

Affordable Housing Policies and Programs.

HOUSING ACT OF 1949 (Section 2 and Title V)
DECLARATION OF NATIONAL HOUSING POLICY
SEC. 2. 42 U.S.C. 1441 *The Congress hereby declares that the general welfare and security of the Nation and the health and living standards of its people require housing production and related community development sufficient to remedy the serious housing shortage, the elimination of substandard and other inadequate housing through the clearance of slums and blighted areas, and the realization as soon as feasible of the goal of a decent home and a suitable living environment for every American family, thus contributing to the development and redevelopment of communities and to the advancement of the growth, wealth, and security of the Nation. Read more at:*
<https://www.law.cornell.edu/uscode/text/42/1441>

Professors Olsen [UVA] and Zabel [Tufts] published a paper in 2014 that fairly summarizes the approach taken by the federal government to provide low-income housing assistance, as previously discussed.

LOCAL GOVERNMENT PROGRAMS.

Many local and state governments have programs that supplement federal efforts; sometimes in collaboration and sometimes independently.

APA Learning publishes case studies of local efforts and has recently offered: Clovis CA’s “Cottage Home Program”, Charlotte NC’s “A New Model for Collaboration” and Minneapolis MN’s “Addressing Racial Housing Disparities”:
<https://www.planning.org/apalearn/>.

APA’s *Planning Magazine*, November 2019, reported on affordable housing programs in Bozeman MT, San Antonio TX, Gary IN and Rochester NY. The article also referenced a new report from the National League of Cities, “*The United States Has a Housing Crisis.*” Mid-size cities are addressing affordable housing needs. Their examples are useful for small cities and towns.

Mayor de Blasio, in a political ad from 2019, says he:

“has fought to make **New York City** more affordable for all New Yorkers, no matter where we live or what neighborhood we call home.

- Created 122,000 affordable homes for more than 275,000 New Yorkers.
- Adopted the strongest Mandatory Inclusionary Housing policy in the nation, requiring developers to build affordable apartments.
- Implemented two-year rent freeze — the first in City history — keeping rent stable for 2.5 million tenants.
- Eliminated chronic street homelessness for veterans.
- Committed more than \$5 billion to public housing infrastructure, the biggest investment in City’s history.
- Implemented a bold anti-eviction strategy including free legal representation for tenants facing evictions, helping 100,000 renters stay in their homes.”

<https://billdeblasio.com/accomplishments/affordable-housing/>

The **California** Department of Housing and Community Development offers programs to promote safe, affordable homes through: grants and funding, mobilehome registration, building standards, planning and community development, policy and research.

<https://www.hcd.ca.gov/>

Orange County FL recently completed a community-based process reported in *“Housing For All, A Ten Year Action Plan”*. The recommendations accompanied by measures and outcomes are:

REMOVE REGULATORY BARRIERS AND INTRODUCE NEW POLICIES

- Create missing middle and diversified housing stock.
- Eliminate regulatory barriers.
- Integrate affordable, attainable, market-rate housing.

CREATE NEW FINANCIAL RESOURCES

- Establish a housing trust fund.
- Pursue a linkage fee nexus study.
- Introduce a revolving loan fund.
- Develop a preservation strategy.

TARGET AREAS OF ACCESS AND OPPORTUNITY

- Implement the Access and Opportunity Model.
- Actively pursue a land bank.

ENGAGE THE COMMUNITY AND INDUSTRY

- Develop a communications and advocacy plan.
- Prioritize incentives for housing construction.

LINK:

<http://www.ocfl.net/NeighborsHousing/HousingForAll.aspx#.Xinllv43mcw>

The City of Orlando FL offers: Housing Rehabilitation Programs, Community Development Block Grants and Emergency Solutions Grants, a Down Payment Assistance Program and Affordable Housing Development Incentives along with the Orlando Housing Authority activities associated with the federal programs.

TOOLS AVAILABLE.

The recitation of the many programs and policies used by federal, state and local governments presents a wide variety of approaches available to small cities and towns.

Additionally, there are programs not traditionally designed to produce affordable housing, but still with potential if creatively employed.

These programs, to name a few, include:

- New Market Tax Credits,
- Opportunity Zones,
- Community Redevelopment Agencies w/Tax Increment Financing,
- Programs from Fannie Mae, Freddie Mac, Ginnie Mae and the Federal Home Loan Bank, and
- Community Land Trusts.

Florida Housing Finance Corporation (Florida Housing) was created by the state Legislature 35 years ago to assist in providing a range of affordable housing opportunities. Details are presented on the following page.

About Florida Housing

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Multifamily Development

Multifamily development programs (or rental housing programs) include State Apartment Incentive Loan (SAIL), Multifamily Mortgage Revenue Bonds (MMRB), Florida Affordable Housing Guarantee (Guarantee Program), HOME Investment Partnerships, Elderly Housing Community Loan (EHCL), Low Income Housing Tax Credit (LIHTC) program, Grants to Serve Persons with Developmental Disabilities and National Housing Trust Fund.

Special Programs

Florida Housing's special programs include the State Housing Initiatives Partnership (SHIP), Predevelopment Loan Program (PLP), Demonstration Loans, Foreclosure Counseling Program (FCP), and the Affordable Housing Catalyst Program (Catalyst).

Homeownership

Florida Housing's homeownership programs include Homebuyer Loan programs, Downpayment Assistance programs (DPA), Mortgage Credit Certificates (MCC), and the Homeownership Pool Program (HOP).

FloridaHousingSearch.org

Florida Housing provides a web-based rental housing locator that allows the public to search for affordable rental housing 24 hours a day, seven days a week. In addition, a toll-free, bilingual call center is available Monday – Friday for those without access to the Internet. Read more at:

(<http://www.floridahousingsearch.org/>)

LINK: <https://www.floridahousing.org/about-florida-housing>



Garden Apartment [ADU].



A one-story apartment next to a two-story house.

Overlooked Resources.

RENTAL SINGLE-FAMILY HOUSES.

Many neighborhoods offer single family houses for rent, a good source of affordable housing. In the extreme, entire single family housing subdivisions are being designed for rentals.

VACANT LOTS.

Many neighborhoods have vacant infill lots increasingly available to “missing middle” housing, i.e., duplexes and townhomes. Zoning codes are becoming more flexible with infill.



Rental single-family housing fills an important niche.



Vacant lots invite infill housing; maybe the “missing middle” on a corner lot.