

Housing Toolkit for Local Governments

To develop a robust local housing strategy, outlined below are a few measures local governments may utilize to inform their specific requirements.

1. Carry out an in-depth study and analysis of the local housing stock and requirements

The first stage of this process would be to carry out an inventory of the available housing stock in the area. Local governments would then be able to identify existing housing infrastructure and gaps. External sources can also be referenced for additional information on analyzing the inventory, such as:

- **Policy Map**, which provides a detailed statistical report for every city, county, and metropolitan area. Each report contains maps, local demographics and housing characteristics in the area, which can be very helpful to local governments to fully understand their region.
- **United States Census Bureau**, It may be used to compare and contrast other regions with similar context and understand how they may have different mechanisms in place for tackling housing issues. The website contains a good amount of data on characteristics of residents in the area, which would help provide the need for particular kinds of housing.
- **The American Housing Survey** is also a good resource for accessing reports on housing demographics and comparing with other Metropolitan areas in the United States. This would give an idea of what the housing stock is like in other regions compared to the local government jurisdiction.
- **Property Appraiser** websites (individual local governments). These are essential for important information pertaining to properties in the area, lot sizes, ownership etc. This information can be used to assess vacant sites and the cost of development regarding plot costs.

The second phase would be to collect stakeholder data and information. This section can be divided into two sections, community resident survey and observation. The **community resident survey** would help understand the basic issues faced by the locals whilst the **technical observation survey** would help take stock of the technical characteristics of housing in the area. Local Governments may use the following community resident survey questions to gather information on the local housing situation (Questions may be tailored to suit the specific needs of a local government).



- 1. Background (Age, Sex, Ethnicity, living situation etc.)**
- 2. Typology (Apartment, Condo, Townhome, Attached/Detached/Semi Detached Home, Mobile Home)**
- 3. Current Status of Property (Rental or Ownership)**
- 4. Occupancy Timeframe (Less than a year, 1+, 2-4 yrs, 5-9, More than 10)**
- 5. Satisfaction with the existing housing situation**
- 6. Does the resident plan on moving (list reason for moving, if possible)**
- 7. What amenities would the resident like to receive in the area**
- 8. Positive and negative features of the neighborhood housing**
- 9. The amount spent on the housing (mortgage, rent)**
- 10. Amount spent on utilities**
- 11. Preference in terms of housing type, location etc.**
- 12. Is the resident aware of government assistance programs for housing**
- 13. Availability and preference for public transportation options in the area**
- 14. Any other suggestions of feedback related to housing which the responder would like to provide (open ended question)**

The Community Resident survey may be carried out using a range of tools such as online surveys, in person questionnaires, and local meetings with the community. The second kind of survey would act as a technical observation sheet to help map the existing housing stock. This would capture more technical details to enable local governments to understand the housing stock characteristics. It may be comprised of the following example questions which can be tailored to suit unique needs.

- 1. Location and address**
- 2. Architectural style and building construction estimate (this would feed into data for historical preservation)**
- 3. Typology of the housing structure (single story, multi-story, mixed use, residential, apartment etc.)**
- 4. Condition of the housing structure**
- 5. Price of the property or rent amount per month**
- 6. Existing amenities in the area**
- 7. What can be improved (personal account of the observer)**
- 8. Photographic evidence (when permitted)**

In order to carry out the technical observational study, a volunteer community resident or local government employee will need to visit the locations and record observations on site. After identifying gaps through the analysis of the existing housing stock, local governments



may begin to analyze current housing policies, ordinances and zoning codes. This would help establish the missing link between present housing and future housing envisioning, thereby prompting local governments to take steps and amend/revise their respective comprehensive plans, policies and other official regulatory documents.

2. Define clear vision, goals, and objectives for addressing the gaps identified through the analysis

In accordance with local resources, requirements, and stakeholder input/buy in, local governments will need to set a set of goals and objectives to help address housing needs. Local Comprehensive plans, zoning codes and ordinance codes will need to be updated to reflect the future vision of the area.

The vision may be an overall idea that captures what the values and assets of the area currently are, and how it would like to transform its housing sector in the future. This can be a single over-arching statement, or a collection of ideas merged into a paragraph to convey the overall vision. Few ideas to help local governments achieve favorable housing stock include:

- **Legalizing higher density housing** in order to promote apartments, townhomes, attached housing instead of single-family homes spread over a majority of the residential zone.
- **Reduction of parking requirements** based on projected occupancy. Parking spaces for individual cars/vehicles adds to the cost of development.
- **Flexible zoning laws** to facilitate development of higher density housing within the residential zones originally zoned for single family residential only.
- **Improve infrastructure** in an area which promotes and encourages development. This can be done through creating more green spaces, better transportation options and routes, and adequate lighting for safety.
- **Rent control/monitoring programs** to help discourage unnecessary rent increases.
- **Encourage mixed use developments** which would attract potential developers and tenants to the area.
- **Maintain an inventory of and allocate public land** which can accommodate affordable housing programs.
- **Support Community Land Trust** organizations in order to preserve affordable housing.



- Encourage job creation through **Business/Industrial parks** to attract new residents and retain existing ones to the area and cover new housing developments.
- Create opportunities for **New Small Businesses** by connecting with support agencies.
- **Improve Internet Broadband Services** to attract potential businesses and industries to the area.
- Plan an **Event Calendar** for increased community events and participation from the residents. This will promote a unique identity and cultural image for the region, inevitably promoting the tourism industry.
- **Develop/Improve Bike Trails** and connect to the statewide trails, thereby promoting a regional network.
- **Study, Analyze and Designate Historic Assets** in the region. Historic conservation can contribute to an increase in tourist activity in the area.
- **Increase access to outdoor recreation** venues and opportunities.
- **Develop Emergency Management Programs** to help create a sense of security amongst the existing and potential residents. The emergency management program may cover natural and man-made disasters prone to the region.
- **Create Resilient Neighborhoods** against natural disasters such as floods, droughts and fires through strict building codes, design ordinances to carve out a niche identity and green spaces using Texas Friendly Plants.

After having a clear vision laid out and the kinds of approaches a local government may be willing to employ, it may then begin to identify key goals targeted towards the overall vision. These goals can be broad but should cover the main areas/themes of housing and will contribute to the local government official comprehensive plans, and ordinances. These may include but are not limited to:

- **Goal 1: Fair and equitable housing facilities**
- **Goal 2: Increased access to affordable housing**
- **Goal 3: Safe and Walkable neighborhoods**
- **Goal 4: Sustainable development (including reuse of waste/brownfield sites)**
- **Goal 5: Disaster Management for housing resilience**

Each theme may then begin to unfold into a set of objectives that are aimed at achieving the primary goal. Depending on the need and requirements of a local government, the objectives can be brief or comprehensive. It would be important to ensure precise language so it does not leave room for personal interpretation, which may inevitably lead to

misconstrued policy implementation. It is very important to note that community input through the different stages of policy development would be imperative to the success of the housing strategy, hence local governments will need to ensure active community participation throughout the planning process.



3. Identify potential sources of funding

The first step of this phase would be to identify and prioritize funding based on the needs and requirements identified through the analysis phase as well as the planning goals and objectives of the local government. Potential funding sources may include:

- **Housing trust funds.** Housing trust funds is the city, county or state generated revenue which is deposited in a trust fund used for supporting affordable housing.
- **Dedicated revenue sources** are used by the local government for providing a necessary, renewable source of revenue for affordable housing activities. With this type of revenue source local governments are less reliant on annual decisions made by the federal or state government. Examples include Real Estate Transfer Tax and Document Recording Fee Revenues.
- **Linkage fees/affordable housing impact fees** are fees generated from new commercial or residential developments in the area and they can be directed towards fulfilling the housing needs.
- **Demolition taxes and condominium conversion fees** are taxes and fees collected from property owners when they demolish and convert their residential buildings into mass housing such as condos, rental units etc. These kinds of fees can then be used to fund affordable homes in the area.
- **General obligation bonds** are bonds backed by the government's ability to tax and /or raise taxes if necessary to fund affordable housing projects.
- **Tax increment financing** utilizes revenue generated from projected property taxes to support required development in the area through subsidies.
- **Transfer of development rights** (TDR's), allow property owners (sender site) to be able to voluntarily sell their development rights to another property owner (receiver site) located in a different site for development. The funds generated from this



development rights transfer can be used for reinvestment into the existing site (affordable housing, historic preservation, conservation of a natural area etc.).

- **Employer assisted housing programs** can also be used to increase the resources available for supporting affordable housing. Employes provide rental support or home buying assistance to employees.
- **Low Income Housing Tax Credits (LIHTC)** is a federal subsidy system that provides incentives for private developers to build low-income affordable housing through a reduction in federal income tax liability for the property developers.
- Utilizing **Housing Finance Agency (HFA)** reserves.
- **Housing choice voucher** programs can also be used to provide vouchers to low-income families find suitable housing in agreement with the property owner, who in turn receives a housing subsidy from the Public Housing Agency (PHA) on behalf of the renting family.
- **HOME investment partnerships** program provides an opportunity to designated communities and recipients in the form of funds/grants. Fifteen percent of HOME funds must be given to a Community Housing Development Organization (CHDO), and the remaining 85% can be used to expand the supply of affordable housing.
- **Community development block grant (CDBG).** The CDBG Program supports community development activities to build stronger and more resilient communities. The Department of Housing and Development (HUD) distributes CDBG funds to states based on a formula that considers population, poverty, and the age and overcrowding of housing. States then award grants to non-entitlement Units of General Local Government (UGLG).

The table below summarizes the advantages and disadvantages of each funding type.

Funding Type	Advantages	Disadvantages
Housing Trust Funds	Stable and consistent long-term financing.	Variability due to reliance on revenue from other economic activity.
Dedicated Revenue Sources	Less reliant on annual decisions made by the federal or state government.	No guarantee of consistent funding.
Linkage/Impact Fees	Help pay to retain existing affordable housing in the area.	Can make housing more expensive for new residents.
Demolition and Conversion Taxes/Fees	Generate revenue for affordable housing and preservation.	Some developers may avoid the area, and this may not be the best solution for dilapidated older buildings.
General Obligation Bonds	Dedicated funding for local and state housing initiatives.	Long term debt.

Tax Increment Financing	Encouraged development in economically vulnerable areas.	May lead to gentrification.
TDR's	Help generate funds for affordable housing and preservation.	May result in denser developments in designated areas, lacking infrastructure.
Employer Assisted	Motivated employees and increased retention.	May not be cost effective for small employers.
LIHTC	Increased supply of affordable housing in an area.	May be costly to maintain for local governments overtime.
HFA	Increased access to affordable housing and home ownership.	Eligibility criteria may be difficult to qualify for.
Housing Voucher	More opportunities for people to find housing that meets their needs.	Some landlords may not be willing to participate and accept vouchers.
HOME	Increased supply of safe affordable housing and public private partnerships.	Participating jurisdictions must follow restrictions on the minimum and maximum amounts of HOME funds that they can contribute to a given project.
CDBG	The program's flexibility allows people and communities to design and implement strategies tailored to their own needs.	CDBG grant funds may not be proportionate to the inflation rates.

4. Implementation strategy and timelines

After carrying out the housing inventory analysis, policy formulation and funding sources, local governments may now start developing a framework which would set out short-, medium- and long-term aspirations as well as implementing partner, funding source and completion timelines.

Collaboration is another crucial tool which can be used for developing a robust final product. Possible collaborations may include:

- Other Local governments can merge resources to tackle a wider issue affecting combined areas.
- Establish important research linkages with academia so research focused solutions are a part of the implementation framework.
- Working with the available technical expertise in the area such as Fort Cavazos.

Development of a tracking tool so timelines and implementation details are correctly documented and monitored. An example of a general template which may be edited to suit the individual needs of an area such as the table below.

Short/Medium/Long - Term Housing Assistance
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Project id	Stakeholders	Total cost	Funding Source	Implementation Partner/s	Project Timeline
XXXX	XXXXXX	XXXX	XXXXXX	XXXXXX	XXXXXX

Regular coordination meetings may be organized between stakeholders and implementation partners to keep the whole process transparent and accountable. Any delays may then be discussed between all involved and mitigation measures can then be appropriately applied.

References:

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