new ones. Is eminent domain a solution?

Eminent domain is the power of government entities to take private property for public uses, rooted in the Fifth Amendment to the U.S. Constitution, and requiring “just compensation” for any seizure. It’s commonly associated with the widespread “slum clearance” of the Urban Renewal era, but it’s still used regularly today, including in the service of affordable housing. In 2015, for example, the Philadelphia Housing Authority [took 1,300 privately owned homes](#) through eminent domain as part of a \$500 million plan to build new public housing in North Philadelphia. In the last few years, New York City Mayor Bill de Blasio suggested that the city would [use eminent domain](#) to acquire certain buildings to house the homeless if it couldn’t negotiate a deal to buy them from their owners. (Last year, Curbed NY [reported](#) that the threat of eminent domain resulted in at least one large purchase — the city bought 17 buildings that will provide permanent housing to 1,200 formerly homeless New Yorkers.)

Living Together: It’s Time for Zoning Codes to Stop Regulating Family Type

Washington pushes bill forward to remove 'unrelated occupancy' limits.

Nisma Gabobe, February 26, 2020, Sightline Institute

<https://www.sightline.org/2020/02/26/living-together-its-time-for-zoning-codes-to-stop-regulating-family-type/>

Update, 2/28/20: On Friday, the House Local Government Committee approved a striker amendment to SB 6302 that stripped away the heart of the bill: a prohibition on discriminatory occupancy laws. The striker instead only requires that cities with unrelated occupancy limits offer a process for owners to obtain an exemption after meeting a long list of discretionary review standards.

It may surprise progressive Washingtonians to learn that many of their cities bar those who don’t fit into a stereotypical nuclear family from living together.

Buried deep in municipal codes across Washington (and America, for that matter) are provisions that limit the number of “[unrelated occupants](#)” who can live in a home, while any number of related people can live together. This discriminatory language can prevent unmarried couples, blended families, elderly residents, and low-income people from sharing homes, splitting expenses, and finding community.

Singled Out of Residential Land Use

Radical efforts to abolish single-family zoning are becoming more common. Is a new trend emerging?

<https://www.planning.org/planning/2020/jul/tools-legal-lessons/>

By Brian J. Connolly and Vincent P. Forcinito, July 2020, APA Planning Magazine

By a vote of 12 to 1, the Minneapolis City Council effectively abolished single-family zoning in its jurisdiction late last year. The plan the council approved, *Minneapolis 2040*, sets a radical policy course that allows for upzoning of the entire city to permit duplexes and triplexes in formerly single-family districts, which accounted for roughly 70 percent of residential land there. The goals of the change were explicitly stated: increase the supply of housing to improve affordability, reduce economic and racial segregation, and respond to climate change by encouraging walkability and transit usage.

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10/1/20

While the plan includes additional affordability reforms, like dropping off-street minimum parking requirements, the unprecedented zoning changes gained the most national attention. That's because eliminating single-family zoning upends one of the foundational bedrocks of American land-use law: the protection of residential uses — particularly those of lower densities — from the negative externalities associated with other land uses.

Example Regulations

SANTA CRUZ, CALIFORNIA

Accessory Dwelling Unit Manual, Santa Cruz, CA

<http://www.cityofsantacruz.com/home/showdocument?id=8875>

2015-2023 Housing Element, General Plan, Santa Cruz

<http://www.cityofsantacruz.com/home/showdocument?id=53264>

2019 Accessory Dwelling Unit Update

<http://www.cityofsantacruz.com/government/city-departments/planning-and-community-development/long-range-policy-planning/ordinance-policy-updates>

Santa Cruz ADUs

Everything about building Accessory Dwelling Units in Santa Cruz, CA

<https://www.housable.com/city/santa-cruz-ca-518980>

LOUDOUN COUNTY, VIRGINIA

ADMINISTRATION AND REGULATION OF AFFORDABLE DWELLING UNIT DEVELOPMENTS,

<https://www.loudoun.gov/DocumentCenter/View/146648/ARTICLE7?bidId=>

Affordable Dwelling Unit Program Design Book, Loudoun County, Virginia

<https://www.loudoun.gov/DocumentCenter/View/115241/Design-Book---BOS-approved-?bidId=>

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10/1/20

NATIONAL RESOURCES

FR-6187-N-01 White House Council on Eliminating Regulatory Barriers to Affordable Housing

https://www.regulations.gov/document?D=HUD_FRDOC_0001-5420

Consistent with President Trump's Executive Order 13878, "Establishing a White House Council on Eliminating Regulatory Barriers to Affordable Housing," dated June 25, 2019, this document informs the public that HUD requests public comment on Federal, State, local, and Tribal laws, regulations, land use requirements, and administrative practices that artificially raise the costs of affordable housing development and contribute to shortages in housing supply.

Joint Center for Housing Studies of Harvard University

- **The State of the Nation's Housing Market 2019**

<https://www.jchs.harvard.edu/research-areas/housing-markets-conditions>

<https://www.jchs.harvard.edu/state-nations-housing-2019>

- **American Rental Housing 2020**

<https://www.jchs.harvard.edu/research-areas/rental-housing>

<https://www.jchs.harvard.edu/americas-rental-housing-2020>

- **Estimating the Gap in Affordable and Available Rental Units for Families**

<https://www.jchs.harvard.edu/research-areas/working-papers/estimating-gap-affordable-and-available-rental-units-families>

- **Improving America's Housing 2019**

https://www.jchs.harvard.edu/sites/default/files/Harvard_JCHS_Improving_Americas_Housing_2019.pdf

- **Documenting the Long-Run Decline in Low-Cost Rental Units in the US by State**

https://www.jchs.harvard.edu/sites/default/files/harvard_jchs_loss_of_low_cost_rental_housing_la_jeunesse_2019_0.pdf

- **PRO Neighborhoods Innovative Strategies for Affordable Housing**

<https://www.jchs.harvard.edu/research-areas/research-briefs/pro-neighborhoods-innovative-strategies-affordable-housing>

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10/1/20

The Local Residential Land Use Regulatory Environment Across U.S. Housing Markets: Evidence From A New Wharton Index

Joseph Gyourko, Jonathan Hartley, Jacob Krimmel, National Bureau of economic Research

<http://realestate.wharton.upenn.edu/wp-content/uploads/2020/01/Working-Paper-2020.pdf>

Working Paper 26573 <http://www.nber.org/papers/w26573>

We report results from a new survey of local residential land use regulatory regimes for over 2,450 primarily suburban communities across the U.S. The most highly regulated markets are on the two coasts, with the San Francisco and New York City metropolitan areas being the most highly regulated according to our metric. Comparing our new data to that from a previous survey finds that the housing bust associated with the Great Recession did not lead any major market that previously was highly regulated to reverse course and deregulate to any significant extent. Moreover, regulation in most large coastal markets increased over time.

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10/1/20

ULI RESOURCES

Moving Towards More Equitable Development – Reading List

https://knowledge.uli.org/en/reading-lists/2020/equitable-development?utm_source=realmagnet

ULI Knowledge Finder, August 06, 2020

Reading List: Equitable development is an approach for meeting the needs of underserved communities through policies and programs that reduce disparities while fostering places that are healthy and vibrant. It is increasingly considered an effective place-based action for creating strong and livable communities.

This approach is meant to counter-balance some of the development philosophies of the past, which—whether intentionally or unintentionally—served to segregate or further disadvantage various communities rather than benefiting stakeholders in an inclusive way.

There are clear initiatives, tangible examples, and award-winning projects which can help demonstrate the approach as a means for rebuilding communities. The outcomes of equitable development are the result of clearly set expectations, collaborative problem solving, and persistent leadership.

Equitable development is driven by priorities and values as well as clear expectations that the outcomes from development need to be responsive to underserved populations and vulnerable groups, in addition to using innovative design strategies and sustainable policies.

ULI Terwilliger Center Home Attainability Index

Posted on [March 11, 2020](#) by [Rosie Hepner](#)

<https://americas.uli.org/report/home-attainability-index/>

With the goal of supporting municipalities and members of the development community working to address longstanding home affordability challenges, the Terwilliger Center has released its pilot Home Attainability Index (Index) and District Council Dashboards (Dashboards). These resources will provide a high-level snapshot of the extent to which a housing market provides a range of attainable choices to the regional workforce. This information will help identify gaps in home attainability, provide better context to understand residential markets, and, over time, enable national and regional comparisons to inform housing production, policy, and financing decisions.

To develop the Index, the Terwilliger Center selected 11 metrics from existing, nationally recognized data sources and providers. The Index metrics fit into five core categories: overall affordability, homeownership attainability, rental attainability, neighborhood opportunity and access, and housing production. In addition, the Terwilliger Center partnered with the National Housing Conference (NHC) to create an Occupational Analysis, comparing incomes with housing costs for a sample of occupations using region- and job-specific wage information from NHC's [Paycheck to Paycheck database](#).

The Index and District Council Dashboards are available to ULI members on Knowledge Finder [here](#).

[Read the Full Report](#)

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10/1/20

ULI - Jack Kemp Excellence in Affordable and Workforce Housing Awards 2019 Chairman's Award Winner: The Chicon

Posted on [August 16, 2019](#) by [Rosie Hepner](#)

<https://americas.uli.org/awards/jack-kemp-excellence-in-affordable-and-workforce-housing-awards-2019-chicon/>



The Chicon is a mixed-income, mixed-use project one block from what was once the worst open-air drug market in Austin, Texas. Two three-story buildings are home to 28 owner-occupied units above 8 owner-occupied commercial spaces. These buildings have been named The Joyce and The Gibbs after local African-American leaders.

Finalist: Aldrich 51

Posted on [August 16, 2019](#) by [Rosie Hepner](#)

<https://americas.uli.org/awards/jack-kemp-excellence-in-affordable-and-workforce-housing-awards-2019-a51/>

Aldrich 51 is a LEED Silver, mixed-income workforce housing development, located in Austin's Mueller Redevelopment Community, a 700-acre award-winning mixed-use urban village located just three miles from downtown. The development's seamless integration through both building design and unit finishes allows residents with 30% AMI or 100% AMI to live side-by-side, including 10 units for Permanent Supportive Housing.



Finalist: Beach Green Dunes

Posted on [August 16, 2019](#) by [Rosie Hepner](#)

<https://americas.uli.org/awards/jack-kemp-excellence-in-affordable-and-workforce-housing-awards-2019-beachgreendunes/>

ULI ARIZONA HOUSING, HEALTH, and EQUITY TASK FORCE

10/1/20



Beach Green Dunes is a new construction in the Edgemere section of Queens, an increasingly expensive rental market. It is part of the larger comprehensive Arverne Urban Renewal Area. The Arverne East Redevelopment Area consists of approximately 47 acres of City-owned oceanfront property within the 308-acre Arverne Urban Renewal Area. Both the Edgemere and Arverne neighborhoods have seen recent large-scale redevelopment of vacant land, and rehabilitation of vacant buildings and those damaged by Hurricane Sandy.

More of Middle America Facing Rising Cost of Rental Housing

By [Beth Mattson-Teig](#), February 5, 2020, URBANLAND, ULI

https://urbanland.uli.org/economy-markets-trends/more-of-middle-america-facing-rising-cost-of-rental-housing/?utm_source=realmagnet&utm_medium=email&utm_campaign=HQ%20Urban%20Land%202%2F10%2F20%20ENL%20members

The latest research from the Harvard Joint Center for Housing Studies highlights a problem that many communities are experiencing firsthand—that the cost burden for rental housing is expanding and pushing higher up the income ladder to affect middle-income households more significantly.

“Fundamentally, there is lots of high demand and not enough supply, and that is resulting in higher rents for everybody,” said Christopher Herbert, managing director of the Joint Center for Housing Studies. Herbert and other industry stakeholders from both the public and private sectors gathered in Minneapolis to discuss changing dynamics within the renter pool and the broader impact on the rental housing market.

Family-Oriented Rental Housing: Filling an Urgent Need and an Untapped Opportunity

By Justin Arnold, June 22, 2020, ULI Urban Land

https://urbanland.uli.org/economy-markets-trends/family-oriented-rental-housing-filling-an-urgent-need-and-an-untapped-opportunity/?utm_source=realmagnet&utm_medium=email&utm_campaign=HQ%20Urban%20Land%206%2F22%2F20%20ENL%20members%20and%20intl

The family-oriented U.S. rental housing market stock has failed to keep pace as developers have increasingly focused on the youngest millennials who are often single, urban, and transient, rather than on those with families who require larger units, according to a [new report](#) released by the [ULI Terwilliger Center for Housing](#) and [RCLCO](#).

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10/1/20

The report, [*Family Renter Housing: A Response to the Changing Growth Dynamics of the Next Decade*](#), outlines the business case and need for more family-oriented housing now and in the next decade. The U.S. Census Bureau estimates that the number of people between 30 and 50 years of age will grow by 8 percent between 2020 and 2030. At the moment, 47.6 percent of millennial households have children compared with 55.9 percent of generation X in the same age range. This highlights room for growth among millennial households, which in turn will require the development community to create new forms of rental housing that target a broader range of households, particularly family-oriented ones.

[ULI Full members can access a discussion of this report from the Spring Meeting Webinar Series on Knowledge Finder. Available for a fee to Associate members.](#)

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10/1/20

OTHER RESOURCES

American Planning Association - Accessory Dwelling Units

<https://www.planning.org/knowledgebase/accessorydwellings/>

An accessory dwelling unit (ADU) is a smaller, independent residential dwelling unit located on the same lot as a stand-alone (i.e., detached) single-family home. ADUs go by many different names throughout the U.S., including accessory apartments, secondary suites, and granny flats. ADUs can be converted portions of existing homes (i.e., internal ADUs), additions to new or existing homes (i.e., attached ADUs), or new stand-alone accessory structures or converted portions of existing stand-alone accessory structures (i.e., detached ADUs).

Internal, attached, and detached ADUs all have the potential to increase housing affordability (both for homeowners and tenants), create a wider range of housing options within the community, enable seniors to stay near family as they age, and facilitate better use of the existing housing fabric in established neighborhoods. Consequently, many cities and counties have signaled support for ADUs in their plans and adopted zoning regulations that permit ADUs in low-density residential areas.

From this page you can search for resources that provide background, policy guidance, and examples of local plan recommendations and zoning standards for ADUs from across the country. And you can filter these search results by various geographic and demographic characteristics.

What It Would Take to Limit Gentrification Along the Purple Line

[Ally Schweitzer](#), Dec. 12, 2019, Radio Station WAMU

<https://dcist.com/story/19/12/12/what-it-would-take-to-limit-gentrification-along-the-purple-line/>

The [Purple Line](#) is coming. But how can Maryland leaders make sure the rail line is a boon for suburban residents, and not an engine of gentrification?

That's the question [explored in a plan](#) released Thursday by the [Purple Line Corridor Coalition](#), a group of nonprofit leaders, planners, developers and others convened by the University of Maryland's National Center for Smart Growth to advise local leaders and organizations [as the light rail project gets underway](#).

Housing Affordability in The Purple Line Corridor

- Almost half of households in the corridor earn less than \$73,000 per year.
- Nearly half of renters and a quarter of homeowners in the area are considered "cost-burdened," meaning they spend more than 30 percent of their income on housing expenses.
- Roughly 17,000 housing units along the Purple Line's path are currently affordable to households earning \$70,000 or less.
- Thousands of those affordable homes are privately owned and not protected from future rent increases. About 8,500 of them are protected under county or federal tax-credit provisions.
- Monthly median rent in the corridor is \$1,692; median home value is \$461,000.

The coalition's new Housing Action Plan recommends steps that officials and advocates can take to preserve affordable housing and reduce displacement along the path of the 16-mile light rail, which is

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10/1/20

[expected to transform](#) economically distressed neighborhoods in Montgomery and Prince George's counties when it begins service in 2023.

Turn Off the Sunshine': Why Shade Is a Mark of Privilege in Los Angeles

Shade in Los Angeles sits at the intersection of two crises: climate change and income inequality. City officials are rushing to deploy cover to hundreds of bus stops and plant 90,000 trees.

By Tim Arango, Dec 1, 2019, New York Times –

https://www.nytimes.com/2019/12/01/us/los-angeles-shade-climate-change.html?mc_cid=bea5343e24&mc_eid=ea5d4ff005

LOS ANGELES — There is no end to the glittering emblems of privilege in this city. Teslas clog the freeways. Affluent families scramble for coveted spots in fancy kindergartens. And up in the hills of Bel-Air, where a [sprawling estate](#) just hit the market for a record \$225 million, lush trees line the streets, providing welcome relief from punishing heat.

They say the sun has always been the draw of Los Angeles, but these days, shade is increasingly seen as a precious commodity, as the crises of climate change and inequality converge.

Now, city officials, rather than selling sunshine as Los Angeles's singular attraction, are treating it as a growing crisis.

Using data that overlays areas of intense heat with the busiest public transit routes, the city is rushing to deploy shade to nearly 750 bus stops, using trees, shade sails or umbrellas. In addition, the city has recently hired its first forestry officer, and announced a goal of planting 90,000 shade trees by 2021. As part of this effort, some of the city's famous palm trees, which have defined the image of the city but do not provide much shade, could be replaced.

The Causes and Consequences of Land Use Regulation: Evidence from Greater Boston

Edward L. Glaeser, 2009, Journal of Urban Economics, Harvard University

https://scholar.harvard.edu/files/glaeser/files/the_causes_and_consequences_of_land_use_regulation_evidence_from_greater_boston_2009.pdf

Over the past 30 years, eastern Massachusetts has seen a remarkable combination of rising home prices and declining supply of new homes, which doesn't appear to reflect any lack of land. In this paper, we examine the increasing number of land-use regulations in Greater Boston. These regulations vary widely over space and are hard to predict with any variables other than historical density levels. Minimum lot size and other land use controls are associated with reductions in new construction activity. These regulations are associated with higher prices when we do not control for contemporary density and demographics, but not when we add these contemporaneous controls. These results are compatible with economic theory, which predicts that production restraints on a good won't increase the price of that good relative to sufficiently close substitutes. Current density levels appear to be too low to maximize local land values.

ULI ARIZONA HOUSING, HEALTH, and EQUITY TASK FORCE

10/1/20

Parking Lots, Once Asphalt Wasteland, Become Golden Opportunities

As more suburbanites move downtown, developers are seeking new land for housing and offices, creating opportunities for owners of empty parking lots.

By Tom Acitelli, Dec. 3, 2019, New York Times

https://www.nytimes.com/2019/12/03/business/parking-lot-death-redevelopment.html?utm_campaign=citylab-daily-newsletter&utm_medium=email&silverid=%25%25RECIPIENT_ID%25%25&utm_source=newsletter

As the lure of urban living pulls more residents from the suburbs, developers are scooping up prime real estate in downtowns across the United States. Soaring property values have created opportunities for owners of an overlooked, underdeveloped asset: the surface parking lot.

Sales of such lots have risen nationwide over the past five years, surging to more than 200 transactions in 2016, according to data from CoStar, a commercial real estate agency. That number is more than double the amount in 2006 through 2014, when fewer than 100 surface lots a year were sold. The majority of these sales have been in urban areas, according to CoStar.

Analysts say the trend is fueled by lot owners looking to cash in on a booming real estate market and developers seeking to build on what are often the choicest sites in town.

Curbing CO2 via Parking Regs

By Sam Rockwell, APA Planning Magazine, December 2019

<https://www.planning.org/planning/2019/dec/legallessons/>

According to the United Nations Intergovernmental Panel on Climate Change, humans can emit about 350 more gigatons of carbon dioxide to maintain a reasonable chance of staying below a dangerous 1.5 degree Celsius global temperature rise. We currently emit about 40 gigatons of CO₂ each year, which means we'll cross the threshold in nine years unless reductions are made.

In the U.S., transportation is the leading emissions source, and therefore the most important candidate for cuts. However, technological advancement is predicted to be too slow to meet the nine-year timeline. According to BloombergNEF, it will take 20 years for electric vehicles to capture even half of all vehicle sales. That means if the U.S. wants to hit emissions targets, reducing vehicle miles traveled — in some places by up to 35 percent or more — will be the way to go.

To help reach that goal, planners can turn to a variety of tools to help influence residents' driving habits and travel patterns through parking regulations. Planners can turn to a variety of regulatory tools to influence transportation patterns and reduce carbon emissions.

How to Make a Housing Crisis

The new book *Golden Gates* details how California set itself up for its current affordability crunch—and how it can now help build a nationwide housing movement.

<https://www.citylab.com/life/2020/02/affordable-housing-california-cities-american-history-book/606913/>

[Benjamin Schneider](#), February 21, 2020, CityLab

ULI ARIZONA HOUSING, HEALTH, and EQUITY TASK FORCE

10/1/20

For most of American history, cities grew along a familiar pattern. Once a suburban community grew large enough, the neighboring big city would loosen its borders and swallow it up through annexation. Then in the 1950s, the developers of Lakewood, California—sometimes described as the “Levittown of the West Coast”—invented a new “municipal technology” to avoid this fate.

By contracting out vital municipal services like police, fire and sanitation to the county or private entities, the 17,500-home subdivision just outside of Long Beach was able to incorporate as a city at a significantly lower population than it otherwise would have needed. Copycat contract cities became hugely popular in the ensuing decades, forming concentric circles around old urban centers and providing suburban homeowners with the solace that, safely within their incorporated entities, they would be protected from what might euphemistically be called big-city ills.

Contract cities aren’t the first thing that come to mind for most people when they think of [the affordable housing crisis that many American cities now face](#)—these suburban communities tend not to have many homeless people or renters at risk of eviction. But in desirable regions like coastal California, contract cities have played a huge role in exacerbating housing problems outside their borders. For over half a century, they’ve been all too successful at implementing their founding mandates: preserving their physical and demographic character and delivering consistently rising home values to homeowners.

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10/1/20

PUBLICATIONS, RESEARCH, TOOLKITS

Regulatory Barriers to Manufactured Housing Placement in Urban Communities

https://www.huduser.gov/portal/publications/affhsg/rb_mhpuc.html

Manufactured housing units (built under the HUD Code or Manufactured Home Construction and Safety Standards in the controlled environment of a manufacturing plant and transported in one or more sections on a permanent chassis) provide an important source of affordable housing within the United States. After adjusting for land costs, the per square foot cost of HUD-Code housing is less than half of standard, site-built housing. With the increased use of multi-section units and recent innovations in manufactured housing building technology, particularly integrated floor and chassis systems, many manufactured housing units are now virtually indistinguishable from conventional site-built units.

This study examines the scope and severity of state and local regulatory barriers to manufactured housing placement within CDBG-eligible communities.

Healthy Communities of Opportunity: An Equity Blueprint to Address America's Housing Challenges

<https://www.policylink.org/resources-tools/healthy-communities-of-opportunity>

From San Francisco, California to Flint, Michigan, the nation is facing an escalating housing crisis. Skyrocketing rents, inadequate infrastructure and stagnant wages are some of the barriers that are preventing millions of low-income Americans and communities of color from reaching their full potential. *Healthy Communities of Opportunity: An Equity Blueprint to Address America's Housing Challenges* weaves together insights from the fields of healthcare, housing and economic security to outline a case for progressive, equity-focused policy.

Enabling Better Places: A Zoning Guide for Vermont Neighborhoods

<https://accd.vermont.gov/sites/accdnew/files/documents/CD/CPR/CPR-Z4GN-Guide-Final-web.pdf>

Code reform can be difficult. Bylaws must respond to other important housing-based legal requirements, such as fair housing requirements and other state mandates. In addition, updating bylaws can be overwhelming for volunteer planning commissions, even when they have a consultant or staff support. Long and arduous permitting processes, numerous opportunities for discretionary review, and neighborhood pressures further complicate an already overly complicated process. As a result, incrementally addressing the most critical needs for code reform can be a practical yet valuable approach in responding to housing affordability challenges.

The Rise of Co-Living

https://www.cbre.us/-/media/cbre/countryunitedstates/media/images/multifamily/innovation-watch/co-living/021420_innovationwatch_january-2020-fw.pdf

While co-living housing has existed as long as people have, modern co-living properties are much like student housing for young professionals.

ULI ARIZONA HOUSING, HEALTH, and EQUITY TASK FORCE

10/1/20

The purpose-built or renovated multifamily assets are designed around several unrelated individuals sharing an apartment unit, sometimes referred to as a “pod.” The residents (usually four to eight to a unit) typically have private bedrooms and share common spaces in the unit (kitchen, dining, living, bathrooms).

The properties also have common area amenities enjoyed by all residents of the community. Co-living communities can be standalone or a section within a larger conventional multifamily property.

Healthy Housing for All

Collaboration of ULI [Affordable & Workforce Housing Council](#), the [ULI Building Healthy Places Initiative](#), and the [Center for Active Design](#)

<https://americas.uli.org/research/centers-initiatives/building-healthy-places-initiative/healthy-housing/>

CfAD is pleased to announce the release of ***Healthy Housing for All: How Affordable Housing is Leading the Way***, our latest collaboration with the Urban Land Institute's (ULI) Building Healthy Places Initiative and ULI's Affordable & Workplace Housing Council. This inspiring resource celebrates the significant achievements of the affordable housing industry, and explores the many ways that health-supporting design is being championed by affordable housing developers—and influencing the broader housing market.

Profiling the innovations and accomplishments of several notable affordable projects, *Healthy Housing for All* distills development successes and insights from a mix of leaders in the field, and translates achievements into four replicable lessons for the broader housing market:

- Lesson 1: Identify and incorporate healthy housing features at the outset
- Lesson 2: Engage residents and stakeholders and conduct research to ensure that projects address their priorities
- Lesson 3: Coordinate design, policy, and programming
- Lesson 4: Establish innovative partnerships, financing strategies, and revenue streams

Healthy Housing for All captures the growing momentum of expressly incorporating active design within housing. The lessons gleaned not only demonstrate trailblazing efforts to improve resident wellbeing, but also outline financial motivations, and incentives, associated with such efforts. The publication features [Fannie Mae's Healthy Housing Rewards\(TM\)](#) initiative, pointing to the role of the financial sector in incentivizing healthy development. Created in collaboration with CfAD, Healthy Housing Rewards provides a 15 basis points discount on interest—and reimbursement of certification fees—for borrowers who certify their affordable housing projects with Fitwel.

HUD Prosperity Playbook Toolkit

<https://archives.huduser.gov/pp/home.html>

Improving Economic Mobility and Expanding Housing Affordability

ULI ARIZONA HOUSING, HEALTH, and EQUITY TASK FORCE

10/1/20

As recent research has made evident, there are still many communities in all regions of the country where upward mobility is thwarted — where a child's future earnings and adult outcomes are significantly impeded by the neighborhoods in which they live. Findings from that research support a balanced approach of empowering mobility to high opportunity neighborhoods while also reinvesting in and developing access to opportunity in all neighborhoods.

That is why HUD, in collaboration with partner organizations at the local and national levels, launched the Prosperity Playbook initiative. Through Prosperity Playbook, HUD is partnering with a handful of cities and their surrounding regions to plug into existing efforts that address improving economic mobility and expanding housing affordability. Our objectives are (1) to learn from communities that are already engaging and innovating in these areas and (2) to collaborate with communities in highlighting and amplifying promising approaches.

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10/1/20

LINKS

Families First Housing Pilot

<https://www.stpaul.gov/departments/planning-economic-development/housing/housing-trust-fund/families-first-housing-pilot>

The Families First Housing Pilot provides Saint Paul families a \$300 monthly rent supplement and ongoing supportive services for three years, in partnership with the [Saint Paul Public Schools](#). Eligible families are those with incomes at or below 30% AMI, who pay 40% or more of their income for rent, are not receiving another housing subsidy, and have at least one Pre-K to 3rd-grade student enrolled in a participating school.

The program is funded by the Housing Trust Fund, developed by Mayor Melvin Carter to produce, preserve, and protect housing affordability for Saint Paul residents. Additional funding is provided by the [Family Housing Fund](#), [McKnight Foundation](#), [Pohlad Foundation](#), and [Saint Paul & Minnesota Foundation](#).

Supportive services are provided by [Community Stabilization Project](#), [Saint Paul City School](#) in partnership with [Model Cities](#), [Neighborhood House](#), [Wilder Foundation](#) and [YWCA Saint Paul](#).

Zoning for Affordable Housing, https://www.huduser.gov/portal/casestudies/Zon_AfforHousing.html



[San Francisco, California: Inclusionary Zoning Expands the Below-Market-Rate Housing Stock](#)



[Addressing Homelessness in Olympia, Washington](#)



[Kirkland, Washington: Cottage Housing Ordinance](#)



[Accessory Dwelling Units \(ADUs\)](#)

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10/1/20



[Los Angeles, California: Small Lot Ordinance](#)



[Portland, Oregon: Living Smart Program](#)



[San Jose, California: Excellence in Affordable Housing Design at Paseo Senter](#)

City Parks Alliance - News

<https://cityparksalliance.org/news/?pagenum=2>

The Rise of Co-Living

Co-living housing was reborn four years ago and has captured the attention of the entire multifamily industry ever since. Market demand and product are both rapidly growing.

https://www.cbre.us/-/media/cbre/countryunitedstates/media/images/multifamily/innovation-watch/co-living/021420_innovationwatch_january-2020-fw.pdf

Rental Housing Affordability Impacts Educational and Employment Opportunities

Federal Reserve Bank of Philadelphia

https://www.philadelphiafed.org/community-development/publications/cascade/95/01_rental-housing-affordability

AFFORDABLE HOUSING LINKS

MacArthur Foundation – How Housing Matters

<https://www.macfound.org/programs/how-housing-matters/>

How Housing Matters Research Briefs

<https://www.macfound.org/press/article/how-housing-matters-research-briefs/>

Housing Toolbox for Massachusetts Communities

<https://www.housingtoolbox.org/zoning-and-land-use/land-use>

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10/1/20

SENIOR HOUSING



[Half Moon Bay, California: Half Moon Village Contributes Affordable Housing to a Campus where Seniors Can](#)

[Age in Place](#)



[Orinda, California: Monteverde Senior Apartments' Design Accommodates a Steeply Sloped Site](#)



[Oakland, California: Award-Winning Design at the Lakeside Senior Apartments](#)



[Woodbury, New Jersey: G.G. Green Senior Residences Revitalize Historic Building](#)