PLANNING BOARD

AGENDA

Thursday, February 14, 2019
7:00 p.m.

Call to Order

1. Recognition of Quorum
2. Approval of Agenda
3. Approval of Minutes // January 10, 2019
4. Comments from Public
5. Discussion of 2040 Land Use Plan Chapter 5 - Housing
6. Review of Staff Report of Departmental Activity for Previous Calendar Month
7. Reports from the Chairperson and Members

Adjourn

MINUTES OF
CITY OF CREEDMOOR
PLANNING BOARD MEETING
JANUARY 10, 2019
7:00 P.M.

PRESENT
In attendance were Chairman Ed Gleason, Vice-Chairman David Forsythe, Kenneth Fish, Mike Allen, Robert Gorham, Dennis Lester, Mildred Goss, and Steve Faucette. Also present was Community Development Director Michael S. Frangos AICP, CZO, City Clerk Kathi McCorkle, and attorney Kevin Hornik.

ABSENT
None.

CALL TO ORDER
The meeting was called to order at 7:00 p.m. by Chairman Gleason and a quorum was recognized.

APPROVAL OF AGENDA
Moved by Ms. Goss to approve the agenda; seconded by Mr. Faucette. The motion received an 8-0 vote.

APPROVAL OF MINUTES
Moved by Mr. Forsythe to approve the minutes of November 15, 2018; seconded by Mr. Gorham. The motion received an 8-0 vote.

COMMENTS FROM THE PUBLIC
None.

AMBERLEAF PHASE 1 FINAL PLAT
Community Development Director Frangos provided an overview of the Amberleaf development project. Following brief discussion, Mr. Forsythe moved to recommend approval for final plat; seconded by Mr. Allen. The motion received an 8-0 vote.

STAFF REPORT
Mr. Frangos provided updates on the CDO staffing situation, Cross-City Trail bidding process, code enforcement issues and the R-5707 intersection realignment project.

REPORTS FROM THE BOARD
Following brief discussion about holes in the dirt on US 15 north of NC 56, and the former Main Street Auto site, Mayor Wheeler introduced new city manager Korena Weichel.

Chairman Ed Gleason reported on his attendance at the recent SGWASA meeting regarding rate increases.

ADJOURNMENT

Moved to adjourn by Ms. Goss; seconded by Mr. Faucette. The motion received a unanimous vote and the meeting was adjourned at 7:43 p.m.

Kathleen J. McCorkle, City Clerk

American Planning Association
Creating Great Communities for All

February 2019

Housing Policy Guide

DRAFT FOR MEMBER REVIEW

Introduction

"In order for communities to function, there must be an adequate supply of housing in proximity to employment, public transportation, and community facilities, such as public schools. The housing stock must include affordable and accessible for sale and rental units, not only to meet social equity goals, but in order to ensure community viability. The development of a diverse and affordable housing stock must be carried out without sacrificing sound regulations that are in place to protect the environment and public health." — Housing Policy Guide, 2006.

While the goals of the 2006 Housing Policy Guide remain as valid as ever, progress has been mixed over the past 12 years. Many of the same challenges remain and some, particularly housing availability and affordability, have worsened. Many desirable communities are out of reach for those earning an average wage, and too many Americans must spend an inordinate amount of their income on housing expenses.

EMERGING TRENDS

1. **Inventory and conditions**

The nation's housing supply has continued to rise from 122.7 million units in 2004 to 134.1 million in 2016 but at a slower rate than previous years. While housing stock keeps ahead of overall household growth, it fails to meet the needs of changing socioeconomic characteristics of the population.

Housing starts have slowed, with an average of 0.8 million units built annually from 2010 through 2016 compared to a 1.1 million average previously. The percentages of unit types in the national housing supply varied slightly: The number of single-unit structures rose from 67 percent to 67.4 percent; multiunit structures were constant at 26 percent; and mobile homes declined from seven to 6.3 percent.

According to the U.S. Census Bureau's Characteristics of New Single-Family Houses Completed, the average size of single-family homes constructed nationally declined during the Great Recession from a high of 2,528 square feet in 2008 to a low of 2,402 in 2009, then steadily increased to 2,637 square feet in 2016. Beyond increased space, most of these new homes contain additional amenities such as multiple bathrooms.

The national average single-family home price was $356,160 in 2016, increasing 34 percent over a five-year period. While there are variations in household income, cost burden is measured as not paying more than 30 percent on housing costs. For an average owner not to be cost burdened, their income would have to be $103,200 annually to have afforded the "average" single-family home constructed in 2016. Renters can face an even higher burden.

Average home lot sizes decreased from a high of 18,871 square feet in 2009 to a low of 15,167 in 2013, rising the following years to 16,381 in 2015 and dropping to 15,641 in 2016. The National Association of Home Builders/Wells Fargo Housing Market Index found that the percentage of builders reporting a low or very-low supply of lots in their markets rose to 64 percent in 2017 from nine percent in 2009.

National annual average multifamily housing construction more than doubled from 2010 (155,000 units) to 2016 (358,000 units). Newly constructed units, unless subsidized as affordable housing, had higher sales and rental prices consistent with increased pricing of the newly constructed single-family homes. The deviation of construction and land cost increases and stagnating incomes put much of the newly constructed multifamily dwelling units beyond the reach of even those of median income.

According to the *State of the Nation's Housing 2018*, there are four primary impediments to stronger housing construction. The first is a deficient supply of skilled workers. The second is a rise in cost of building materials. Third is the depletion of developable lots and fourth, the impact of land-use regulations and zoning on the density and type of construction. Productivity gains in housing construction have lagged against other industries, an additional impediment to the market.

Lowered vacancy rates from 2010 to 2016, 2.4 to 1.8 percent in owner-occupied housing and 7.8 to 6.2 percent in rental housing, signal a tightening of the housing market. Vacancy rates are lowest in lower-cost housing, relaxing as the price of units increase.

Overcrowded conditions are reported slightly higher in the 2016 American Community Survey data, rising from 3.4 to 3.9 percent. The survey shows 3.3 percent of households live with more than one person per room while 1.2 million households or 1.1 percent live with more than 1.5 persons per room.

The National Housing Preservation Database indicates that of the nearly 4.7 million publicly supported rental homes, more than 10 percent with affordability restrictions will expire in the next five years. With more than 8.1 million extremely low-income households spending more than half of their income on rent, there is a shortage of approximately 7.4 million homes affordable to the extremely low-income households in need.

There has been an uptick in a loss of older housing inventory. A Hudson Institute analysis found that about 60 percent of low-cost units in 1985 were lost from the U.S. housing stock by 2013 through a combination of permanent removals (27 percent), conversions to other uses (18 percent), and upgrading to higher rents (12 percent). Moreover, just under a third of affordable rentals in 2013 had been low-cost units in 1985, underscoring the importance of affordable housing preservation.

2. **Affordability**

Perhaps the most significant economic trend of the last 12 years is the widening gap between the highest earners and the average wage. Those at the top of the income curve have seen their earnings increase while the majority has experienced stagnation or reduction. This has directly affected the housing supply, which is steadily bifurcating into strong or weaker markets while the middle range is shrinking.

Over 41 million households in the United States (approximately 35 percent) are described as cost burdened, meaning these households are spending more than 30 percent of their income on housing expenses. The numbers are increasingly dire for those households that earn roughly a minimum wage income. Assume the breadwinner in a household earns $10 per hour at a full time job; this equates to an annual household income of $20,000 per year. This income cohort represents 15 percent of U.S. households and more than 80 percent of these low-income households are cost burdened.

Further complicating the issue is the fact that wages have not increased proportionally to housing costs. After adjusting for inflation, wages are only 10 percent higher in 2017 than they were in 1973 (with annual real wage growth just below 0.2 percent). During that same period, the cost of housing increased almost 30 percent nationally and at significantly higher percentages in markets such as New York City, Los Angeles, San Francisco, Seattle, and Washington, D.C. According to the *State of the Nation's Housing 2018* report by the Joint Center for Housing Studies of Harvard University, "In 1988, when the first *State of the Nation's Housing* report highlighted historically high home ownership costs, the national home price-to-income ratio was 3.2, with just one metro posting a ratio above 6.0. In 2017, the national price-to-income ratio stood at 4.2, and 22 metros had ratios above 6.0."

As the cost per square foot to build housing continues to increase, a greater number of units built by the private market have moved to higher rent or for-sale units while losing lower rent or for sale units. With the average cost per square foot for new construction in the $150 to $300 range (geography dependent), it is impossible to build a new 1,750-square-foot single-family house that is affordable to households earning the U.S. median income of $55,322 (in 2016) without a public subsidy in the form of land, money, or both. Unfortunately, many of the state and federal programs are limited to assisting only those households at 60 percent area median income (AMI) or less. The reality is that housing is often unaffordable to households earning up to 120 percent AMI (and higher in many markets). A tiered approach to the provision of subsidies and economic incentives, especially at the local level, is necessary to ensure the construction and preservation of a wide range of affordable housing types in our nation's communities.

3. **Housing Location**

There is an increasing disconnect between job location and housing supply, placing greater demands on our transportation system and causing a greater proportion of time and income to be spent on commuting.

Long Commutes. Driven in part by the search for affordable housing, rising commute times are an issue both regionally and nationwide, adding even more expenses to full-time workers. Brookings Institution research found that between 2000 and 2012, more Americans took on outsized commutes: The number of jobs within the typical commute distance for residents in a major metro area fell by seven percent nationwide. The 2015 American Community Survey found that the country's average commute rose to 26.4 minutes in 2015, and the number of Americans who live in one county and work in another soared from 23.5 million to 40.1 million between 1990 and 2014, a seven percent increase. More time behind the wheel or on a bus or train is taking more money from the working poor.

The Census data shows the longest commutes are also the fastest growing. The number of workers who are over the age of 16 grew by roughly 1.7 percent from 2014 to 2015 (a total of 148.3 million workers). But the number of workers with 45-minute commutes grew even faster (3.5 percent). The number with hour-long commutes grew even faster than that (5.1 percent). And workers with extreme commutes—90 minutes or more—grew by the fastest rate of all (eight percent). At the other end of the spectrum, the number of workers with commutes less than 10 minutes actually shrank.

But research increasingly finds that for many, longer drives are a direct result of a dearth of housing near jobs, especially in increasingly expensive downtown districts. Our dreary national commute reflects larger choices about zoning and housing development, which add to the affordability crisis that has gotten worse over the last decade, especially for the poor and the middle class.

The median commute distance for those earning $15,000 a year or less has jumped from 12 to 21 miles between 2006 and 2013. There's also a pronounced racial dimension to the increase in commuting time: Brookings Institution research found that as more lower-income urban Americans are pushed to suburban areas due to rising rents, the number of jobs near the typical Hispanic (17 percent decline) and black (14 percent decline) resident in major metro areas declined much more steeply than for white residents (six percent decline).

Production. Nationally, the number of households grew by 11.2 million between 2005 and 2015, while only 9.9 million new housing units were constructed during the same period. Only 10 of the nation's 50 largest metros have produced enough new housing to keep pace with job growth in recent years. Job growth tends to be centered in the counties containing a core city while a greater share of housing units is added to the surrounding suburbs—leading to heightened levels of undersupply in the core cities.

There is a strong correlation between the number of jobs and rent growth from 2005 to 2015. Real estate values plummeted following the Great Recession and construction came to a near halt across the country, with the number of new housing units permitted to be constructed dropping to the lowest level on record in May 2009. Since then, the housing market and the overall economy have recovered, but new construction continues to lag. The number of companies building homes dropped by 50 percent from 2007 to 2012, and the construction industry is currently facing a serious labor shortage. The resulting lack of new construction is contributing to rising rents, which are creating an affordability crisis in many parts of the country.

In the post-recession period, most large metros areas are lacking in housing supply but are high in demand. When we focus on the post-recession period from 2010 to 2015, only 10 of the 50 largest metros added fewer than two jobs per residential building permit.

Cost/Income. Out of 30 metro areas that increased economic productivity, average wages, and standard of living since 2010, only 11 were able to distribute that growth across income groups.

4. **Housing Needs for All**

Over the past 12 years, home design has evolved to building homes that accommodate the changing demographics of our nation. More housing is being developed for a mix of life stages and at a range of price points, including extended families and caretakers; those who may need first-floor living and zero-step entries; larger families; and single-person households. A diversity of housing types accommodates all needs.

Universal Design and Visitability Principles. Creating a range of housing options for residents in a community is one way for older adults to not only remain in their homes, but also remain in their communities. Over the past decade, builders have implemented more Universal Design and Visitability elements in housing design as standard rather than as an option. The principles emphasize the design of buildings and environments that are accessible to all people, regardless of age, disability, or other factors.

Aging in Community. According to AARP's Public Policy Institute, the vast majority of people age 50 and older want to stay in their homes and communities for as long as possible. However, Fannie Mae's research anticipates that aging baby boomers will trigger an exodus in the housing market. Fannie Mae states, "The beginning of a mass exodus looms on the horizon, fueling fears of a 'generational housing bubble.'" Such a scenario "would reverberate through the housing market and economy." Fannie Mae's report states that "the number of homeowners who reach age 65 by the year 2026 will drop by 10.5 million to 11.9 million, more than the loss of 9.2 million in that age bracket from 2006 to 2016." A broader range of housing options benefits a broader range of people and households, including accessory dwelling units and smaller rental homes.

Cost Burden. Housing and transportation are the two biggest expenses in a typical U.S. household. Statistics suggest that the combination of housing affordability and affordable transportation is an issue for more than two-thirds of Americans, with the nation's lowest-income households absorbing the greatest costs. Access to alternative modes of affordable transportation, particularly transit, is critical to these households.

Future Home Owners. According to Moss, more than 32 percent of Americans age 18 to 35 currently reside with their family. There may be a number of reasons for this. The first is the lack of a range of housing options in regions throughout the United States. The second is the increased economic instability of young adults due to increased personal debt burden and, in some locations, lack of access to job growth opportunities. These two issues combined present barriers to future home ownership and economic stability.

Impacts of immigration. For decades, immigration has affected communities throughout the United States. According to Joint Center for Housing Studies data, immigrants currently make up 20 percent of renter households and 12 percent of home owners. From 2006 through 2016, these households have been shown to stabilize both urban and rural communities that might have otherwise lost populations.

Sustainable Design. In the past few years, efforts to create more sustainable homes have increased. There has been progress in the use of cleaner fuels and renewable energy for home heating. From 2010 to 2016 electric heat increased from 34.2 percent of the market to 37.7; solar increased from 1.26 to 1.82 percent. Utility gas/bottled/LP gas decreased from 63.1 percent to 62.5; however, fuel oil/kerosene increased from 15.6 to 16.1 percent and use of wood from 9.3 to 10.3 percent.

Increased interest in carbon reduction leads to greater focus on energy efficiency of lighting, plug loads, HVAC systems, and water-saving devices as well as improved building codes. While there is considerable variation in state policies, most encourage use of the measures cited above.

This factor and carbon reduction strategies in all other sectors is reflected in the steady decline of annual per capita energy use (300 million BTU) and CO_2 emissions (15.8 metric tons of CO_2) in 2017, lower than any year after 1970.

Clear indications of the energy market transformation is the rapid increase in the number of passive house and net-zero building projects in the country. Projects exist in states with more stringent building codes such as California and Florida, but are gaining traction in other states and localities that are committed to reducing greenhouse gases substantially by 2030 and 2050.

A passive house combines a high level of comfort with very low energy consumption through an efficient envelope requiring less heating and cooling. The number of passive house projects certified or in construction rose from 25 in 2011 to 350 in 2016, providing approximately 3,000 housing units. Net-zero buildings, very efficient buildings with solar and batteries that produce as much energy as they use, are increasing as states adopt more stringent energy codes. Currently the Net-Zero Energy Coalition estimates there are more than 5,000 NZE single-family homes and 7,000 NZE multifamily units nationwide. For example, by 2020 all new buildings in California will meet these standards, producing 100,000 NZE homes annually.

Homelessness. In 2017, the U.S. Department of Housing and Urban Development (HUD) reported that 553,742 people experienced homelessness in the United States on a single night. Two thirds of the homeless were located in transitional housing or emergency shelters, with the remaining third in unsheltered locations. Thirty-three percent of the homeless were in families with children; the remaining 67 percent were single individuals. Most of the families were in sheltered situations.

From 2016 to 2017, there was an overall increase in the homeless population of one percent, consisting of a rise in homeless individuals counterbalanced by a five percent decline in the number of homeless families. This is the first reported increase in national homelessness in seven years. The increase occurred in major cities with a decrease in the homeless in smaller towns and statewide. Across the nation there was an increase in the persons experiencing homelessness who were unsheltered. On a particular night in January 2017, approximately 24 percent of those experiencing homelessness were chronically homeless, a decline of five percent from 2007. However, the share of unsheltered chronically homeless increased from 65 percent to 69 percent.

Approximately half of the homeless are located in one of five states: California (25 percent), New York (16 percent), Florida (six percent), and Texas and Washington (four percent). There are also wide variances by state in the percentage of homeless unsheltered. ranging from a high of 77.8 in California to a low of 6.9 percent in Iowa.

POLICY POSITIONS

POSITION 1 *Modernize state and local laws to ensure housing opportunities are available, accessible, and affordable to all.*

Position #1A: The American Planning Association and its Chapters and Divisions support the modernization of state planning laws to ensure that state enabling statutes for zoning promote local planning efforts and provide housing resources to solve our most pressing affordability challenges. State involvement and resources are needed to ensure consistency and universal participation among municipalities. States should require binding comprehensive plans that both understand current and future housing trends and actively plan for the availability and affordability of housing. Mandates, funding, technical assistance, or other incentives may be used. Further, states should designate a single agency to oversee housing policy, support local planning, and achieve key production and affordability goals.

Position #1B: The American Planning Association and its Chapters and Divisions support the modernization of local zoning bylaws and ordinances to increase housing production. Local jurisdictions should adopt bylaws or ordinances, policies, and incentives that facilitate a range of housing types and densities and that serve a diversity of housing needs. Local jurisdictions should review and modernize bylaws and ordinances and planners need resources to make updates happen.

Updates to bylaws and ordinances should address mixed use and multifamily development, including affordability. Updates should also include rezoning for higher densities where there may be existing lower-densities. Local jurisdictions should consider reducing or eliminating minimum lot-size requirements, allowing greater height and density and reducing off-street parking requirements, and they should specifically identify and eliminate or minimize regulatory obstacles to the establishment of accessory dwelling units, whether attached to or detached from the principal dwelling unit. Local jurisdictions should also research and analyze, and as part of any zoning amendment, preempt all restrictive covenants and barriers to fair housing and access to housing choice.

Location should be addressed without compromising equity or resiliency. Local jurisdictions should consider incorporating into bylaws and ordinances transit-oriented development principles and principles that address the importance of housing location in relation to access and proximity to schools, jobs, parks, transportation, and other critical amenities and resources.

Position #1C: The American Planning Association and its Chapters and Divisions support a better regional location balance for jobs, schools, and housing. Planners should support a regional fair-share distribution of housing, in general, and affordable housing, in particular, in proximity to employment opportunities. Planners recognize that housing markets closely align with labor markets, and function on a regional scale. Addressing any misalignment between them calls for interjurisdictional dialogue and cooperation. Local jurisdictions should amend zoning and regulations to encourage better balance of jobs and housing, including an increase of mixed uses in downtown and commercial areas, and establishing home occupation standards that have a low regulatory burden.

Position #1D: The American Planning Association and its Chapters and Divisions recognize and support ongoing and expanded efforts to build market rate and workforce housing in rural locations. Aging demographics and declining wages, combined with an older unmaintained housing stock, contribute to the need to ensure an equitable supply of safe housing in these areas. State, county, and local planners must ensure that resources, including capital, are directed to housing efforts in these locations.

Position #1E: The American Planning Association and its Chapters and Divisions emphasize the importance of having an adequate supply of housing, and especially affordable housing, in economic development strategies. State and local jurisdictions should engage with business leaders to provide public messaging on the importance of housing and housing development to meet the needs of economic growth. Examples of potential strategies include: preserving existing mixed-income, multifamily housing stock near major employers and transit hubs in order to create housing opportunities in close proximity to new suburban, exurban, and rural employment and service centers; performing housing impact studies, in conjunction with large employers, to analyze the availability of affordable housing for their workforce in proximity to work locations; encouraging employers to invest in their workforce and neighborhoods by supporting employer-assisted housing programs; and supporting transportation and transit improvements to increase job access.

Position #1F: The American Planning Association and its Chapters and Divisions support inclusionary growth to ensure fair opportunities to access affordable housing and economic prosperity, while addressing the negative effects of gentrification. Fair share increases opportunity such as access and proximity to jobs, accredited schools, community centers, and mobility options. Local jurisdictions should adopt inclusionary zoning or requirements which may: mandate a minimum percentage of affordable units in a development are set aside in exchange for greater density, allow for a prorated number of affordable units that may be provided off-site, allow for payment to a dedicated fund for use by other developers, and require housing units with at least three bedrooms in support of families and households that include caregivers.

Position #1G: The American Planning Association and its Chapters and Divisions should eliminate barriers to affordable and multifamily housing development. Local jurisdictions should allow multifamily, mixed-income housing as a by-right use and reduce permitting barriers that create development uncertainty, increase the cost of land and development, and stimulate opposition. Local jurisdictions should streamline approval processes that coincide with identified housing needs and demand and establish higher thresholds that are subject to special permit reviews.

Position #1H: The American Planning Association and its Chapters and Divisions support "enabling design"—design that enables residents of varying levels of physical ability to live in all multifamily housing and single-family residential, and recommends requiring its use in housing assisted with federal subsidies.

Position #1I: The American Planning Association and its Chapters and Divisions should work to transform the community engagement process relative to multifamily and mixed-income housing preservation and development. Local jurisdictions should move to active implementation of housing policy and development and build public support for housing affordability. Local jurisdictions should consider developing outreach and engagement strategies to establish a framework and guide dialogue with the public and key stakeholders about housing need, demand, and trends, as well as the consequences of inaction. Local jurisdictions should be inclusive and responsive to a broad range of constituents, while promoting best practices and educating the public.

Position #1J: The American Planning Association and its Chapters and Divisions support efforts to combat housing discrimination. This includes support for the inclusive goals of the National Housing Act of 1949 and the Fair Housing Act of 1968, specifically including the latter's objective of affirmatively furthering fair housing. It also includes support for the adoption at federal and state laws that would prohibit rental housing discrimination based on the source of a tenant's income.

POSITION 2 *Preserve existing housing to maintain the quality and overall supply of affordable housing.*

Position #2A: The American Planning Association and its Chapters and Divisions recognize that preservation of the existing housing stock is critical for protecting older owner-occupied and renter-occupied housing. These types of housing units are often the dominant building fabric for many inner-ring neighborhoods. Local jurisdictions should ensure comprehensive and housing plan policy recommendations support the preservation existing housing stock as a key component of those plans.

Position #2B: The American Planning Association and its Chapters and Divisions support the preservation of existing affordable housing. In order to stem the loss of existing affordable units in gentrifying neighborhoods due to permanent removal, conversion to other uses, and rent increases, local jurisdictions should support the preservation or replacement of these units at no less than a one-to-one ratio. If not fully replaced, planners and local policy makers should consider a package of incentives to ensure some level of affordability remains associated with these units. Planners should encourage adoption of inclusionary zoning and regulatory measures that proactively preserve affordable housing units along current and future transit corridors, downtowns, and village or community centers. This ensures that transit-dependent populations in developing or redeveloping areas will have continued access to amenities such as jobs, schools, health care, and goods and services.

Position #2C: The American Planning Association and its Chapters and Divisions support monitoring of existing affordable housing units in state and local jurisdictions. Many communities nationwide have successfully used inclusionary zoning as a means to ensure that a specified percent of new market units developed are rent- or sale-restricted for households earning less than 100 percent of Area Median Income. Planners should ensure that units remain affordable through the term of their deed restriction.

Position #2D: The American Planning Association and its Chapters and Divisions support housing options for older adults. Local jurisdictions should encourage the maintenance and modernization of existing housing by providing or identifying options for financial assistance from loan and grant programs, home modification programs for people with disabilities, and weatherization and home energy assistance programs.

POSITION 3 *Encourage environmental sustainability and resiliency as critical elements of housing availability and affordability.*

Position #3A: The American Planning Association and its Chapters and Divisions encourage sustainability, resiliency, and energy efficiency in the housing sector. States and local jurisdictions should investigate opportunities to amend zoning and building requirements to increase production of net-zero and passive homes. Planners should work with the developers to educate energy end users about choosing renewable energy and sustainable lifestyles.

POSITION 4 *Ensure that public and private finance keeps pace and innovates to support increased housing availability and affordability.*

Position #4A: The American Planning Association and its Chapters and Divisions support increased financial resources from the federal government to support the preservation and production of housing. Planners should advocate for the continued reauthorization and increased funding for federal housing programs, such as the HOME Investment Partnerships Program, the Community Development Block Grant, and Housing Choice Vouchers. Planners should support the continued allocation of funds to the National Housing Trust Fund from the profits of Fannie Mae and Freddie Mac. Planners should support increases to the Low-Income Housing Tax Credit Program and reforms to simplify that program. Planners should support the preservation and modernization of federally assisted housing for older residents, including Section 202 Supportive Housing for the Elderly and the U.S. Department of Agriculture 515 and 521 programs. Finally, planners should support full federal funding for public housing capital and administrative funds.

Position #4B: The American Planning Association and its Chapters and Divisions support reforms to private financial resources to support the preservation and production of housing. Lending institutions often have inflexible standards or periods of restricted lending. Planners should encourage lending institutions to support mixed use and other nontraditional development formats while avoiding risky lending practices and lax regulation. Lenders also can support housing affordability by reducing requirements for parking spaces. Planners should advocate for reforms to the Community Reinvestment Act to ensure fair lending practices and greater investment in lower-income communities.

Position #4C: The American Planning Association and its Chapters and Divisions support the establishment and growth of creative and flexible housing programs, such as the Rental Assistance Demonstration Program (recapitalization of public housing) and the Moving to Work Program (flexible use of housing choice vouchers). As much as possible, planners should seek to use regulatory tools to leverage the power of private capital to create affordable housing, and significant gains can be made through robust inclusionary zoning incentives in areas where the market supports new housing development.

Position #4D: The American Planning Association and its Chapters and Divisions should support the continued role of the federal government in ensuring access to residential mortgage capital support to the housing market either indirectly through existing government sponsored enterprises (Fannie Mae and Freddie Mac), or through some other similar mechanism that also provides ongoing market stability. Planners should support the Duty to Serve program of the Federal Housing Finance Agency as a means of providing access to mortgage financing for low-income home purchasers, including purchasers of manufactured housing. Planners should support the establishment and use of innovative approaches that create home ownership opportunities, such as shared-equity home ownership, resident-owned manufactured housing communities, life-cycle underwriting, and portable and assumable mortgages. Planners should support changes to the mortgage interest tax deduction that directly benefit low- and moderate-income home owners.

Position #4E: The American Planning Association and its Chapters and Divisions support increased coordination among existing federal planning programs, such as the Consolidated Plan required for HUD funds, with state and local plans. Planners should support the alignment of funding cycles among different programs and matching regulatory requirements to simplify developer compliance and to expedite both reviews and approvals of funding applications. Unified application processes will reduce developer regulatory burdens and increase program utility to improve the efficiency of funds deployed. Planners should advocate to their federal representatives the importance of restoring and increasing HUD funding. Further, planners should advocate for federal representatives to address the impacts of recent tax reform on a range of tax credits and related financing tools for housing.

Position #4F: The American Planning Association and its Chapters and Divisions support innovations to government assessment and tax policies. State and local jurisdictions should work together to create reforms to tax assessment policies, creating model frameworks and local assessment categories. Planners should educate assessors and others engaged in local tax policy setting with affordable housing assessment policies. At the federal level, planners should support the establishment of a project-based low-income renters' tax credit, to be administered at the state level to maximize coordination with other programs such as the Low-Income Housing Tax Credit. Planners should also support the establishment of a middle-income housing tax credit.

Position #4G: The American Planning Association and its Chapters and Divisions should support the establishment of programs at the state and local levels to provide financing for or subsidize development of accessory dwelling units that are targeted for occupancy by lower-income households, including those with Housing Choice (Section 8) and Veterans Affairs Supportive Housing Vouchers, or that have below-market rents.

Position #4H: The American Planning Association and its Chapters and Divisions continue to support the federal Low Income Housing Tax Credit program that provides equity for new and rehab housing developments directed at households earning below 60 percent or 50 percent of Area Median Income. Planners should support the ongoing reform of the associated Qualified Allocation Plans that are a requirement for each state for the allocation of these tax credits. In particular, states should consider the inclusion of criteria that ensure equal representation for rural and urban housing as well as additional locational preferences.

Position #4I: The American Planning Association and its Chapters and Divisions support the ongoing creation and funding of Housing Trust Funds (HTFs) around the country. Whether these funds are established at the local, county, or state level, they are designed to receive ongoing sources of public funding to support the preservation and production of affordable housing and increase opportunities for families and individuals to access decent affordable homes. Planners support funding HTFs via the direct allocation from general funds (budgetary line items) as well as the issuance of housing bonds at both the local and state level.

Position #4J: The American Planning Association and its Chapters and Divisions support the cultivation of partnerships to best utilize the full range of available resources to develop affordable housing. Local jurisdictions should seek to pair potential partners to broaden community involvement in the production of affordable housing. Organizations and individuals that are not typically involved in housing production, such as arts groups, medical associations, or education coalitions, should be sought out for potential partnerships in addition to not-for-profit community foundations.

POSITION 5 *Support funding and program flexibility to provide services, shelters, and permanent supportive housing for homeless individuals and families.*

Position 5A: The American Planning Association and its Chapters and Divisions support continued reauthorization and full funding of federal programs that directly benefit America's homeless population, including the HUD Continuum of Care Homeless Assistance and Emergency Solutions Grant Programs, and also continued funding of the National Housing Trust Fund, which is used to produce new housing that targets extremely low-income people. Planners should also support the creative and flexible use of other federal, state, and local housing resources that are used to establish and operate shelters and permanent supportive housing for homeless individuals and families.

RELATION TO OTHER POLICY GUIDES

In addition to housing, APA has recently or is currently issuing guides on topics as diverse as social equity, water, food policy, and autonomous vehicles. Almost no topic stands completely apart from the others and housing touches upon every other topic. A sampling of relevant Policy Guides includes the following:

Equity

The Planning for Equity Policy Guide, scheduled for adoption in 2019, is a comprehensive assessment of the growing disparities in income, opportunity, mobility and choice. Specific to housing, the Policy Guide cites the principal goal of the National Housing Act of 1949 as "realization as soon as feasible of the goal of a decent home and suitable living environment for every American family" and examines where we, as a nation, have fallen short.

Public Health

The Healthy Communities Policy Guide, adopted in October 2017, defines healthy communities as "places where all individuals have access to healthy built, social, economic, and natural environments that give them the opportunity to live to their fullest potential regardless of their race, ethnicity, gender, income, age, abilities, or other socially defined circumstances." The Policy Guide emphasizes neighborhood design that is conducive to walking and bicycling.

Sustainability

The Sustainability Policy Framework, adopted in January 2016, is intended to supersede the Planning for Sustainability Policy Guide adopted in 2000. Among the key elements of the Framework is the goal to "ensure that all elements of the built environment, including land use, transportation, housing, energy, and infrastructure, work together to provide sustainable, green places for living, working, and recreation, with a high quality of life" and specifically that local development codes include "provisions for a variety of housing types (e.g., accessory dwelling units, co-housing, multiplexes, row houses, and mixed-use buildings) for neighborhood residents of all ages, with different incomes, needs, and physical abilities."

Water

The Water Policy Guide, second update adopted July 2016, stressed the need to evolve from planning for hazard mitigation and flood control to considering the supply, demand, and quality of our drinking water. The recommendations for integrated resource management include community land-use planning that seeks to achieve development that results in sustainable land-use patterns coupled with the efficient use of scarce and/or oversubscribed water supplies. Beyond the obvious recommendations to avoid or minimize housing construction within flood hazard areas, the Policy Guide emphasizes the need to consider proximity to water supply and to incorporate sustainable design practices to reduce water demand.

Aging in Community

Implementing housing policies is critical to advancing the Aging in Community Policy Guide, adopted in April 2014. The guide states that planners should aim to "provide a range of affordable and accessible housing options. Promote housing development of differing sizes and costs. Better utilize existing housing resources, and advance universal design and visitability standards to promote accessibility in new housing."

Transportation

While an update is under way, the current Surface Transportation Policy Guide, adopted in April 2010, emphasizes the need to integrate housing and transportation planning, which are typically addressed at different levels of government and often with little coordination. The location of housing relative to job sites is undoubtedly the single most important factor in assessing transportation needs.

Challenges

Interviews conducted for this report revealed two primary concerns related to affordable housing development—the financial feasibility of developing affordable housing and how to ensure long-term affordability of units.

FINANCIAL FEASIBILITY

- **Land acquisition.** Land acquisition costs were cited as one of the largest barriers for building affordable housing—especially in higher income communities and along transit corridors.
- **Land availability.** Land availability was cited as a barrier to affordable housing development because it can be complicated to find zoning for multifamily properties in neighborhoods traditionally zoned for single-family. When rezoning is required, it can take a significant amount of time and invite opposition.
- **Length and unpredictability of permitting process.** Respondents shared that the building permit process can be lengthy and unpredictable, which adds to overall development costs.
- **Lack of financing.** Concerns were voiced about general equity needed to make deals feasible, especially for acquisition development financing. Once a development is financed, an ongoing subsidy might still be needed in order to maintain long-term affordability. Some respondents identified vouchers as a solution for providing ongoing subsidy, but noted that access to project-based vouchers is limited. Federal and state funding for affordable housing have also decreased in recent years.
- **Increasing costs.** The cost of materials and labor have increased nationwide, which combined with an increase in construction demand, have increased housing development costs. Within the affordable housing context this is especially difficult because rent increases typically cannot be used to offset the cost increases.
- **Neighborhood opposition.** Neighborhood opposition can add substantially to development costs, especially when rezoning or a vote by City Council is required.

LONG-TERM AFFORDABILITY

- **Affordability periods expiring on certain subsidized units.** Affordability requirements for a number of Low-Income Housing Tax Credit (LIHTC) and other federally subsidized units are set to expire between 2016 and 2030. Some of those units will maintain their affordability (either through concerted efforts or because they are now naturally affordable), while others will convert to market rate units that are higher than previously set affordable requirements.
- **Need for long-term affordability.** In communities that are experiencing or at risk of experiencing displacement, concerns were raised by respondents about ensuring long-term affordable housing options.

DP04

SELECTED HOUSING CHARACTERISTICS

2013-2017 American Community Survey 5-Year Estimates

Supporting documentation on code lists, subject definitions, data accuracy, and statistical testing can be found on the American Community Survey website in the Technical Documentation section.

Sample size and data quality measures (including coverage rates, allocation rates, and response rates) can be found on the American Community Survey website in the Methodology section.

Although the American Community Survey (ACS) produces population, demographic and housing unit estimates, it is the Census Bureau's Population Estimates Program that produces and disseminates the official estimates of the population for the nation, states, counties, cities, and towns and estimates of housing units for states and counties.

A processing error was found in the Year Structure Built estimates since data year 2008. For more information, please see the errata note #110.

Subject	Creedmoor city, North Carolina			
	Estimate	Margin of Error	Percent	Percent Margin of Error
HOUSING OCCUPANCY				
Total housing units	2,016	+/-193	2,016	(X)
Occupied housing units	1,673	+/-169	83.0%	+/-6.4
Vacant housing units	343	+/-143	17.0%	+/-6.4
Homeowner vacancy rate	0.0	+/-2.4	(X)	(X)
Rental vacancy rate	19.4	+/-19.7	(X)	(X)
UNITS IN STRUCTURE				
Total housing units	2,016	+/-193	2,016	(X)
1-unit, detached	1,693	+/-202	84.0%	+/-7.5
1-unit, attached	18	+/-28	0.9%	+/-1.4
2 units	59	+/-72	2.9%	+/-3.5
3 or 4 units	46	+/-71	2.3%	+/-3.5
5 to 9 units	49	+/-72	2.4%	+/-3.5
10 to 19 units	0	+/-12	0.0%	+/-1.6
20 or more units	38	+/-45	1.9%	+/-2.3
Mobile home	99	+/-96	4.9%	+/-4.7
Boat, RV, van, etc.	14	+/-21	0.7%	+/-1.1
YEAR STRUCTURE BUILT				
Total housing units	2,016	+/-193	2,016	(X)
Built 2014 or later	37	+/-56	1.8%	+/-2.8
Built 2010 to 2013	28	+/-31	1.4%	+/-1.5
Built 2000 to 2009	806	+/-178	40.0%	+/-8.6
Built 1990 to 1999	558	+/-192	27.7%	+/-9.3
Built 1980 to 1989	78	+/-77	3.9%	+/-3.8
Built 1970 to 1979	248	+/-175	12.3%	+/-8.4
Built 1960 to 1969	57	+/-68	2.8%	+/-3.4
Built 1950 to 1959	58	+/-42	2.9%	+/-2.1
Built 1940 to 1949	21	+/-37	1.0%	+/-1.8

Subject	Creedmoor city, North Carolina			
	Estimate	Margin of Error	Percent	Percent Margin of Error
Built 1939 or earlier	125	+/-109	6.2%	+/-5.4
ROOMS				
Total housing units	2,016	+/-193	2,016	(X)
1 room	22	+/-37	1.1%	+/-1.8
2 rooms	16	+/-25	0.8%	+/-1.2
3 rooms	35	+/-58	1.7%	+/-2.9
4 rooms	377	+/-180	18.7%	+/-8.2
5 rooms	506	+/-164	25.1%	+/-8.2
6 rooms	392	+/-179	19.4%	+/-8.6
7 rooms	361	+/-157	17.9%	+/-7.8
8 rooms	114	+/-94	5.7%	+/-4.8
9 rooms or more	193	+/-105	9.6%	+/-5.2
Median rooms	5.6	+/-0.5	(X)	(X)
BEDROOMS				
Total housing units	2,016	+/-193	2,016	(X)
No bedroom	22	+/-37	1.1%	+/-1.8
1 bedroom	16	+/-25	0.8%	+/-1.2
2 bedrooms	419	+/-191	20.8%	+/-8.8
3 bedrooms	1,235	+/-223	61.3%	+/-9.3
4 bedrooms	240	+/-100	11.9%	+/-4.9
5 or more bedrooms	84	+/-64	4.2%	+/-3.3
HOUSING TENURE				
Occupied housing units	1,673	+/-169	1,673	(X)
Owner-occupied	1,316	+/-213	78.7%	+/-9.2
Renter-occupied	357	+/-155	21.3%	+/-9.2
Average household size of owner-occupied unit	2.58	+/-0.31	(X)	(X)
Average household size of renter-occupied unit	2.61	+/-0.56	(X)	(X)
YEAR HOUSEHOLDER MOVED INTO UNIT				
Occupied housing units	1,673	+/-169	1,673	(X)
Moved in 2015 or later	107	+/-77	6.4%	+/-4.7
Moved in 2010 to 2014	433	+/-161	25.9%	+/-9.3
Moved in 2000 to 2009	832	+/-173	49.7%	+/-9.3
Moved in 1990 to 1999	159	+/-90	9.5%	+/-5.3
Moved in 1980 to 1989	25	+/-30	1.5%	+/-1.7
Moved in 1979 and earlier	117	+/-108	7.0%	+/-6.3
VEHICLES AVAILABLE				
Occupied housing units	1,673	+/-169	1,673	(X)
No vehicles available	65	+/-74	3.9%	+/-4.3
1 vehicle available	432	+/-136	25.8%	+/-7.1
2 vehicles available	720	+/-169	43.0%	+/-9.8
3 or more vehicles available	456	+/-155	27.3%	+/-9.0
HOUSE HEATING FUEL				
Occupied housing units	1,673	+/-169	1,673	(X)
Utility gas	299	+/-124	17.9%	+/-7.3
Bottled, tank, or LP gas	225	+/-145	13.4%	+/-8.0
Electricity	1,078	+/-167	64.4%	+/-10.1
Fuel oil, kerosene, etc.	0	+/-12	0.0%	+/-1.9
Coal or coke	0	+/-12	0.0%	+/-1.9
Wood	17	+/-28	1.0%	+/-1.6
Solar energy	0	+/-12	0.0%	+/-1.9
Other fuel	43	+/-65	2.6%	+/-3.9
No fuel used	11	+/-18	0.7%	+/-1.1

Subject	Creedmoor city, North Carolina			
	Estimate	Margin of Error	Percent	Percent Margin of Error
SELECTED CHARACTERISTICS				
Occupied housing units	1,673	+/-169	1,673	(X)
Lacking complete plumbing facilities	0	+/-12	0.0%	+/-1.9
Lacking complete kitchen facilities	0	+/-12	0.0%	+/-1.9
No telephone service available	49	+/-61	2.9%	+/-3.6
OCCUPANTS PER ROOM				
Occupied housing units	1,673	+/-169	1,673	(X)
1.00 or less	1,650	+/-181	98.6%	+/-2.2
1.01 to 1.50	23	+/-37	1.4%	+/-2.2
1.51 or more	0	+/-12	0.0%	+/-1.9
VALUE				
Owner-occupied units	1,316	+/-213	1,316	(X)
Less than $50,000	0	+/-12	0.0%	+/-2.4
$50,000 to $99,999	72	+/-48	5.5%	+/-3.8
$100,000 to $149,999	575	+/-188	43.7%	+/-10.2
$150,000 to $199,999	351	+/-133	26.7%	+/-10.4
$200,000 to $299,999	301	+/-133	22.9%	+/-9.4
$300,000 to $499,999	17	+/-26	1.3%	+/-1.9
$500,000 to $999,999	0	+/-12	0.0%	+/-2.4
$1,000,000 or more	0	+/-12	0.0%	+/-2.4
Median (dollars)	151,400	+/-12,601	(X)	(X)
MORTGAGE STATUS				
Owner-occupied units	1,316	+/-213	1,316	(X)
Housing units with a mortgage	1,153	+/-224	87.6%	+/-6.7
Housing units without a mortgage	163	+/-85	12.4%	+/-6.7
SELECTED MONTHLY OWNER COSTS (SMOC)				
Housing units with a mortgage	1,153	+/-224	1,153	(X)
Less than $500	0	+/-12	0.0%	+/-2.8
$500 to $999	233	+/-134	20.2%	+/-10.1
$1,000 to $1,499	413	+/-160	35.8%	+/-12.7
$1,500 to $1,999	361	+/-150	31.3%	+/-12.0
$2,000 to $2,499	146	+/-97	12.7%	+/-7.8
$2,500 to $2,999	0	+/-12	0.0%	+/-2.8
$3,000 or more	0	+/-12	0.0%	+/-2.8
Median (dollars)	1,384	+/-220	(X)	(X)
Housing units without a mortgage	163	+/-85	163	(X)
Less than $250	0	+/-12	0.0%	+/-18.0
$250 to $399	32	+/-39	19.6%	+/-20.7
$400 to $599	110	+/-68	67.5%	+/-27.3
$600 to $799	21	+/-37	12.9%	+/-20.7
$800 to $999	0	+/-12	0.0%	+/-18.0
$1,000 or more	0	+/-12	0.0%	+/-18.0
Median (dollars)	514	+/-62	(X)	(X)
SELECTED MONTHLY OWNER COSTS AS A PERCENTAGE OF HOUSEHOLD INCOME (SMOCAPI)				
Housing units with a mortgage (excluding units where SMOCAPI cannot be computed)	1,153	+/-224	1,153	(X)
Less than 20.0 percent	536	+/-142	46.5%	+/-11.9
20.0 to 24.9 percent	161	+/-88	14.0%	+/-7.4
25.0 to 29.9 percent	68	+/-90	5.9%	+/-7.5
30.0 to 34.9 percent	165	+/-122	14.3%	+/-9.9
35.0 percent or more	223	+/-119	19.3%	+/-9.2

Subject	Creedmoor city, North Carolina			
	Estimate	Margin of Error	Percent	Percent Margin of Error
Not computed	0	+/-12	(X)	(X)
Housing unit without a mortgage (excluding units where SMOCAPI cannot be computed)	163	+/-85	163	(X)
Less than 10.0 percent	107	+/-73	65.6%	+/-22.8
10.0 to 14.9 percent	12	+/-20	7.4%	+/-11.7
15.0 to 19.9 percent	0	+/-12	0.0%	+/-18.0
20.0 to 24.9 percent	0	+/-12	0.0%	+/-18.0
25.0 to 29.9 percent	0	+/-12	0.0%	+/-18.0
30.0 to 34.9 percent	16	+/-28	9.8%	+/-16.8
35.0 percent or more	28	+/-34	17.2%	+/-21.7
Not computed	0	+/-12	(X)	(X)
GROSS RENT				
Occupied units paying rent	357	+/-155	357	(X)
Less than $500	100	+/-85	28.0%	+/-22.9
$500 to $999	89	+/-79	24.9%	+/-20.6
$1,000 to $1,499	124	+/-100	34.7%	+/-23.2
$1,500 to $1,999	44	+/-60	12.3%	+/-15.9
$2,000 to $2,499	0	+/-12	0.0%	+/-8.7
$2,500 to $2,999	0	+/-12	0.0%	+/-8.7
$3,000 or more	0	+/-12	0.0%	+/-8.7
Median (dollars)	954	+/-242	(X)	(X)
No rent paid	0	+/-12	(X)	(X)
GROSS RENT AS A PERCENTAGE OF HOUSEHOLD INCOME (GRAPI)				
Occupied units paying rent (excluding units where GRAPI cannot be computed)	357	+/-155	357	(X)
Less than 15.0 percent	92	+/-98	25.8%	+/-25.3
15.0 to 19.9 percent	0	+/-12	0.0%	+/-8.7
20.0 to 24.9 percent	19	+/-32	5.3%	+/-9.7
25.0 to 29.9 percent	141	+/-102	39.5%	+/-24.3
30.0 to 34.9 percent	36	+/-40	10.1%	+/-11.0
35.0 percent or more	69	+/-70	19.3%	+/-18.2
Not computed	0	+/-12	(X)	(X)

Data are based on a sample and are subject to sampling variability. The degree of uncertainty for an estimate arising from sampling variability is represented through the use of a margin of error. The value shown here is the 90 percent margin of error. The margin of error can be interpreted roughly as providing a 90 percent probability that the interval defined by the estimate minus the margin of error and the estimate plus the margin of error (the lower and upper confidence bounds) contains the true value. In addition to sampling variability, the ACS estimates are subject to nonsampling error (for a discussion of nonsampling variability, see Accuracy of the Data). The effect of nonsampling error is not represented in these tables.

Households not paying cash rent are excluded from the calculation of median gross rent.

Telephone service data are not available for certain geographic areas due to problems with data collection of this question that occurred in 2015 and 2016. Both ACS 1-year and ACS 5-year files were affected. It may take several years in the ACS 5-year files until the estimates are available for the geographic areas affected.

While the 2013-2017 American Community Survey (ACS) data generally reflect the February 2013 Office of Management and Budget (OMB) definitions of metropolitan and micropolitan statistical areas; in certain instances the names, codes, and boundaries of the principal cities shown in ACS tables may differ from the OMB definitions due to differences in the effective dates of the geographic entities.

Estimates of urban and rural populations, housing units, and characteristics reflect boundaries of urban areas defined based on Census 2010 data. As a result, data for urban and rural areas from the ACS do not necessarily reflect the results of ongoing urbanization.

Source: U.S. Census Bureau, 2013-2017 American Community Survey 5-Year Estimates

Explanation of Symbols:

1. An '**' entry in the margin of error column indicates that either no sample observations or too few sample observations were available to compute a standard error and thus the margin of error. A statistical test is not appropriate.
2. An '-' entry in the estimate column indicates that either no sample observations or too few sample observations were available to compute an estimate, or a ratio of medians cannot be calculated because one or both of the median estimates falls in the lowest interval or upper interval of an open-ended distribution.
3. An '-' following a median estimate means the median falls in the lowest interval of an open-ended distribution.
4. An '+' following a median estimate means the median falls in the upper interval of an open-ended distribution.
5. An '***' entry in the margin of error column indicates that the median falls in the lowest interval or upper interval of an open-ended distribution. A statistical test is not appropriate.
6. An '*****' entry in the margin of error column indicates that the estimate is controlled. A statistical test for sampling variability is not appropriate.
7. An 'N' entry in the estimate and margin of error columns indicates that data for this geographic area cannot be displayed because the number of sample cases is too small.
8. An '(X)' means that the estimate is not applicable or not available.

Key Definitions

These definitions are based on guidelines from the U.S. Department of Housing and Urban Development (HUD).

Affordable Housing

A household does not spend more than 30% of their pre-tax gross annual income on rent and utilities.

Extremely Low-Income

A household's annual income is less than 30% of the area median income.

Fair Market Rent (FMR)

According to 24 CFR 5.100, Fair Market Rent (FMR) means the rent that would be required to be paid in the particular housing market area in order to obtain privately owned, decent, safe and sanitary rental housing of modest (non-luxury) nature with suitable amenities. The FMR includes utilities (except telephone). Separate FMRs are established by the U.S. Department of Housing and Urban Development for dwelling units of varying sizes (number of bedrooms).

Homeownership Rate

The number of owner-occupied units as a percentage of all occupied housing units.

Housing Choice Voucher

The federal government's major rental assistance program for assisting very low-income households, the elderly, and those with disabling conditions to afford decent, safe, and sanitary housing in the private market.

Housing Cost Burdened

If a household spends more than 30% of their pre-tax gross annual income on rent and utilities, then they are considered housing cost burdened. If a household spends more than 50% of their gross income on rent and utilities, then they are considered extremely housing cost burdened.

HUD Area Median Family Income (HAMFI)

The U.S. Department of Housing and Urban Development estimates the median family income for an area in the current year and adjusts that amount for different family sizes so that family incomes may be expressed as a percentage of the area median income. HAMFI is frequently referred to as median family income (MFI), or area median income (AMI). For more details, see "Explaining AMI" on page 9.

Low-Income

A household's annual income is between 51% and 80% of the area median income.

Mixed-Income Housing

Housing development that includes a diversity of units at a variety of price points.

Moderate-Income

A household's annual income is between 81% and 120% of the area median income.

Workforce Housing

Housing that is affordable to households earning 60% to 120% of AMI.

Tenure

Refers to whether a unit is owner-occupied or renter-occupied.

Very Low-Income

A household's annual income is between 30% and 50% of the area median income.