

Prospects for Walkable, Affordable Neighborhoods

Report Prepared for the Oram Foundation

March, 2011

Emily Talen, Ph.D
Director, Phoenix Urban Research Lab
Professor, School of Geographical Sciences and Urban Planning
and School of Sustainability
Arizona State University

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Executive Summary

In October, 2010, The Oram Foundation commissioned this report to provide suggestions for alternative strategies that could be used to foster neighborhoods that are both walkable and affordable – especially strategies that could be affected by private foundations. This was motivated by the fact that, in the U.S. today, there is a significant danger that walkable communities are becoming unaffordable to low and even moderate-income residents.

As part of this report, The Oram Foundation commissioned a survey of affordable housing developers to provide a better understanding of what kinds of strategies could be used to substantially increase the prevalence of walkable/affordable neighborhoods from the point of view of developers. Thirty-four developers from around the U.S. were interviewed by telephone in November and December, 2010. Interviews ranged in length from 7 to 42 minutes, with an average length of 16.5 minutes. The survey was conducted by the Institute for Social Science Research at Arizona State University.

Six themes emerged from the survey: the need for financing and access to capital and subsidy; the need for reform of financial regulation; the need for reform of land use regulation; the need for incentives; and the need for better communication and networking. Responses to the survey underscored the frustrations affordable housing developers are having with development more generally, and how those frustrations are amplified when trying to locate affordable housing in walkable neighborhoods.

While private foundations are not in a position to affect many of these predicaments, there are several strategies they could employ to help promote affordable, walkable neighborhoods. Three strategies are outlined: advertise the benefits of mixed-income neighborhoods; advertise good practice; and foster communication and partnerships.

A final section of the report discusses the Community Land Trust (CLT) model and how its integration with New Urbanism could lead to fruitful, as yet untapped, development. Specific suggestions as to how foundations could promote the integration of these land reform movements are made, including: sponsoring conferences, symposia, and other venues for open dialogue and communication; stimulating interest in land donations from private parties; and helping New Urbanists play a proactive role in ensuring that CLT developments are walkable, mixed-use, mixed-income, and well designed.

Introduction

The ability to provide affordable housing in walkable neighborhoods is becoming increasingly difficult. Two conditions are exacerbating the problem. First, the economic downturn has meant that subsidy as well as financing for affordable housing is becoming increasingly restricted; second, research is confirming that walkable communities, especially transit-served areas, are lacking affordability, and trends indicate that this situation is getting worse (Quigley, 2010; Pollack et al., 2010; Haughey & Sherriff, 2010). The Oram Foundation commissioned this report to provide suggestions for alternative strategies that could be used to counter these negative trends – i.e., to foster neighborhoods that are both walkable and affordable. “Walkable” implies that neighborhoods are diverse in terms of land use, with good access to services and transit, as well as income and other social variables. Although no strict definition of “affordable housing” is used, generally, affordable housing is a term used to describe dwelling units whose total housing costs are deemed “affordable” to those with a median income. It can include both rental housing and owner-occupied housing. For purposes here, affordable housing was thought of as serving area median income (AMI) and lower. Practically speaking, we had in mind the ability of walkable neighborhoods to be affordable to someone making an elementary school teacher’s salary. “Low income” is typically defined as 60% of AMI, which often is, in fact, what an entry-level elementary school teacher makes.

According to the most recent study by the National Low Income Housing Coalition, even with the recent increases to the federal minimum wage and a weak housing market, there is still an affordable housing crisis in the U.S. Many households need to hold down multiple jobs to afford a modest rental home; a task made harder in the recession. In metro areas, 74% of renters live in an area where having two full-time jobs at the minimum wage would still not allow them to afford the average two-bedroom unit.

A different set of problems are encountered when trying to produce affordability in walkable contexts. What is blocking more widespread production of such neighborhoods is that “walkable” and “affordable” are often at odds. The goal is harder because of increased land price; no longer is the goal a matter of producing affordable housing wherever cheap land is found, but affordability in places that most likely don’t have cheap land. Affordable housing in desirable locations goes against the basic principles of land economics in the U.S. If a neighborhood is walkable and amenity-rich (i.e., well serviced by stores, transit, and schools), demand for such places will quickly escalate housing costs. The sustainable city is one in which context is highly valued, which means that the source of increasing housing cost is land cost, not unit cost, and thus increasing the cost efficiency of individual units may not necessarily have a significant effect on affordability. One study of housing prices in New Urbanist development – a development form meant to be sustainable – found that most projects were priced at above-market rates (Eppli & Tu, 1999). Subsequent research supported the view that New Urbanist developers have been able to command a higher price in the market place (Tu and Eppli, 2001). Song and Knaap’s 2003 study of New Urbanist

housing values found that a net 18% premium was paid for design amenities like pedestrian quality and walkable access, while another recent study funded by the U.S. Department of Transportation found that many New Urbanist developments – those located near transit stops – are becoming increasingly unaffordable (USDOT, 2008; see also Pollack et al., 2010).

This report analyzes the most important questions – and answers – that relate to the broad topic of procuring affordability in walkable neighborhoods. The Foundation was specifically interested in strategies that could be affected by the philanthropic sector, i.e., private foundations. The report starts with some empirical background and research on the recent question of linking “sustainability” and “affordability”, followed by the results of a survey of affordable housing developers that was commissioned specifically for this study. The survey was intended to gather intelligence about what kinds of strategies could be used to substantially increase the prevalence of walkable/affordable neighborhoods.

Background

How important is “sustainable urban form” to low-income residents?

First, how important is the idea of a walkable, mixed use neighborhood from the point of view of low-income residents? Many groups, from CNU to HUD and the Obama Administration, are pursuing the idea that “sustainable urban form” (SUF), characterized by walkable, mixed-income and mixed-use neighborhoods, matters greatly to people, including (and perhaps especially) low-income residents. How firm is this idea?

One way to gauge this is to understand the results of a unique federal program known as the “Moving to Opportunity” (MTO) experiment, in which 4,248 low-income families in distressed public housing in five cities were either moved to low-poverty neighborhoods, given vouchers to move to any neighborhood, or allowed to stay in public housing. The expectation of the MTO program was that the relocation to low-poverty neighborhoods would be associated with greater access to opportunities, which in turn would translate to improved employment, education, and other outcomes. One of the most dramatic findings was that there were significant, even dramatic improvements in levels of depression and anxiety among women and girls in low-poverty neighborhoods compared to control groups. While MTO results in terms of other resident outcomes were somewhat mixed (i.e., in terms of improvements in education and jobs, for example; see Orr et al., 2003; Briggs, 2008; Popkin et al., 2009), there is now a strong consensus that the fight against poverty requires “a major national commitment to make rental housing affordable in safe, liveable neighborhoods” (Briggs et al., 2010: 16). In essence, the program’s results have resulted in an increased emphasis on “moving to security” instead of “moving to opportunity” (Briggs, 2008: 136).

More recently, the issue of incorporating a broader notion of an “opportunity” neighborhood to include sustainable urban form has been raised. This issue – and whether or not it is an appropriate goal – is not as straightforward as it might seem. One

of the most important, complicating issues is that if crime, poverty and low-quality schools correlate with sustainable urban form, that can hardly be viewed as a superior option. Since many poor, inner-city neighborhoods are walkable in terms of urban form dimensions like small block size and land use diversity, the correlations between sustainable urban form, crime and poverty can be quite unsettling. High property crime might be related to higher density or even higher employment, especially if that employment is industrial. Neighborhoods with the highest walkability scores might not be the ones that offer the most employment access, the lowest crime, or the best schools.

In fact, research that is just now surfacing is showing that neighborhoods can be walkable, mixed use and diverse but also have high crime and high poverty. Much of the research coming from housing policy analysts (for example, Pendall & Parilla, 2011) seems to indicate that the most important factor for residents is low-poverty and low-crime, and that sustainable urban form (SUF) is of secondary importance. Pendall and Parilla write that they are unconvinced that “living *outside* SUF neighborhoods represents an entirely bad outcome for assisted tenants or that living *inside* them is better” (p. 35). They argue that for many low-income families with children, the overriding metric is: “the greater the share of single-family detached houses in the neighborhood, the better” (p. 40). They also contend that some low-income working mothers would benefit from car ownership, and that in any case, if the suburbs get dense enough, transit service can be extended to them. In other words, suburban, car-oriented living might be preferable. Pendall and Parilla also argue that some people with “certain mental illnesses” might do better in places with “lower densities in quieter surroundings” (p. 41). Then there are those who might not want the whole package, but just parts of it, such as seniors who might prefer high density, but not social diversity.

It may be the case that walkable neighborhoods have varying benefit depending on the income level of residents. In some neighborhoods, access to nearby parks and transit stops might coincide with higher crime risks. Land use mix might represent a higher likelihood of living near a variety of undesirable land uses. In other words, the same indicators of walkability that are appreciated in higher-income neighborhoods do not necessarily have the same value in neighborhoods where crime, poor quality of amenities, and undesirable land uses are prevalent (Talen and Koschinsky, 2011).

Promoters of walkable, affordable neighborhoods need to understand the complexities involved. Been et al. (2010) showed that, for New York and Seattle, compact neighborhoods had low racial diversity and high crime and poverty. They concluded, “Policies that use walkability and transit accessibility (or other environmental sustainability metrics) as their primary focus run the risk of disproportionately concentrating lower-income people in high-poverty, disproportionately minority neighborhoods with relatively meager educational and job opportunities”. Pendall’s research on Phoenix and Cleveland seemed to show that there was little correlation between SUF and what he calls “opportunity” – access to jobs, education, and low levels of crime and pollution. These kinds of results are throwing a wrench in the idea that SUF is better for low-income people.

The conclusion of these studies is exactly the kind of conclusion that would turn affordable housing advocates against the idea that SUF is an appropriate policy goal: “In New York and Seattle, federally assisted homes disproportionately are located in, and vouchers recipients disproportionately reside in, low-opportunity and high-walkability/transit accessibility neighborhoods” (2011; p. 32). Talen & Koschinsky (2011) also found that affordable housing developments that were project based were located in areas with high levels of SUF, but voucher-holders were not. Schwartz worried that the finding that affordable housing is located in places with high SUF could justify the retention of subsidized housing in urban locations, excluding it from more suburban locations, on the grounds that urban locations are more “sustainable”. Schwartz cautioned that “sustainability does not compensate for discrimination and inequality”.

The bottom line is this: high opportunity (access to jobs and good schools), high environmental sustainability (transit and walkability) and housing affordability do not always correlate particularly well. From a government policy point of view, the obvious conclusion would be to invest in one or the other wherever the three are not aligned. As Been et al., 2010 recommend: “encourage more low-income families to locate in opportunity-rich neighborhoods throughout metropolitan regions”, and in “higher-opportunity areas”, it will be necessary to provide “increased payment standards to compensate for the more expensive housing costs”.

The Survey

We can now bring in the results of the survey to look at the issue from another point of view: how to increase the supply of affordable housing in neighborhoods that are purposefully designed to be walkable, with good access to opportunities. While it may be true that sustainable urban form and affordability have a complicated relationship when looking at the empirical realities of existing cities, perhaps the two conditions can be developed in tandem through new development or revitalization, forming a healthier connection that reaps the benefits, for affordable housing residents, of safe, opportunity-rich, walkable urban form.

To probe this question, thirty-four developers from around the U.S. were interviewed in a survey that took place in November and December, 2010. The developers were selected because they satisfied two conditions. They were: a) interested or actively involved in affordable housing development; and b) interested in providing affordable housing within the context of New Urbanist-type development: mixed-use, mixed-income, walkable urbanism. The interviews were conducted by telephone, ranging in length from 7 to 42 minutes, with an average length of 16.5 minutes. The complete results of this survey are provided in Appendix A.

Most respondents were for-profit developers, or they did both non-profit and for-profit development. Only 3 participants said they were exclusively non-profit. About two-thirds of the respondents had been regulated by law to provide affordability. Of those, most were either neutral or approved of that approach. Only 3 respondents said they “somewhat disapproved” (none said they “strongly disapproved”). While a number of respondents made use of tax credits (41%) or density bonuses (27%) to finance their

affordable housing projects, very few of our respondents had been involved in federal subsidy programs such as HOPE VI or CDBG monies. The respondents reported using a wide variety of other mechanisms, including: city loans, deed restrictions, historic tax credits, city bond funds, promissory note, rent subsidies, loans or grants, and secondary mortgages. Some stressed that while affordable housing was “badly needed”, the need was “mainly rental housing”.

Can affordable, walkable neighborhoods be achieved without subsidy?

An opening set of questions in our survey probed the idea of providing affordability in walkable contexts via market strategies. The idea that affordable, walkable neighborhoods can be achieved without subsidy is popular in the New Urbanist movement. In principle, it could be achieved in two ways: by incorporating smaller sized (more affordable) units in walkable neighborhoods, or by increasing walkability and diversity (including mixed housing type and therefore mixed income) in currently affordable neighborhoods. For the former, the idea is that small lots and small housing units are more affordable by definition. Options for smallness include apartments over stores, apartments over garages (granny flats), corner duplexes, walk-up apartments on side streets, residential mews on alleys, courtyard housing, and apartments and duplexes that look like single-family homes. Reducing size may require increasing density, reducing parking requirements, allowing multi-family units where they have been excluded, and eliminating minimum lot size and setback requirements. Changes may be needed to permit narrower road width and other ways of building more compactly, reductions that in turn are likely to lessen development costs. The reduction of costs in a walkable neighborhood can be extended to other dimensions; for example, if the neighborhood is also able to incorporate green areas for local food production, this may constitute further savings for the household by way of providing cheaper food (Mouzon, 2006).

The second approach involves improving access, including transit, in neighborhoods that are already affordable. In turn, this access becomes an essential part of the affordability equation because people living in well-served locations will have lower transport costs and lower VMT. Research confirms that dense, walkable, transit-served locations do reduce transportation costs. This metric has been used to argue for “location-efficient” financing of mortgages, where residents are permitted to leverage transport cost savings to access cheaper or larger loans (Brookings Institute, 2006; Center for Neighborhood Technology, 2008).

Yet studies confirm that housing prices affordable to low-income people are not likely to be sufficient to finance new construction. Amenity-rich places command a high price, and the notion of neighborhoods that are both affordable and walkable is likely to remain difficult to achieve via market-based strategies only. The laws of supply and demand, together with weak affordable housing subsidies, have ensured a lack of sufficient price point diversity despite the inclusion of mixed housing forms. A survey of housing prices in 152 non-subsidized New Urbanist developments (Talen, 2010) found that few were affordable to low-income residents. Comparing the least cost unit in each

development to what a given salary in each local area would likely be able to afford, the study found that 23 out of 152 developments or 15% were affordable to someone making the Area Median Income; 15 out of 152 or 10% were affordable to someone making the median teacher salary; and less than 1% or 1 out of 152 were affordable to someone making the median institutional cook salary. The survey also confirmed earlier findings by Tu and Eppli (2001) that a higher premium could be commanded for housing in New Urbanist developments.

Since the idea of “market-based affordability” is so popular in New Urbanism, we asked our survey respondents about how they had used market mechanisms (non-subsidy) to maintain affordability. About half of those reported using smaller unit sizes and efficient floor plans to increase affordability; about a quarter used production building and infrastructure efficiencies, and a third reported using low-cost materials (a low number which is somewhat surprising). Other approaches included accessory dwelling units, multi-family housing, better design, and “value engineering”. Respondents were particularly positive about the long-term benefits of smaller unit sizes. Comments include: “Build affordable housing that takes little maintenance. Do not use cheap materials. Small units have fewer amenities so when restrictions are lifted they are still affordable. Cheap materials will not improve affordability over time. Smaller floor plans will. Smaller units mean smaller utilities. Easier for maintenance and expanding.”

No respondents in our survey answered yes to the question “Do you believe that a private-sector-only approach is viable for providing affordability in walkable neighborhoods”. Respondents who did see a role for “market mechanisms” to achieve affordability were split on whether these could deliver long-term affordability – 9 respondents indicated that market mechanisms could deliver long term affordability, while 9 said “no”. For those who said “no”, they commented that it “hasn’t happened naturally”, that there “needs to be a partnership with the community” and that market solutions were “not going to solve much in a widespread manner”. One respondent summed up the dilemma: “If there is no mechanism for keeping the sales price of a home “affordable” then it will eventually increase. But, you need to allow people to make a “profit” too so they are not stuck in the affordable housing market for ever.” Another respondent said: “It is important to let the market drive the product, not to try to fix it for a gain in value.”

But there were creative ideas beyond the need for more subsidy: “Start buying foreclosed loans or leasing them on affordable basis; Find ways to develop housing in more “wealthy” areas for middle/lower income individuals in the workforce so that it decreases transportation around the city; Look for innovative way to have lower cost rental units for people like a ground floor flat. Build smaller single family homes. Increase density for multi-family; Re-entitle single family land. Reposition “for sale” product lines to “for rent”. And this: “Use as many tools as you can. Affordable housing should be mixed in as seamlessly as possible in a neighborhood. Stay away from one size fits all strategy. Keep it diverse.”

What are the barriers to affordable, walkable development? What changes are needed?

Most of the questions in the survey probed what respondents felt were the most significant barriers to affordable, walkable neighborhoods, and what reforms were most needed. Responses can be grouped into 5 categories:

- The need for financing and access to capital and subsidy
- The need for reform of financial regulation
- The need for reform of land use regulation
- The need for incentives
- The need for better communication and networking

Financing

Respondents verified that financing mixed use/mixed income developments is now more difficult than ever. 71% of respondents said they had encountered significant barriers to financing mixed-use, mixed-income development. Respondents were asked what they saw as the biggest hurdles to providing affordable housing in walkable neighborhoods. Of the 24 respondents who reported having difficulties getting financing, 22 cited the problem of financing mixed use development. They cited the difficulty of commercial lending, of steep investor/lender return requirements; and that costs require that you charge “certain rents” that limit affordability. They cited “lack of understanding in the financial community” and that the banks do not know “which department to send the financing to”. FHA limits on commercial development were cited, although it was also noted that the cost of financing without FHA was very difficult. The difficulty of financing brought out the conflict between the need for housing in walkable neighborhoods vs. the need for housing where land is cheapest. One respondent argued it this way: “The location of mortgage product is not useful in high price areas. I disagree with location efficient mortgages. We should work in areas with low demand.”

Respondents had a number of suggestions about financing (see table Q10), including: “banks should start lending more”; the need for “greater levels of subsidization” and that there should be “Some form of credit enhancement or bond guarantee”. Other comments on financing included: “Construction financing is needed; There should be a mix of subsidy and capital funding; We need to extend/improve the tax credit program, and tax credit exchange program; We need land contributions and lower impact fees; Land, HOME funds, and anything to offset infrastructure cost; It’s about predictability and the need to offset costs; More low income tax credits are needed; Expand workforce housing funds; There should be specific grants, etc. to bring down the cost basis for development; affordable housing can work but only if you provide a product that is worthy of market rate rents.”

Respondents often talked about the difficulty of getting money in general. Representative comments include: “Outside lenders don't want to take risks on funding affordable housing; Tax credit investment has dropped drastically (30%)”; and “Unless you have a premium location income doesn't support cost. Not enough cash flow”. In

terms of subsidy, the most cited suggestions were to increase tax credit programs, reduce impact fees, and provide contribution of land. Bond measures for infill housing (per California), direct subsidy, low-interest loans, land trusts, and federal infrastructure tax credit that provides funding for early development like roads sewer and water were also cited. One respondent suggested that “Communities should think about having usable land acquisition.” Another cited the difficulty of “finding good locations to develop good affordable housing especially in cities where you can't expand anymore and you have to build over or remodel.”

Financial regulation

There is a large literature on the factors that limit the production of affordable housing in terms of regulatory barriers. Rosenthal’s “The High Costs of Low Income Housing” (2009) explained the litany of problems, many of them having to do with financial regulation. Many affordable housing advocates argue that affordability in walkable, mixed use development requires a fundamental overhaul of the basic structure of underwriting for housing assistance (Gyourko and Rybczynski, 2000). Single purpose, narrowly focused funding criteria are a deeply entrenched norm across the board – in HUD programs, in LIHTC criteria, in the secondary mortgage market, and in mortgage insurance. In addition, the current restrictions have made “main street” illegal in most of America, a setting which has in the past been an important place for affordable housing in walkable contexts. Currently, federally backed programs put a cap of 20% on non-residential development. This could be changed to allow apartments, condominiums and work live space to be included as eligible in retail and commercial districts. The basic structure of underwriting needs to be changed so that mixing incomes and uses and integrating rather than segregating special needs populations are concepts that are rewarded, not confronted with numerous obstacles.

Respondents were asked directly about the issue of requirements for mortgage insurance. About 2/3rds of respondents agreed that reforms of FHA, VA, Fannie Mae and Freddy Mac would help increase the provision of affordable housing in walkable neighborhoods. Specifically, respondents pointed to a need to increase the allowable ratio of commercial space to allow for more mixed-use buildings, as well as loosening “regulations on financing for apartments and attached units” and the need to “raise the floor for eligibility”. Other comments were: “FHA qualifications are 20% commercial to residential” when it “should be 50%”; “No one lends on mixed use. We end up getting variable rate loans”; and lenders “can't understand the projects”. They cited a lack of communication: “housing people don't understand commercial building and use” and there is also a “lack of understanding in the financial community”.

Respondents seemed to agree that “rethinking those goals and commitments would be very helpful,” although respondents complained that FHA was “backlogged a year” and there were “no people to process applications”. Respondents thought reform would be “difficult”, that it was “just one more tool in the arsenal” and that “no single reform can solve the problem.” Another said they were “Not a big believer in federal programs regarding housing, big programs are dysfunctional and seem to be more of a

problem than a solution. States and local government should take care of the housing situations themselves and have more flexibility doing so.”

Land use regulation

A number of publications have summarized the ways in which local land use regulations of all kinds undermine affordability (Downs, 1991; Glaeser & Ward, 2006). The U.S. Department of Housing and Urban Development has its own clearinghouse devoted to the topic (<http://www.huduser.org/rbc/>; <http://www.housingbarriers.com/>).

Respondents had some suggestions for making regulations less burdensome, especially for affordable housing: “Fast-track good projects; Laws should be liberalized; Stop trying to prescribe every detail; Best government action would be to reduce fees such as impact and transportation fees; Reduce hassle to build; Loosen building codes; Provide developer more freedom to build; Make it illegal to discriminate in housing forms; Reduced Housing Impact Fees; Provide reduced approval timeframes and "special" treatment to move quickly through the process; Simplify things for one; The review process is hard and expensive; Give people the density they need to make communities walkable. Give them all the density you want.” One respondent said that there was a “need to reconfigure zoning...[not] more subsidy.”

Incentives

We asked respondents to “suggest any specific program, policy or funding strategy that you think would get more developers interested in including affordable housing in their projects”. Density bonuses were by far the most cited policy, followed by “accelerated permit review “. Also in the “incentive” category were parking reductions.

One respondent suggested: “look at the incentives that are put into the creation of tax allocations and see if they can be enhanced. Keep incentives strong”. There was the idea that governments should “stop building islands of affordable housing and integrate them. They should use funds they already have to encourage the type of development they want to see built.”

Many respondents cited the need for zoning incentives (“give more weight to developments that meet that profile and reduce parking. Have zoning incentives. New forms of zoning that are quality based”). There was the idea that funds should be prioritized to walkable areas: “Affordable housing must be physically connected to jobs and resources. The working poor cannot afford the suburban lifestyle.”

In addition to density bonuses, there was the suggestion that developers be allowed to have more say in some zoning requirements. One respondent cited the Mass. 40b program as a good strategy. This is a state statute “which enables local Zoning Boards of Appeals to approve affordable housing developments under flexible rules if at least 20-25% of the units have long-term affordability restrictions”. As one respondent noted, “This doesn't cost government.”

Additionally, one respondent said: “Having a land trust as an operating partner is good. Community land trust partners would be the single best way.” In a separate question, 68% of respondents said they would “consider partnering with a community land trust to dedicate some portion of your project for affordable housing”. 7 respondents said “no”, while another 3 said they didn’t know enough about them to answer.

Communication

We asked respondents what advice they had “for other developers who are trying to include affordable housing in their New Urbanist projects.” Much of this advice could fall into the category “communication and networking”. There were comments like: “be committed and establish good relationships with the government and city you’re working with; Concentrate on the making of place, not just dwelling units; Be patient; Build public awareness from homeless to the 'house poor'; Get commitments at an early stage; Integrate goals into early steps of the project; Have a relationship between funders and non-profit; Find an affordable housing specialist; Seek out creative financing strategies; Embrace innovative building methods and materials; Keep your mind open and share knowledge; Understand the politics of it; Most rezoning is politicized; Be adept at the campaigns; Work with the community; Build alliances.” There was a suggestion for “People to broker partnerships”.

Respondents also offered: “Join the Congress for the New Urbanism; Network with other New Urbanists; Share information and success; Look at the vision for the area not just the singular project; Work with the community to get them to buy in and promote it to make it successful; Know who you’re marketing to so you do not dilute the affordable side with the market rate side; Find a good non-profit partner; Link with an organization that has experience and a commitment; Look for public sector cooperation; Partner with someone who can navigate the world.”

Recommendations

What can private foundations do with the above information? To a large extent, many of the recommendations seem out of reach of private philanthropic support – particularly as they pertain to changing government rules. In terms of reforming financing rules and land use regulation, the role of a foundation is likely to be very limited. This is also true of the idea of increasing incentives – private foundations are not in a position to institute changes to zoning codes, or implement incentives such as density bonuses. Both of these objectives require regulatory change at the local level.

There are certainly many opportunities for private foundations to support individual projects that are affordable and walkable. They could fund, through direct subsidy or land acquisition, affordable housing projects located in walkable, transit-served locations. But what other approaches could be supported, especially ones with a more widespread effect? What can the philanthropic sector realistically do to support regulatory reform aimed at the elimination of barriers to affordable housing in mixed-

use, walkable contexts? The sections below offer some very specific ideas about how foundations could increase their role in these efforts, ultimately stimulating more widespread development of walkable, affordable neighborhoods.

Advertise the benefits of mixed-income

First, foundations could support more research that emphasizes the positive aspects of mixed-income development. They could help make the benefits of diversity more immediately recognizable. Those working in this area might be surprised to know how little attention and support this idea receives. As one recent article summarized: “The Charter of the Congress for the New Urbanism (CNU 1999) and *The Death and Life of Great American Cities*, persuasive and intuitively appealing though they may be, are not based on systematic enough measurement of diversity to tell us enough about what kind of diversity matters, for whom, and at what scales” (Pendall & Parilla, 2011: 39).

As New Urbanists know, wealthier residents are unlikely to want to move into an area that contains affordable housing—or even housing occupied by people with slightly lower-incomes than themselves—based on fears about property values and the quality of local services, especially schools. The repeated dismantling of this worry in terms of the effect of low-income housing on property values notwithstanding (Galster et al., 2003), the perception that parents will have to send their children to under-performing schools and expose them to higher levels of crime and other dysfunctional behaviors is a very significant issue. In response, foundations could play a role in helping to dispel fears by supporting studies that uncovers the positive effects.

There is a need to find ways to communicate that the multiple objectives of social diversity are mutually reinforcing: that diversity is a generator of economic health, and improved access to all kinds of services is a clear and highly beneficial outcome of diversity. Civic institutions will be needed to engage residents in ways that overcome their fear of others, help them take control of whatever public safety issues arise, and work to build social connectedness, not isolation and exclusion. More effort is needed to connect multiple neighborhood-level interests in ways that are mutually sustaining.

Fostering social and economic connections within socially heterogeneous neighborhoods involves increasing the capacity of different kinds of neighbors to work together. This does not mean everyone in a diverse neighborhood has to be friends, but it does mean that a certain level of familiarity will need to be encouraged in order to make a socially complex place work. Foundations could find ways to help residents be engaged and civically oriented, helping residents feel that their voice is genuinely heard, and that whatever anxieties they have about living in a diverse place are addressed.

There are plenty of prominent people to enlist in this cause. Cornel West’s (1991) view is that “sense of home” is a place that recognizes the importance of difference. Robert Putnam (2000) has explored how diversity generates “bridging” social capital, the all-important kind of capital that occurs among people of different socioeconomic groups. Scholars have hypothesized that social diversity, not homogeneity, is the basis of “active neighboring”. Amitai Etzioni is proposing a “diversity within unity” platform that meshes, at least philosophically, with the goals of affordable,

walkable neighborhoods. Others have explored the power of diversity as a tool for rebuilding social capital, documented in books like *Dry Bones Rattling: Community Building to Revitalize American Democracy* (Warren, 2001). The notion that community can be diverse, whereby groups maintain separate cultural identity, and where homogeneity is not essential, goes against conventional views about neighborhoods in America. Foundations are needed to support that counter-conventional view.

Advertise good practice

Urban planners and designers have been struggling for decades with the best method for achieving walkable, affordable urbanism. Best practice involves both design innovation (how to integrate smaller, more affordable units) as well as policies and programs. A lot has been tried – some successful, some not. Foundations could help support what works – where have walkable, affordable neighborhoods been developed, and what practices were instrumental? Some foundations have been giving awards for new types of codes meant to stimulate walkability (e.g., form-based codes, which are supported by The Driehaus Foundation), but those awards do not address the issue of affordability in those locations.

The support of best practice does not have to be solely focused on designers. Some innovative local governments deserve recognition. For areas that already have strong regulatory requirements, such as inclusionary zoning, the key concern is whether affordable housing is actually being located in walkable places. This is often not the case, since development in a walkable, mixed use format requires additional cost and regulatory burden. Where have communities helped ease the regulatory requirements for projects that are specifically walkable? In some states, developers may be inclined to pay into an affordable housing fund rather than develop mixed income housing within their own projects. What communities have found ways to expedite these complex requirements and encourage developers to satisfy their affordability requirements in walkable, pedestrian-oriented ways?

Related to this objective, there should be support for research that keeps track of progress in meeting social diversity goals – where, exactly, have communities achieved the goal of walkable neighborhoods that are inclusive? This would require setting quantifiable measures, which is currently not pursued. In New Urbanism, for example, actual achievement of socially diverse community-building is optional. Builders of exclusive resort communities are welcomed into the club, even given awards. There is no accounting of social goal achievement, little understanding of what it will take to achieve equity, little disclosure about the failure to get there so far. Developers of high-end resort communities are welcomed with fanfare while affordable housing developers are often non-present. Foundations could support a program that gives a special award to any New Urbanist development that meets its social diversity objectives.

More ambitiously, they could fund a demonstration project that could be used to work through the ins and outs of creating a truly diverse New Urbanist community – outside of the realm of government funding via HOPE VI – perhaps one that partners with a Community Land Trust (this is discussed in detail below). Or foundations could

work with local governments to support prototypical, catalytic projects. One strategy would be for local government to provide a density bonus and foundations to provide an additional incentive by subsidizing the required design work, ideally via a community-based design charrette.

Socially diverse, walkable neighborhoods require an extra level of effort to ensure that services are matched to a diverse population. There is a need to support the efforts of those who have found a way to resolve this significant, practical problem – that different kinds of people living together in one neighborhood are going to require different kinds of services and facilities. For example, public transportation and affordable daycare are likely to be much more important to poor families than wealthy ones (Goetz, 1996). African-Americans may have different tastes in neighborhood attributes than white residents. Foundations can involve themselves by supporting efforts that ensure that the type and spatial location of amenities in affordable, walkable neighborhoods are appropriate to residents with very different kinds of needs. Where has this been successful?

Foundations could consider subsidizing design support for developers unaccustomed to mixed-unit type or mixed-use design. They could support developments that make use of design-based increases in affordability via mixed use design, including integration of housing unit types, small units and lot sizes, and, perhaps most importantly, dissemination of the design and development skill needed to achieve this kind of variation. The goal would be to make these project more visible in locations where market-based approaches to housing affordability may ignore neighborhood context as an important dimension. Given the fact that 60% of the respondents in a survey of New Urbanist developers (reported in Steffel Johnson & Talen, 2008) cited “inappropriate mix” as the reason for not mixing housing types, there is evidence that many developers are unknowledgeable about how to make the mix work.

Foster communication and partnerships

As our survey revealed, many affordable housing developers stressed the need for better communication and networking to achieve their goals of affordability in walkable locations. Though their goals overlap, there is precious little networking between design-oriented and policy-oriented approaches to walkable, diverse communities.

To address this need, foundations could help build bridges, perhaps by sponsoring conferences or other networking opportunities that put affordable housing advocates, urban designers, and funders in the same room, stimulating a more direct and active dialogue among the players and constituencies involved. What is needed is a better merger between good design and good policy, a merger between community development and affordable housing advocacy groups, together with designers and developers. This is likely to be welcomed. Those involved in neighborhood revitalization from the policy side have acknowledged that one reason they have not had more success is “a lack of strong, organized constituencies” (Blackwell & Bell, 2005).

One objective of this dialogue might be to jointly author a model “affordability code”. The code could be used to advance a local government’s ability to coordinate design, policy and financial mechanisms needed to stimulate affordability in walkable neighborhoods. The overall logistics of making mixed-income communities work from a financing and operational standpoint are daunting. Partnerships could be guided by the adoption, at the local level, of a model affordability code that helps locate affordable housing in walkable neighborhood contexts. This code would include design ideas for inclusive neighborhoods, as well as regulatory, financial and other policies to be implemented locally. Several affordability codes have already been proposed (<http://www.transect.org/modules.html>). National organizations could be enlisted to further refine and promulgate these practices. Foundations could provide the necessary impetus to make this effort happen.

An untapped resource: the community land trust model

The recommendations from the survey were almost all aimed at changing government – how it subsidizes, finances and regulates affordable housing. Several respondents mentioned the value of the community land trust in procuring affordability in a walkable context, but the idea is largely untapped. Full advantage should be taken of the growing Community Land Trusts (CLT) movement and its ability to provide long-term, affordable homeownership in walkable, mixed-use and mixed-income neighborhoods. While these programs are locally adopted, foundation involvement could stimulate wider implementation. The paragraphs below focus on the connections that could be made between CLTs and New Urbanism specifically. Suggestions for how foundations could support these connections are also made.

A community land trust (CLT) is a private, non-profit organization that owns land for the purpose of providing affordable housing. CLTs take land out of the speculative market, separating the cost of land from the cost of the housing unit, and keeping it permanently affordable to low-income families. CLTs are often focused on home ownership, but have also been used for rental housing, multiunit condominiums, live/work units, and homeless shelters, demonstrating that CLTs can be adapted to a variety of contexts and applications (Davis, 2010). The common denominator of these applications is that CLTs remove land permanently from the market, and, structural improvements are kept separate from the land. Long-term affordability is maintained because the cost of land is taken out of the equation, and because there are restrictions on resale. CLT land can be used as collateral to leverage new sources of funding for improvements that then go back into the neighborhood. The idea is to capture the “social increment” of land and development.

It is significant that the development of community land trusts parallels the rise of New Urbanism. In the U.S., the first urban CLTs started in the 1980s; by 1995 there were 100, by 2005 there were over 200, and now, there are 240 in 45 states and D.C. (Davis, 2010). Most CLTs are small, with under 100 units in their portfolios (Sungu-Eryilmaz & Greenstein, 2007). Just as there is a national organization that connects the efforts of hundreds of private developers, architects and planners (CNU, www.cnu.org),

there is a national Community Land Trust Network (www.cltnetwork.org) that does the same for CLTs.

Ideologically, the core idea that links the two movements together is the conviction that property has significant social value. Both reject the individualistic impulse of American land development, especially large-lot, exclusionary and car-dependent single-family housing. Both value inclusion and diversity. Both recognize that the high cost of housing is a function of the social value of land. This has been realized in the case of New Urbanism, where very small units can command very high prices solely on the basis of the social value of the community, with its walkable streets and well-designed public realm. What is not clear is the degree to which New Urbanists recognize that this is a problem. Do they see it as problematic that great design fuels not only economic growth, but also “market forces that accelerate speculation, increase property values, raise taxes and rents, and ultimately – perversely – drive many residents out of the area” (Davis, 1984/2010: 372)? Are the New Urbanists prepared to trade limits on private equity for an expansion of access to walkable urbanism? In a nutshell – are they prepared to take socially created value away from private developers and individual landowners?

The two movements share a common heritage: the Garden City movement, which pioneered the idea of community-owned land in the early 20th century. The theme then, and now, is that land should be treated as a community resource. Ebenezer Howard believed that new cities were needed as an alternative to “chaotic” cities “founded in selfishness” (Howard, cited in Beevers, 1988: 31-32). This was the sentiment that inspired the town commons in New England, John Stuart Mill’s economic theory that land value is created by society rather than individual effort, and the idea advanced in 1879 by Henry George in *Progress and Poverty*. George proposed a single tax on land (rather than the nationalization of land), so that society – which had created land value in the first place – would reap the benefits. Ebenezer Howard was inspired by this proposal, and proposed a system in which land was owned by the community, and all occupants were charged rent to pay off the cost of the land and help run day-to-day operations.

In the U.S., garden cities were developed throughout the 20th century. Based on Howard’s idea, a number of these were planned communities where land was communally owned and buildings were individually owned with a long-term lease. As described in Davis’ *The Community Land Trust Reader* (2010), developers of these early land trust communities had connections to Mahatma Gandhi, the Jewish kibbutz system, progressive era planners, the TVA, and Martin Luther King. They were inspired to create places like Yellow Springs, Ohio (where, interestingly, Robert Davis, the developer of Seaside, went to college). In the 1960s, proponents of CLT communities read Lewis Mumford and Jane Jacobs. Part of the motivation for a CLT was self-sufficiency and economic independence. Accordingly, many CLTs were structured as cooperative agricultural communities (and in fact, were mostly rural). There was an emphasis on self-reliant villages, self-governance, local arts and crafts, and the development of local industries.

Many of these ideas resonate with New Urbanists. The idea was picked up on by James Howard Kunstler, for example, who argued the importance of land value taxation in his book *Home from Nowhere* (1998). Despite the linkage, and despite the common heritage via the Garden City movement, there is currently almost no actual connection, formal or informal, between the CLT movement and the New Urbanist movement. CLTs are more interested in permanent affordability and serving low-income people; the New Urbanists are more interested in walkability and design of the public realm. It is revealing that, whereas the CLT movement connects to Garden Cities from the standpoint of finance, governance, and ownership of land, for the New Urbanists, Garden Cities are a significant precursor from a design standpoint – especially Raymond Unwin’s articulation of Garden City principles in England.

The merger of these two impassioned movements could, however, be quite powerful. What is particularly appealing is the idea that the CLT model operates to some degree outside of the boundaries of government housing programs and policies like subsidies and inclusionary zoning, although they can certainly work in tandem (many CLTs rely on funding from public agencies). There is a “bottom-up” spirit to the CLT. It does not attempt to take on the failed policies of governments, nor does it rely on government programs; CLTs rely on private initiative. Another important aspect of CLTs is that they can play a role in ensuring that wherever public dollars are spent for community development, revenue from the increases in property value go to the community, not private developers. This is essentially the idea behind Tax Increment Financing – but it was also the idea behind Ebenezer Howard and Henry George.

Unlike affordable housing delivered in the form of temporary subsidy to low-income people (i.e., vouchers), CLTs create permanent affordability. In this sense the CLT is somewhat radical, and, despite increased popularity in recent years, the idea of permanently private, non-market ownership is “fighting for acceptance on a national stage” (Davis, 2010: x). This constitutes another commonality between CLTs and CNU – the difficulty of gaining acceptance for an unconventional development type. One example is in terms of financing. Just as CNU has been frustrated by the inability of lenders to recognize mixed-use development, CLTs have encountered the problem that banks are reluctant to loan money for houses built on leased land.

Despite all the commonalities between these two land reform movements, the connection between them is almost totally missing. What has historically been absent from the CLT model is a connection to urban design. There has always been an interest in good planning, but the focus is on permanent affordability, not whether or not a community is walkable and well designed. This is changing, to some degree. One of the most prominent CLTs is associated with the Dudley Street Neighborhood Initiative in Boston, a place-based community whose goals are in line with preserving diverse, walkable urbanism. Another example is that CLTs are very much interested in preserving affordability – and fighting gentrification and displacement – in areas currently served by public transit. In a speech to the National CLT Conference in 2000, Chuck Matthei, executive director of the Institute for Community Economics (a strong partner of CLTs), said “Sprawl, smart growth – these are other arenas where we have to work together...good environmental initiatives will have bad social consequences if the

conservationists don't learn to adopt some of the tools and techniques that are characteristic of our work in the CLT movement" (Matthei, 2000/2010: 283).

The New Urbanists, on the other hand, have not looked in the direction of the CLT movement. And yet the goal of residential security – long-term affordability, which is what CLTs deliver – should be integral to New Urbanism. If New Urbanism wants lasting effect, they will need to engage with some model of private, non-market ownership to deliver on their diversity goals. They will need to embrace the idea that land for affordable housing should be removed from the marketplace, and some limits should be put on the resale of housing so that affordability is retained long term. As data on increases in land costs in TODs is now making clear (Quigley, 2010; Pollack et al., 2010; Haughey & Sherriff, 2010), the notion that some land must cease to be a commodity so that affordability can be retained in walkable communities, especially transit-served locations, should be central to the CNU mission.

How could this partnership between the National CLT Network and groups like CNU be fostered? This would involve making the development community of CNU aware of what CLTs offer, and making the National CLT Network aware of the planning and design expertise of CNU. Of specific interest to CNU developers might be the 2011 CLT Network Model Ground Lease, which provides options for the ground lease resale formula in CLTs, and importantly, was formally approved by Fannie Mae for use with its mortgage products. Also available are model articles of incorporation and by-laws. Of interest to the CLT Network, on the other hand, might be the codes, modules, and tools that CNU members have developed that support walkable, mixed-income and mixed-use development.

More specifically, private foundations could play a role in fostering the linkage between the National CLT Network and the CNU by:

- 1) Sponsoring conferences, symposia, and other venues for open dialogue and communication. Absent these connections, these movements are moving in parallel directions that fail to take advantage of the obvious synergies that could be leveraged. CNU could help bring the CLT movement into the mainstream. CLTs could help CNU develop new sources of funding for mixed-income neighborhoods, beyond federal subsidy via HOPE VI, which has been CNU's primary source.
- 2) Stimulating interest in land donations from private parties, one of the most important forms of support for CLTs. CNU maintains linkages with a wide network of developers and landowners who share a commitment to walkable, diverse urbanism. There might be interest in donating land in exchange for development of affordable housing in a way that creates mixed income housing opportunities but relieves developers from monitoring affordability, enforcing occupancy restrictions, and providing long-term support of low-income residents. Working with CLTs also has the advantage of freeing developers from having to obtain multiple sources of acquisition financing.

- 3) Building partnerships in which New Urbanists play a proactive role in ensuring that CLT developments are walkable, mixed-use, mixed-income, and well designed. Whereas CLTs are primarily focused on land acquisition, New Urbanists can play a role in ensuring that the development of this land is well designed. Urban codes, retrofitting, sprawl repair, complete streets, and other tools in the New Urbanist toolbox might be particularly useful. New Urbanist design principles help foster the integration of affordability in mixed-income, mixed-use contexts, and applying this is especially needed since CLTs often own land in declining neighborhoods. How can CNU help CLTs turn their acquisitions of vacant, foreclosed properties into mixed-use, mixed-income neighborhoods?

Two land reform movements, CLTs and CNU, have much in common, but no formal connection. There is no mention of CNU or New Urbanism in the 2010 *Community Land Trust Reader*, just as there is no mention of land trusts in any New Urbanist literature. Help is needed to take advantage of their overlapping interests, and energies. Both have highly motivated constituencies. Could their efforts be connected in an effort to address deficiencies in each?

Conclusion

Fundamental change is needed if the inclusion of affordable housing in walkable, mixed-use neighborhoods is to become more widespread. Many fear that unless this happens, the goals of reform movements like New Urbanism will be profoundly compromised. What is needed now is specific action to make affordable housing in walkable, mixed-use neighborhoods a common reality.

In the effort to increase affordability in walkable neighborhoods, federal policy, financial regulation, and local land use control are often the targets of reform. While these changes are not likely to be affected by philanthropists, foundations could play a very important role in elevating the importance of affordability in walkable contexts. This is needed because few groups are specifically dedicated to making the connections between affordability and walkability. Groups like Policy Link, The Institute for Community Economics, and the Urban Land Institute are predominantly concerned with provision of affordability, not necessarily in walkable contexts. By supporting conferences, research, awards, publications, charrettes, or even demonstration projects, foundations could provide some traction in the fostering of walkable, affordable neighborhoods more widely. Since there seem to be few philanthropic efforts devoted specifically to this purpose, the need for creative support is more important than ever.

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Appendix A. Survey Results

S1 Are you willing to continue with the survey?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1 Yes, I agree to participate	34	100.0	100.0	100.0

Q1 1. Please characterize the types of developments you have done in the past. Are you usually involved in for-profit development projects, non-profit development projects, or both?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1 For profit	16	47.1	47.1	47.1
	2 Non-Profit	3	8.8	8.8	55.9
	3 Both	14	41.2	41.2	97.1
	4 PREFER NOT TO ANSWER	1	2.9	2.9	100.0
	Total	34	100.0	100.0	

Q2 2. Have you ever been involved in projects where affordability for some portion of the project WAS REQUIRED BY LAW, such as through an inclusionary zoning requirement, or WAS REQUIRED AS A CONDITION OF APPROVAL?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1 Yes	21	61.8	61.8	61.8
	2 No	11	32.4	32.4	94.1
	3 PREFER NOT TO ANSWER	2	5.9	5.9	100.0
	Total	34	100.0	100.0	

Q3 3. What do you think of that kind of approach for generating more widespread affordability in walkable neighborhoods? Would you say that you...

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1 Strongly approve	4	11.8	19.0	19.0
	2 Somewhat approve	7	20.6	33.3	52.4
	3 Neither approve nor disapprove	7	20.6	33.3	85.7
	4 Somewhat disapprove	3	8.8	14.3	100.0
	Total	21	61.8	100.0	
Missing	System	13	38.2		
Total		34	100.0		

Q3A 3A. Could you elaborate on what you think of that kind of approach for generating more widespread affordability in walkable neighborhoods?

	Frequency
Affordability requirements result in affordability in walkable neighborhood because they have site criteria.	1
Approve when voluntary.	1
Better outcomes for providing for a reason vs. a requirement.	1
Depends on political circumstances. Need strong market to support inclusionary zoning.	1
Depends on the tools people have. City has strong financial tools to help facilitate affordable housing. LA not as strong a city for city help. Healthiest neighborhood has good diverse cross-section.	1
Doesn't work for all states.	1
Done in sloppy way that is against what we want to do. Policy people lack interest in details. Counterproductive.	1
For sale program and tax credit programs.	1
Good to have to include affordability. Public grants in NY the limiting issue.	1
Good way, but look at some incentives not just requirement. Depends on the markets you're in.	1

Greater density is only way it works	1
I generally agree with requiring developers to provide affordable housing in projects, as long as it is mixed in and not segregated. I also think there should be better incentives such as reduced fees and reduced approval timeframes.	1
Important to have that diversity in the neighborhood.	1
Inclusionary zoning simplistic approach to produce affordable housing.	1
It costs a lot of money to the developer. It's against market forces.	1
much better tools available, remove regulations that make housing less affordable. accessory dwelling units is a specific tool that makes housing more affordable. reduce zoning restrictions that make it difficult to create small units that are affordable.	1
OK as long as you can get the right balance of clients to keep of quality for people that are paying market rate.	1
Subsidies help.	1
The type of funding available. Funding scarce and these are targeted towards that problem. Home grants and others have delivery of affordable housing.	1
To get development done government needs to be involved. Credits and other tax credits.	1
Would like there to be other incentives. It can create a stigma in the neighborhood. Use density bonuses.	1

Q4. If any of your projects have included affordable housing (whether required or not), what mechanisms were used to maintain affordability? READ LIST, SELECT ALL THAT APPLY.

Q4 Tax Credits

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	0 No	20	58.8	58.8	58.8
	1 Yes	14	41.2	41.2	100.0
	Total	34	100.0	100.0	

Q4 HOPE VI funds

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	0 No	30	88.2	88.2	88.2
	1 Yes	4	11.8	11.8	100.0
	Total	34	100.0	100.0	

Q4 HOME funds

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	0 No	29	85.3	85.3	85.3
	1 Yes	5	14.7	14.7	100.0
	Total	34	100.0	100.0	

Q4 CDBG funds

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	0 No	30	88.2	88.2	88.2
	1 Yes	4	11.8	11.8	100.0
	Total	34	100.0	100.0	

Q4 Enterprise Community/ Empowerment Zone

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	0 No	30	88.2	88.2	88.2
	1 Yes	4	11.8	11.8	100.0
	Total	34	100.0	100.0	

Q4 Community Land Trust

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	0 No	30	88.2	88.2	88.2
	1 Yes	4	11.8	11.8	100.0
	Total	34	100.0	100.0	

Q4 Density bonuses

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	0 No	25	73.5	73.5	73.5
	1 Yes	9	26.5	26.5	100.0
	Total	34	100.0	100.0	

Q4 Other (Please Specify)

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	0 No	16	47.1	47.1	47.1
	1 Yes	18	52.9	52.9	100.0
	Total	34	100.0	100.0	

Q4_Other	Frequency
Affordable through rentals	1
City loans	1
deed restriction	1
deed restrictions	2
Historic Tax credits, city bond funds	1
housing size	1
Market driven, Affordable b/c of location	1
No land value, a cost to the developer	1
promissory note	1
Property tax and some grants that don't need to be paid back	1

Redevelopment Funds, State Bonds for Housing, Personal Funds	1
rent subsidies, loans or grants	1
restrictive covenants	1
Retain ownership	1
Soft second or second mortgage	1
The city is the gatekeeper.	1
Use of square footage	1

Q4 NONE OF THESE

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid 0 No	31	91.2	91.2	91.2
1 Yes	3	8.8	8.8	100.0
Total	34	100.0	100.0	

Q4 PREFER NOT TO ANSWER

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid 0 No	33	97.1	97.1	97.1
1 Yes	1	2.9	2.9	100.0
Total	34	100.0	100.0	

Q5 5. Would you be involved in using those funding strategies again?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1 Yes	26	76.5	86.7	86.7
	3 PREFER NOT TO ANSWER	4	11.8	13.3	100.0
	Total	30	88.2	100.0	
Missing	System	4	11.8		
Total		34	100.0		

Q5A 5A. Why would you NOT be involved in using those funding strategies again?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid		34	100.0	100.0	100.0

Q6. If no government or non-profit sector was involved in maintaining affordability, how was it accomplished? READ LIST, SELECT ALL THAT APPLY.

Q6 Smaller unit sizes

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	0 No	17	50.0	50.0	50.0
	1 Yes	17	50.0	50.0	100.0
	Total	34	100.0	100.0	

Q6 Efficient floor plans

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	0 No	19	55.9	55.9	55.9
	1 Yes	15	44.1	44.1	100.0
	Total	34	100.0	100.0	

Q6 Production building

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	0 No	25	73.5	73.5	73.5
	1 Yes	9	26.5	26.5	100.0
	Total	34	100.0	100.0	

Q6 Infrastructure

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	0 No	26	76.5	76.5	76.5
	1 Yes	8	23.5	23.5	100.0
	Total	34	100.0	100.0	

Q6 Low-cost materials

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	0 No	24	70.6	70.6	70.6
	1 Yes	10	29.4	29.4	100.0
	Total	34	100.0	100.0	

Q6 Other (Please Specify)

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	0 No	22	64.7	64.7	64.7
	1 Yes	12	35.3	35.3	100.0
	Total	34	100.0	100.0	

Q6_Other	Frequency
accessory dwelling units	1
better design	1
deed restrictions	1
Doesn't	1
Entitlements	1
Government Agencies are completely involved, "Value Engineering"	1
Land trust ownership	1
mixed with market-rate housing, 40% market rate, must be connected to inexpensive transportation	1
Multi-family	1
Not	1
Probably wouldn't be accomplished in Montana	1
would not use these methods without city and state involved	1

Q6 PREFER NOT TO ANSWER

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	0 No	26	76.5	76.5	76.5
	1 Yes	8	23.5	23.5	100.0
	Total	34	100.0	100.0	

Q6a 6A. Do you agree that the mechanisms you noted are about delivering initial affordability, not insuring it over time?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1 Yes	9	26.5	34.6	34.6
	2 No	9	26.5	34.6	69.2
	3 PREFER NOT TO ANSWER	8	23.5	30.8	100.0
	Total	26	76.5	100.0	
Missing	System	8	23.5		
Total		34	100.0		

Q6c 6C. Why do you say that?	Frequency
deed restricted	1
If there is no mechanism for keeping the sales price of a home "affordable" then it will eventually increase. But, need to allow people to make a "profit" too so they are not stuck in the affordable housing market for ever.	1
If you build a low-quality house you will have to put a lot of resources into it over time making it less affordable	1
Important to let market drive the product. Not try to fix it for a gain in value.	1
They don't support long term and this is short term cost saving.	1
Yes, because as renting it's hard to say what the market will do.	1

Q6c_Codes

		Frequency	Percent
Missing	1 PREFER NOT TO ANSWER	3	8.8
	System	31	91.2
Total		34	100.0

Q6b. Why not? IF NEEDED: In what ways do "private-sector" approaches insure long-term affordability?	Frequency
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Build affordable housing that takes little maintenance. No cheap materials. Sustainability.	1
Don't need measures to assure it.	1
For most part they do insure it.	1
Have to agree to 30 years of affordability to get some credits. Units smaller and have fewer amenities so when restrictions lifted they are still affordable.	1
In for rent units there are deed restrictions.	1
Smaller units mean smaller utilities. Easier for maintenance and expanding	1
Soft second and land trust are tools to maintaining. Increase delivery and maintain.	1
The market of looking for something that lasts with little maintenance	1
yes and no. cheap materials will not improve affordability over time. smaller floor plans will.	1

Q7 7. Do you believe that a private-sector-only approach is viable for providing affordability in walkable neighborhoods?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	2 No	8	23.5	100.0	100.0
Missing	System	26	76.5		
Total		34	100.0		

Q7B 7B. Why don't you think that a private-sector approach is viable for providing affordability in walkable neighborhoods?	Frequency
A private sector approach is viable in some cases but the question was whether private sector "only" was viable. In any case there must be some sort of public support involved.	1
Hasn't happened naturally. Land use is a big factor and land assembly.	1
Need a partnership so incentives are there and project is doable.	1
Needs to be partnership with community.	1
Not going to solve much in a widespread manner.	1
Partnerships needed.	1
Some policies needed. Rare only one developer will develop in walkable area. Need some kind of subsidy.	1
Deep subsidies for reaching all families.	1

Q7B_Codes

		Frequency	Percent
Missing	1 PREFER NOT TO ANSWER	1	2.9
	System	33	97.1
Total		34	100.0

Q8. If your projects generally do not involve affordable housing, why not? READ LIST, SELECT ALL THAT APPLY.

Q8 Lack of market demand

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	0 No	33	97.1	97.1	97.1
	1 Yes	1	2.9	2.9	100.0
	Total	34	100.0	100.0	

Q8 Neighborhood opposition

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	0 No	31	91.2	91.2	91.2
	1 Yes	3	8.8	8.8	100.0
	Total	34	100.0	100.0	

Q8 Government assistance unavailable

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	0 No	28	82.4	82.4	82.4
	1 Yes	6	17.6	17.6	100.0
	Total	34	100.0	100.0	

Q8 Too service-intensive

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	0 No	31	91.2	91.2	91.2
	1 Yes	3	8.8	8.8	100.0
	Total	34	100.0	100.0	

Q8 Mix of units types and prices is often inappropriate

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	0 No	30	88.2	88.2	88.2
	1 Yes	4	11.8	11.8	100.0
	Total	34	100.0	100.0	

Q8 Project requirements were prohibitively expensive

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	0 No	31	91.2	91.2	91.2
	1 Yes	3	8.8	8.8	100.0
	Total	34	100.0	100.0	

Q8 Affordable housing could not bring enough profit

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	0 No	29	85.3	85.3	85.3
	1 Yes	5	14.7	14.7	100.0
	Total	34	100.0	100.0	

Q8 Outside of core skill set

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	0 No	31	91.2	91.2	91.2
	1 Yes	3	8.8	8.8	100.0
	Total	34	100.0	100.0	

Q8 Impact upon appraisals and financing

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	0 No	32	94.1	94.1	94.1
	1 Yes	2	5.9	5.9	100.0
	Total	34	100.0	100.0	

Q8 Other (Please specify)

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	0 No	21	61.8	61.8	61.8
	1 Yes	13	38.2	38.2	100.0
	Total	34	100.0	100.0	

Q8_Other	Frequency
All involve it	1
All projects include affordable housing	1
Cost of plan and rent. Cost of building.	1
Doesn't like to mix affordable housing with other types	1
Financial restrictions	1
government restriction	1
lack of funding	1
Most of our projects include or require affordable housing and we generally partner with a non-profit to provide it	1
None	1
Not allowed in most places	1
Prohibited because of the complaints and political objections by local citizens	1
they do involve affordable housing	1
usually do not qualify for tax credits	1

Q8 PREFER NOT TO ANSWER

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid 0 No	21	61.8	61.8	61.8
1 Yes	13	38.2	38.2	100.0
Total	34	100.0	100.0	

Q9 9. What do you see as the biggest hurdle to providing affordable housing in walkable, diverse neighborhoods?	Frequency
Valid Affordable land is not necessarily the best neighborhoods. Needed infrastructural improvements around the city and outside of the developments itself. Collaboration with government.	1
Available capital.	1
Cost and investor/lender return requirements.	1
Cost of construction and infrastructure.	1
Current zoning and planning regulations.	1
development costs are generally higher, can be offset by higher density, but still have to sell at market rates. a challenge with low to mod income. also, requirement for amenities, county has a parks requirement. other municipal land development regulations and environmental requirements drive up costs for everyone. transportation impact fees are huge.	1
Economics.	1
Financing and development capacity.	1
Financing and workable financing then zoning and have encountered, nimbysm - not in my back yard.	1
Financing.	2
Financing. Commercial lending not available. Financing takes long time to be approved.	1
Funding.	2
High location value. Market makes them cost more.	1
In California air quality is a problem. The air quality laws prohibit some development.	1
Lack of financing and cooperation by local governments (city/state). The availability of innovative building materials and construction services.	1
Land Costs and Construction Costs are usually higher in well located, urban neighborhoods. Also, just the lack of opportunities.	1
Land costs and design requirements.	1
Land costs and neighborhood opposition.	1
Land economics. Very desirable so land and housing prices higher.	1
Land prices increase.	1
Land values too high. Due to zoning issues that limit densities. Constrained zoning.	1
Local government regulation.	1
mixture of factors.	1
National capital markets. Available credit a problem.	1

Not many of those types of neighborhoods in Phoenix.	1
Over specialization. 4 or 5 different things, but want to provide 20 different things. Some can't handle complexity.	1
Proper zoning is not available or not easily obtainable. Government incentives: tax credits, bonds, etc are not focused into these kinds of areas. Overall hurting economy.	1
public perception, more equity and less return	1
These areas want more expensive construction type. So costs require you charge certain rents. Middle income hard because less subsidies.	1
total development cost land a site cost	1
zoning	1
Zoning.	1

Q10 10. What would you like to see happen to overcome these hurdles?	Frequency
Affordable housing for seniors going to be biggest hurdle. Federal government has to step in.	1
Banks should start lending more once again. Cities should be made aware of opportunities, and fast-track good projects. Encouraging innovation in construction	1
Better public financial assistance. Appropriate market rate versus affordable ratio requirements.	1
Communities need mechanism for paying for it.	1
community embrace smart code policies	1
Efficient and effective planning. Collaboration with city programs	1
Existing housing subsidies could give more weight to developments that meet that profile and reduce parking. Have zoning incentives.	1
Good question. while I think local government should take a stronger role in locating and supporting affordable housing opportunities, it needs to be balanced with market rate to create better neighborhoods that stand the test of time. Need better planning and implementation plans.	1
Greater level of subsidization. Direct subsidy or indirect through government. Providing land. Density bonuses.	1
if govt will subsidize they must do so more to the market rate. rental housing does not match what we get from private pay residents.	1
Instead of inclusionary requirement if lands could be held for others to develop for affordability.	1
Laws be liberalized.	1

Localities that have control to put a plan to preserve and plan affordable housing before transit lines are built. Inclusionary zoning and allow developers to develop it. Tax financing. Range of housing subsidies from community. Zoning standards. Exchange density for affordability.	1
More financing.	1
More incentives.	1
Need better transportation.	1
New forms of zoning that are quality inform based and eliminate density limits and minimum parking regulations that drive up housing costs.	1
Not everyone should own a home. Need cultural shift to people wanting to rent in nice neighborhood.	1
Ongoing issue. Lack of good affordable housing. Too much put into owning.	1
People to broker partnerships.	1
Prioritizing funds to these types of areas. Affordable housing must be physically connected to jobs and resources. The working poor cannot afford the suburban lifestyle	1
Re-thinking regulations that restrict developments. Get public sector involved in funding.	1
Reforms underway, but will take time. Like to see demonstrations that problem not structural but perceptual. Reduction in sloppy thinking.	1
relax the regulations. make them more precise. stop trying to prescribe every detail such as landscaping, pavement, curbs. focus on bigger issues. streamline review process. more emphasis on affordable living, reducing transportation demand and needs. best transportation system requires the least transportation and makes living more affordable for everyone. suburban location expects redundant set of street networks, too expensive to build two sets of streets. build an efficient street network.	1
See state and commit money to affordable housing. Have to rely too much on federal funding.	1
Smart code: optional overlay. This holds developer to higher standard.	1
Some form of credit enhancement or bond guarantee. Contingent loan agreement.	1
Streamline application process.	1
tax credit more available to broader markets. expand low income neighborhoods.	1
Tax credits.	1
The smaller the square footage the easier it is to finance and make money. Large homes are hard to finance and break even on.	1
To make housing discrimination based on housing form illegal.	1
Urban renewal areas. Outside of city where land costs less.	1

Q10_Codes

		Frequency	Percent
Missing	2 NOTHING	1	2.9
	System	33	97.1
	Total	34	100.0

Q11 11. Do you think that FHA, VA, Fannie Mae and Freddy Mac reforms might provide an opportunity for providing more affordable housing in walkable neighborhoods?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1 Yes	23	67.6	67.6	67.6
	2 No	6	17.6	17.6	85.3
	3 PREFER NOT TO ANSWER	5	14.7	14.7	100.0
	Total	34	100.0	100.0	

Q11A 11A. Could you elaborate on your feelings about FHA, VA, Fannie Mae and Freddy Mac reforms that may, or may not, provide an opportunity for providing more affordable housing in walkable neighborhoods?	Frequency
About money and what's the cost. What's the duration of payback.	1
Again problem zoning. It forces income mix when problem is local not federal.	1
Changing current prohibition will help.	1
Depends on what reforms are and walkable neighborhoods not at top of the list.	1
Fannie Mae has enforced and said commercial space can only occupy 20% of the building. This dramatically increases cost and is harder to make it affordable.	1
Have a role. FHA backlogged a year, but no single one can solve the problem. Need cooperation.	1
If they give financing that is favorable and fast.	1
If you have reform and no people to process applications like they do in private sector you might as well not have them. Speed up process.	1
increasing allowable ratio of commercial space will allow for more mixed-use buildings.	1
It has potential to do so, but doubt on how feasible the reforms are	1

It might make it more difficult now. Income levels and costs per square feet not helping the problem. Need to look at it differently.	1
It's the only money out there for that. It doesn't require it, but it's all that can help.	1
Just one more tool in arsenal	1
Might be through FHA to get them to prioritize to low income families. Location of mortgage product not useful in high price areas. Disagree with location proficient mortgages. Work in areas with low demand.	1
Mortgage products may not create long term affordability	1
Not a big believer in federal programs regarding housing, big programs are dysfunctional and seem to be more of a problem than a solution. States and local government should take care of the housing situations themselves and have more flexibility doing so.	1
only if reformed dramatically. many problems are embedded in their codes and expectations, such as limits on rental percentage of total square footage. not expected in the near future.	1
Problem is they have to simplify everything and it's a complex issue. Need more flexibility to live works or other projects.	1
Programs not tailored towards mixed use. Create incentives for either mixed use or walkable neighborhoods. Mix programs.	1
Regulation is a useful tool. Not all of it a funding issue so these reforms may help.	1
Should be incentives. Currently it's harder.	1
They had trillion dollar investment quotas. Didn't meet them in all cases but rethinking those goals and commitments would be very helpful.	1
They need to free up some regulations on financing for apartments or attached units.	1
They provide attractive mortgages.	1
Those programs are not very useful however the Dpt. of Transportation has been making good progress that helps	1
VA has services they offer now that you have to be destitute to qualify for. raise the floor for eligibility.	1

Q11A_Codes

	Frequency	Percent
Missing 1 PREFER NOT TO ANSWER	3	8.8
System	31	91.2

Q11A_Codes

	Frequency	Percent
1 PREFER NOT TO ANSWER	3	8.8
System	31	91.2
Total	34	100.0

Q12 12. Have you encountered significant barriers to financing mixed-use, mixed-income development?

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid 1 Yes	24	70.6	70.6	70.6
2 No	7	20.6	20.6	91.2
3 PREFER NOT TO ANSWER	3	8.8	8.8	100.0
Total	34	100.0	100.0	

Q12A 12A. Could you elaborate on those barriers?	Frequency
banks want a lot more equity. hard to get that money	1
Big banks are hard to work with and finance with. Community banks have made it easier. Big banks wanted us to share costs on roads which is a disincentive.	1
Bridge housing did half a billion dollars in affordable housing. And all projects have a barrier. Financing or entitlement.	1
Conventional financing more difficult.	1
FHA qualifications are 25% commercial to residential and he would like it to be 50%. One floor commercial to one residential.	1
Financing is hard to do. Zoning also a difficult part and mixed income community acceptance.	1
Financing. Difficult to blend uses, but have got better.	1
Hard for lenders.	1
Housing people don't understand commercial building and use.	1

Lack of understanding in the financial community	1
mixed income is challenging, because the tool is low income housing tax credit so doesn't make sense to have mixed units in that.	1
mixed-use ratios	1
more problems with financing mixed use than mixed income. bank does not know which department to send the financing to.	1
No market for it.	1
No one lends on mixed use. End up getting variable rate loans. Mortgage market not good and so few lenders they can't understand the projects.	1
Not much financing to get these projects done.	1
Outside lenders don't want to take risks on funding affordable housing. Now there limited financing for market rate housing.	1
Regulation on 20-25% level of commercial use is a problem. Working to change it.	1
Regulatory difficulties.	1
Tax credit investment has dropped drastically (30%), which being the main source of financing for affordable housing and it has made things much more difficult	1
The cost of financing without FHA is 'special'. Significant input and cooperation.	1
Unless you have premium location income doesn't support cost. Not enough cash flow.	1
Zoning requirements, however it has improved recently. The world of finance. Need of more efficient and more accessible public transportation. Rise of energy costs.	1
Zoning.	1

Q12b 12B. What was the scale of the project being financed? Was it...

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1 A large scale land development without any building construction	4	11.8	16.7	16.7
	2 A project with multiple buildings	9	26.5	37.5	54.2

	3 A project at the scale of a single parcel or building	1	2.9	4.2	58.3
	4 PREFER NOT TO ANSWER	10	29.4	41.7	100.0
	Total	24	70.6	100.0	
Missing	System	10	29.4		
Total		34	100.0		

Q13 13. Do you have any advice for other developers who are trying to include affordable housing in their New Urbanist projects?	Frequency
be committed and good working with government and city your working with, concentrate on making of place not just dwelling units, engineering critical	1
Be patient. Make sure paperwork is all in order and all filled out. Follow all instructions. Simplify details.	1
Blend it into the neighborhood.	1
Encourage inclusionary zoning and coalition building. Public awareness from homeless to the 'house poor'.	1
Financing difficult to gain. Start buying foreclosed loans or leasing them on affordable basis.	1
Find a good non-profit partner	1
Finding ways to develop housing in more "wealthy" areas for middle/lower income individuals in the workforce so that it decreases transportation around the city	1
Get commitments at early stage.	1
In a CNU understanding you should offer it because it can make money. Part of diversity of product.	1
Integrate goals into early steps of project. Have a relationship between funders and non-profit.	1

It's a negotiation so need balance to resolve issues. City needs to be involved.	1
Join the congress for new urbanism. Network with other new urbanists. Share information and success.	1
Link with organization that has experience and a commitment.	1
Look at vision for the area not just the singular project. Work with community to get them to buy in a promote it to make it successful. Know who your marketing too so you do not dilute the affordable side with market rate side.	1
Look for innovative way to have lower cost rental units for people like a ground floor flat. Small scale affordable spread.	1
Look for public sector cooperation. What's helpful in parking, zoning, or pace of approval.	1
Look for tax credits and things that level playing field. Build smaller single family homes. Increase density for multi-family.	1
Make distinction between small well designed and large supply of it vs. projects and tax credits. Leverage design with program vs. bad project and good government help.	1
Need to create a place that has spirit. Not just pricy housing. Mixed component important to have high end places.	1
none	1
Partner with someone who can navigate the world like if you're using a tax credit.	1
Re-entitle single family land. Reposition for sale product lines to for rent. Use tax credits that support equity.	1
Really know state funding procedures. Find an affordable housing specialist.	1
Seek out creative financing strategies. Embrace innovative building methods and materials.	1
Tax credits.	1
There is always a design solution. Keep mind open and share knowledge.	1
Understand politics of it. Most rezoning is politicized. Be adept at the campaigns.	1
use as many tools as you can. affordable housing should be mixed in as seamlessly as possible in a neighborhood. stay away from one size fits all strategy. keep it diverse.	1
While subsidies are available use them.	1
Work with community and public policies are needed. Build alliances.	1
Work with local places to get support.	1

Q13_Codes

		Frequency	Percent
Missing	1 PREFER NOT TO ANSWER	3	8.8
	System	31	91.2
	Total	34	100.0

Q14 14. What, if any, program or contribution from government or non-profit organizations would be an incentive for you to include affordable housing in a future New Urbanist project?	Frequency
Always go back to money. Or other enhancements to property like density, but end of day about money.	1
best govt action would be to reduce fees such as impact and transportation fees. density bonuses work in some places, depends on location and market.	1
Construction financing.	1
Density bonuses and allowing for the developer to have more say in some zoning requirements.	1
Density bonuses.	1
Enable greater densities and reduce hassle to build.	1
Extending/improving the tax credit program, and tax credit exchange program	1
Having a land trust as good operating partner is good. Community land trust partner single best way.	1
Having mix of subsidy capital funding.	1
Land contributions and lower impact fees.	1
land, HOME funds, and anything to offset infrastructure cost. It's about predictability and offset costs.	1
Loosening building codes, providing developer more freedom to build.	1
Low income tax credits. Workforce housing funds.	1
Make it illegal to discriminate in housing forms.	1

Making it easier to finance a unit. Any incentive really like tax credits.	1
Mass. 40b program a good way 'best way'. Putting 20% affordability allows him to build more units. This doesn't cost government.	1
More access for it.	1
Reduced Housing Impact Fees Reduced approval timeframes and "special" treatment to move quickly through the process	1
right now, a minimum guaranteed return. pay closer to market rate.	1
Simplify things for one. Review process hard and expensive. Give people the density they need to make community walkable. Give all density you want. Restore urban planning profession.	1
Some manner of offsetting cost. Some way of providing equity.	1
Specific grants, etc. to bring down the cost basis for development. Affordable housing can work but only if you provide a product that is worthy of market rate rents.	1
Subsidies of some sort, or attractive easier financing.	1
Tax credits, assistant development charges.	1
Tax credits. Always people who are interested in using these.	1
Tax credits. Tax credits in areas that already have poverty.	1
There are programs for multi-family housing. Low interest rates and tax credits.	1
use FAA program for mid-market family. 221d4 for rental.	1

Q14_Codes

	Frequency	Percent
Missing 1 Don't know	1	2.9
2 NONE	4	11.8
3 PREFER NOT TO ANSWER	1	2.9
System	28	82.4
Total	34	100.0

Q15 15. Would you consider partnering with a community land trust to dedicate some portion of your project for affordable housing?

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid 1 Yes	23	67.6	67.6	67.6
2 No	7	20.6	20.6	88.2
3 Don't know enough about them	3	8.8	8.8	97.1
4 PREFER NOT TO ANSWER	1	2.9	2.9	100.0
Total	34	100.0	100.0	

Q16 16. Can you suggest any specific program, policy or funding strategy that you think would get more developers interested in including affordable housing in their projects?	Frequency
Accelerated permit review reduction of SDC credit and density bonuses. Carrot approach.	1
At state level should be included for density bonuses.	1
Bond measure just passed in California Trans infill housing measure. Look at that as it has been helpful.	1
Change land use laws to enable it.	1
Contribution of land and dispensation on impact fees.	1
Creating a tool box to get them to the table to have discussion about money. Find other currency.	1
Density bonuses.	1
Density bonuses. Direct subsidy.	1
Density incentives and parking reduction and money. Or low interest loans.	1
Economic survival. Incentive for developer is it may be an absolute necessity to survive in post housing bubble.	1
Federal infrastructure tax credit that provides funding for early development like roads sewer and water. And incentives built in.	1
Getting an expedited process and density bonuses.	1
If city had department that specifically versed in smart growth and smart codes to function better.	1
If there's money they'll do it. Look at what project can do with other tools.	1
Inclusionary Zoning.	1
It all comes down to \$\$\$ and time. Make is less expensive to provide and fast to get to market and developers will embrace it more.	1

Land trusts for housing purposes should be developed and created for the purpose of affordable housing.	1
Localized tools. Might not work everywhere.	1
Mass. 40b	1
Other outreach programs from communities.	1
Tax credit programs most effective. On local the community has to have money source with levy or bond.	1
Tax credits and density bonuses and freedom to design.	1
Tax credits and financial assistance for user.	1
Tax credits and land trusts	1
Tax credits.	1
Working with a non-profit developer	1

Q16_Codes

	Frequency	Percent
Missing 1 Don't know	2	5.9
2 NONE	6	17.6
System	26	76.5
Total	34	100.0

Q17 17. Do you have any other comments or suggestions that might help our investigation?	Frequency
Communities thinking about having usable land acquisition.	1
Community planning in zoned lots zoned traditionally. Need to reconfigure zoning. Don't need more subsidy.	1
Go to forums and it is a good way to get responses if you have questions.	1
Good survey!	1
Hard to see scope of problem and should look at state wide housing needs. Publications! Get a context from that.	1

Land trust could be improved so as not to restrain the upside for people. People buy houses for an investment first then for quality of life. Problem is that affordable housing done in concept of owning not renting. Consequence of cheap land in big country. Why own a house? Not the way to create wealth. You move to a place like New York not to buy house, but for a job or the place like Europe. Long term value of quality worth expense. Build great places and durable country!	1
Like to create jobs and housing as well as city centers if the states and city governments would move faster. Government needs to help housing industry. Affordable housing badly needed, mainly rental housing.	1
Look at incentives that are put into creation of tax allocations and see if they can be enhanced. Keep incentives strong.	1
Look at intersection between transportation and housing as total housing cost.	1
Look into AHPAA in Illinois.	1
Questions framed separating walkability vs. affordability.	1
Stop building islands of affordable housing and integrate them. Use funds they already have to encourage the type of development they want to see built. Dedicate funds from sect to be project based.	1
There is difficulty finding good locations to develop good affordable housing especially in cities where you can't expand anymore and you have to build over or remodel.	1

Q17_Codes

	Frequency	Percent
Missing 1 Don't know	1	2.9
2 NONE	20	58.8
System	13	38.2
Total	34	100.0