

An In-Depth Examination of

**Affordable
Housing**

**in the
H-GAC Region**



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Executive Summary

In an effort to aid the Houston-Galveston Area Council (H-GAC) with their creation of a sustainable development plan for the 13 counties and 134 cities in its region, the Bush School of Government and Public Service's capstone group was tasked with evaluating needs and policy options for addressing affordable housing in vulnerable areas. Affordable housing, as defined in this report, refers to any type of government-assisted housing that primarily serves low-income populations. The U.S. Department of Housing and Urban Development (HUD) has defined housing as affordable if no more than 30% of a household's net adjusted income goes to rent or housing payments (US HUD 2012). However, because this definition encompasses populations that may be above the median income level for a particular area, this definition may not be as useful as intended. Affordable housing serves families who experience a heavy housing cost burden in terms of rents or mortgage payments due to their low-income earnings which are typically below 80% of the median area income (2012).

Affordable housing is inter-changeable with the term government-assisted housing, the aim of which is to encourage housing opportunities without placing excessive cost burdens on renters and/or homeowners. Government-assisted housing includes a wide variety of types and programs. Most notably, this includes both project-based assistance and tenant-based assistance. Project-based assistance requires a particular building or structure to

be dedicated to affordable units while tenant-based assistance offers mobility to families and individuals in need of affordable housing by providing rent subsidies. Project-based assistance's most common form in past years was the construction of large public housing structures, a largely unsuccessful affordable housing option of the 1970s, resulting in the selection of new policy options for addressing the problem today. Tenant-based assistance can be observed with the Housing Choice Voucher Program offered through HUD. This program allows residents to find landlords and properties willing to accept Section 8 Housing Vouchers throughout a city or jurisdiction. This program offers mobility and flexibility among tenants and limits the concentration of poverty. Other forms of affordable housing can include units provided through the Low-Income Housing Tax Credit Program (LIHTC), HOME Investment Partnerships Program, Community Development Block Grants, and housing provided through non-profit or philanthropic organizations.

With an understanding of the wide-range of affordable housing assistance programs and unit types, the capstone group developed a research framework that would provide H-GAC with the most useful information related to affordable housing. First, an assessment of the literature is presented that highlights a range of both physical and social vulnerabilities faced by populations typically served by affordable housing. Housing placement is a large determinant of the access to opportunities and amenities available to residents, so it is necessary to examine the effects different housing placements and types have on various populations.

Public housing projects have been discussed in the literature as perpetuating poverty by the historical construction of these projects in low-opportunity areas. Housing projects also serve minorities such as Black and Hispanics at rates much higher than other affordable housing types. Generally, project-based assistance has not only concentrated poverty, but has also contributed to racial and ethnic residential segregation. Coupled with a lack of adequate access to transportation, quality educational opportunities, and other services and it becomes evident that these low-income populations are essentially stratified in low opportunity areas. This is why the shift in affordable housing provision by housing authorities from project developments to Housing Choice Vouchers and LIHTC developments has become increasingly important in providing equitable housing units within mixed-income neighborhoods and in close proximity to a variety of services.

An important finding in our research was the opposition stemming from the local population regarding the location of affordable housing. The Not-In-My-Backyard (NIMBY) sentiment was a recurring impediment to affordable housing encountered by the capstone group. Fears of falling property values and rising crime rates were among the greatest reasons for community opposition to affordable housing placement in mixed-income neighborhoods. NIMBY has evolved from a belief that the lack of affordable housing should be a problem the market works to fix—not an issue the government should be addressing. This belief was manifested in a number of interviews conducted with area stakeholders and particularly popular among local elected officials.

In an effort to recommend policy solutions aimed at combating various housing vulnerabilities and opposition, the capstone group examined a number of case studies both in coastal and non-coastal areas. The search looked for the best practices and commonly identified barriers regarding the provision of affordable housing to vulnerable populations. All jurisdictions examined faced financial barriers in the provision of affordable housing and an overwhelming majority had high poverty rates. NIMBY, limited access to amenities (as properties were often placed in marginal and border areas away from schools and jobs), and difficulty in stakeholder collaboration were other barriers these locations faced. The most common programs used LIHTC for developers and collaborative public-private partnerships proved to be the most successful means of increasing affordable housing stock and viability.

The Houston-Galveston area is facing many of the same problems as the jurisdictions studied in the case studies. Analyzing the impediments to fair housing presented by area housing authorities identified many of common themes: a lack of access to services, NIMBY sentiment and non-cooperative community stakeholders, and inefficient planning/policy mechanisms instituted to provide affordable housing. These themes re-emerged in the nearly 40 interviews conducted with area stakeholders drawn from a variety of interest groups including civic groups, academic experts, non-profit groups, area housing authorities, local elected officials, developers, and government administrators. Nearly one-third of those interviewed stated that affordable housing was not important to their jurisdiction.

Furthermore, 22% of respondents cited NIMBY as one of the greatest problems faced by affordable housing units. Many interviewees recognized that because of stereotypes associated with affordable housing populations, many neighborhoods and community members have loudly voiced opposition and concerns to the location of housing developments in higher-income locations. More alarming, however, is that 62% of respondents claimed that there was no collaboration among community interests to solve problems of affordable housing.

In considering policy solutions necessary to limit the continued vulnerabilities faced by affordable housing populations, the capstone group has relied heavily on the stakeholder interviews, analyses of case studies, and examination of current impediments to area affordable housing to guide their recommendations. Eight policy recommendations are presented, evaluated, and explained within this report: (1) requiring a housing element as a part of community comprehensive plans that should address affordable housing; (2) further encouraging public-private collaboration such as LIHTC developments; (3) diversifying funding opportunities through philanthropic organizations, HUD, and CDCs; (4) embarking on educational campaigns dedicated to showcasing why affordable housing is important and why it is needed through published communications and community task forces; (5) strengthening support for affordable housing projects among H-GAC Board of Directors to provide leadership on the issue; (6) harboring collaboration among stakeholders by acting as a networking hub; (7) promoting the use of vacant rental units in mixed-income and mixed-use

developments to accept voucher holders; and (8) guiding plans for community development block grants so as to foster responsible infrastructure investments that will benefit affordable housing populations. These policy evaluations are intended to provide H-GAC with solutions to address affordable housing issues, limiting both social and physical vulnerabilities.

Literature Review

The Problem

Finding affordable housing for America's poor is a serious matter of public concern. These populations are vulnerable, not only to housing difficulties, but to job and health problems as well. There is also an identifiable interplay between social and physical vulnerabilities that these populations face: socially vulnerable populations inherently become more physically vulnerable to natural disasters due to their stratification. Where a person lives, in other words, is a large determinant of not only that person's access to amenities, but of the economic, political, and social consequences observed among population subsets in the wake of a natural disaster.

In an effort to illustrate the problems associated with affordable housing and subsequent policy options for government at all levels, the following literature review presents recent research and academic findings that survey the issue and observed consequences of government-assisted housing. This literature review will seek to elaborate on the consequences of affordable housing placement, identify the affected population(s), provide a history of affordable housing, the role of relevant stakeholders, and the policies and resources necessary to address these problems. The selected articles have been pulled from a variety of leading academic publications and government documents.

The Affordable Housing Stock

The initial reason for the provision of public housing in the U.S. was to provide newly arrived immigrants

with safe housing. It was thought that providing the very poor with decent housing would improve not only their lives, but the ones around them as well. During the nineteenth and twentieth centuries urban planning began to focus on the safety, health, and general welfare of urban residents. It was thought that an improvement in low-income and affordable housing developments would improve the general public welfare (Tighe 2007). Public housing was thus praised for its positive impact on the general quality of life.

Recent Trends

As of 2010, there were approximately 976,000 in-use public housing units throughout the country (National Council on Disability 2010). This number is on the decline due to the HOPE VI program that demolished a number of the high-rise, high-density projects built between the 1930s to 1980s for revitalization purposes. The graph below displays this trend. It is expected that there will only be 50,000 units created of mixed income housing, leaving a net loss of 100,000 units since 2000 (National Council on Disability 2010). Those utilizing and in need of public housing include a population that breaks down as follows: 22% disabled families, 32% elderly families, and 47% neither elderly nor disabled (National Council on Disability 2010).

Extremely low-income units have become more and more scarce, even though there is an increasing population qualifying for these units. The shortage is most severe for rents under \$400, but there has been a loss of units at all rental prices. Part of this larger trend is that often the rents charged cannot

Share of 1999 Rental Units Permanently Removed from Stock by 2009

(represented in percentages)



Source: Joint Center for Housing Studies of Harvard University, 2011.

cover the maintenance required to keep the units viable (Joint Center for Housing Studies of Harvard University 2011).

Unintended Social Consequences

According to the U.S. Department of Housing and Urban Development (HUD), housing affordability is a condition met when a household spends no more than 30 percent of its annual income on its housing (U.S. HUD 2012). When housing remains unaffordable, household incomes become burdened and strained by the purchase of other necessary expenditures such as food, clothing, transportation, and medical care. According to HUD, the need for affordable housing has been ever-increasing since the economic expansion of the 1990s: currently, more than 12 million households spend more than 50% of their annual incomes on housing (2012). Further compounding financial stressors, low-income individuals and families that rely on affordable housing

have long been subject to social stratification that includes racial and income segregation. This is also accompanied by a lack of access to a variety of social services, including well-funded educational institutions, public transportation, and even health care facilities (Form 1951). An assessment of the literature exploring some of these disparities observed in low-income and affordable housing communities is presented below.

Perpetuation of Poverty

It is well-understood that low-income and affordable housing options serve families and individuals who tend to be socio-economically disadvantaged. However, these housing choices are usually constructed in low-income areas, inherently perpetuating poverty. For example, one study focused on government-regulated secondary mortgage markets (Fannie Mae and Freddie Mac) and loan insurance programs such as the Federal Housing Admin-

istration (FHA) and the Veteran's Administration (VA) that help homebuyers purchase homes in locations they choose. The study's findings reveal that nearly 66% of very low-income, FHA-sponsored homebuyers were located in low-poverty tracts—despite the fact that only 35% of these units were affordable to these homebuyers (McClure 2008). In other words, a large population of very low-income homebuyers live in low-poverty tracts, but only a small percentage of the housing units in even these tracts are affordable to this population. Continuing with results from this study, for VA insurance programs, the results still show disparities though marginally improved: 47% of these borrowers are located in low-poverty tracts. From these results, it can be concluded that individuals and families who use government programs for housing purposes are likely to see limited affordable units, especially in areas with low poverty levels. This means that available, affordable units are concentrated in high poverty areas. This increasing concentration has created an environment with a deteriorated quality of life for residents and diminished opportunities for social and economic mobility.

Racial and Ethnic Segregation

The concentration of poverty has provided an avenue for residential segregation to persist. Race, too, contributes to residential segregation. Denton & Massey (1988) measured the degree of housing segregation between minorities and non-Hispanic whites. They found that blacks—irrespective of socioeconomic status—were the most segregated group in terms of living patterns. Hispanics and Asians were found to be more integrated in neigh-

borhoods as socioeconomic status increased. In a follow-up work, Massey & Fischer (1999) found that the gap between blacks and other minorities, in terms of residential dissimilarity from whites, actually increases as income rises—meaning affluent blacks are more segregated from non-Hispanic whites than Hispanics and Asians. Furthermore, Ihlanfeldt and Scafidi (2004) found that whites had strong preferences for predominately white neighborhoods. Nonetheless, whether a result of individual or group preferences, affordable and low-income housing developments are subject to pervasive racial, ethnic, and economic segregation.

This segregation, particularly in low-income and affordable housing communities, has been identified in the literature as stemming from inequality (Oliver & Shapiro 1995). A case study examining New York City's housing rental programs by Halasz (2011) used data from the New York City Housing Vacancy survey to examine the extent to which racial segregation in rental housing programs persists within the city, despite anti-segregation legislation. With nearly eight million people in New York living in a wide variety of housing types, it is important to note that two-thirds of the housing units sheltering this large population are rented, not owned. Types of rental units available in New York City include rent controlled, rent stabilized, municipality-owned, public housing, specially regulated or unregulated units, temporarily owned buildings, and private units. Halasz found that nearly 90 percent of public housing units have black or Latino householders, whereas two-thirds of rent controlled units have white householders. This establishes a statistically

significant relationship between race/ethnicity and the probability of living in either public housing or rent-controlled housing. From this, it can be concluded that certain racial and ethnic groups disproportionately occupy public housing and rent controlled units while other types of affordable housing in New York City are seemingly more integrated. This conclusion was substantiated by a HUD publication (1995) that confirmed public housing serves black households at a rate substantially greater than their share of the renter population: 48% of public housing households are black compared to blacks comprising only 19% of all renter households.

Crime

Crime and public housing are often portrayed as interconnected. A study by Griffins and Tita (2009) sought to understand better this relationship by examining the effects of affordable housing policies that have traditionally clustered housing units through high-rise, multi-family buildings. One of the findings of this study suggests that clustered affordable housing generates crime from within these developments. Further research on this topic draws the conclusion that while affordable housing does not cause crime, the necessary elements for crime typically appear over time within these establishments: easy criminal targets, motivated offenders, and ineffectual parenting (Vito 2009). This result is noteworthy and relevant to H-GAC because of the opportunity to guide affordable housing to lower density development restrictions rather than allowing for clustered developments that enable the interaction of criminal elements. Another study by McNulty and Holloway (2000) suggests that eth-

nicity is not a factor of crime in affordable housing. The authors point to other potential considerations, such as low social cohesion and weak informal social control mechanisms, that may explain high crime rates in and around these housing types. Altogether, these findings indicate that crime issues may be mitigated with spatial housing policies.

NIMBY

One of the greatest problems faced by families and individuals seeking to utilize affordable housing comes from the community at-large. The Not-In-My-Backyard (NIMBY) attitude of various stakeholders within communities limits the approval and locational acceptance of low-income and affordable housing structures. This attitude arises due to fears of falling property values and rising crime rates (Galster et al. 2003 & Briggs et al. 1999). Because housing has become viewed as an investment for homeowners, making the argument for the placement of affordable housing in these neighborhoods has become more difficult (Tighe 2007). Likewise, citizens also become concerned with low-income housing developments' impact on area public schools. Due to the lack of property taxes collected from this low-income population, schools find themselves trying to meet a greater demand with fewer resources. Property taxes typically fund public schools which means acquiring and maintaining a stock of taxable properties is integral to reaching and maintaining high quality schools. Thus, the insertion of affordable housing into an area can have a negative effect on the education of an area. There are several other reasons community members fight against proximal locations of affordable housing: increased noise and

traffic, blight, and concerns of poor management and maintenance (Galster 2003). While, polls taken to determine attitudes toward affordable housing have concluded that a majority of individuals believe affordable housing is important, in the abstract, when affordable housing is considered at an individually local level, respondents became less enthusiastic (Tighe 2007).

To illustrate this sentiment, Duke (2010) used cross-sectional data from 153 homeowners in two Dallas and Fort Worth neighborhoods where public housing had been re-located. Using race, gender, income, education, awareness of public housing, and number of years lived in a neighborhood as controls, she found a correlation between homeowners that did not support housing mobility programs and residents who did not feel that low-income residents were a part of their community. Similarly, Davis & Bali (2008) examined 622 sites in declared disaster areas on which FEMA placed temporary trailer parks to provide temporary housing for victims of Hurricane Katrina. The analysis pinpointed four important variables FEMA used in the consideration of where to place temporary trailer sites, including locational area, number of schools, amount of damaged housing, and whether residents were black or not. Essentially, the findings of this research reveal that housing placement (in this case, temporary housing placement), is subject to political will and racial segregation preference, both influenced by NIMBY sentiment.

Another study, presented by Shuetz (2009), examined the use and implementation of area zoning or-

dinances within particular communities. This work contributes to arguments that zoning ordinances in suburban areas, given their tendencies to limit the development of high density housing, contribute to high rental costs which ultimately discourages low-income families from renting in the suburbs. Again, due to the political will and community influence contained within zoning ordinances, these findings can be used to further the argument that NIMBY-ism is an important factor in understanding how and why low-income and affordable housing options are often located in low-opportunity areas.

NIMBY attitudes are often complex and stem from many sources including government regulations, social policy, racial prejudice, perceived personal costs, and ideological mismatch (Tighe 2010; Iglesias 2002). Specifically, NIMBYism is the manifestation of instrument rationality, which sets in when existing residents begin to form negative opinions of proposed developments due to the biased estimate of personal costs stemming from the proposed development (Tighe 2010). Several studies have been dedicated to unraveling the challenges of NIMBYism and many scholars suggest that these attitudes can ultimately be framed as a classic collective action problem (Iglesias 2002).

Service Disparities

Due to the segregation and perpetuating poverty in low-income and affordable housing communities, residents are often unable to attain the same level of services as more middle-income individuals. Macinko et al. (2003) reviewed a series of literature pieces indicating access to health services

and insurance options are not made available on an equitable scale compared to more moderate and higher-income individuals. Access to transportation services are also not equitable across regions stratified by race and income level. According to Kushner (2010), one of the most important aspects of affordable housing is its development near transportation systems that can link housing with access to jobs, medical services, shopping, and other amenities. He argues urban modes and community design have not been utilized to the extent they should be and, as a result, has led to the exclusion of those who live in affordable housing units. Kushner also asserts that improved affordable housing design options are necessary not only for health, social, and safety reasons, but for the good of society in general.

Transportation Access

Transportation is a vital amenity that all populations depend upon for access to shops, dining, health centers, and, most importantly, work opportunities. Limiting personal reliance on transportation networks, though, comes at a high price. For example, authors Danielsen, Lang, and Fulton (1999) highlight previous polls that reflect the tradeoff between home size and work commute: homebuyers are willing to make square footage compromises in exchange for a shorter commute to work. Often, however, the closer one is located to jobs, the more expensive housing options become. More specific to affordable housing, Lipman (2006) describes the tradeoff that occurs between transportation and housing in low socioeconomic households. While the costs for both have risen over time, wages have not and therefore, the more a family spends on hous-

ing, the less they will have to spend on transportation. HUD has estimated that citizens spend just over 50% of every dollar on housing and transportation (U.S. HUD 2012). The combination of those two expenses has caused many families to make difficult decisions concerning the two most expensive components of their budgets.

Educational Opportunity

Generally, living in low-opportunity areas exposes families and individuals to lower quality educational opportunities. Many studies focus on the relationship between housing quality and academic performance, access to opportunity through quality public schools, and the financial impacts of new housing developments on schools (Mueller & Tighe 2007). Communities that serve low-income families and individuals have fewer services available to them due to limited financial resources. For example, low-income tax bases, poor test performances of students, and lack of teaching quality contributed to the denigrated school system rating bestowed upon Chicago in the 1980's (Rury 2005).

Wilson (1987) presented a theoretical approach to understanding the interaction between neighborhood poverty and educational opportunity. In his analysis, racially and income segregated blacks became further socially disadvantaged by economic changes in the community. In the case examined by Wilson, there was a reduction in the number of higher-paying jobs requiring academic achievement due to relocation. Essentially, the move of the more competitive jobs created a disincentive for educational attainment. Thus, areas offering only low-wage job

markets tend to cause low-income individuals, such as inner-city blacks, to undermine the education system and rule it out as means to escape poverty (1987).

Physical Placement Vulnerabilities

Natural disasters can wreak havoc upon communities. Much of this devastation is due to the hazard, risk, and vulnerability profile of a particular area. Vulnerability, as defined by Blaikie et al., represents the “characteristics of a person or group and their situation that influence their capacity to anticipate, cope with, resist, and recover from the impact of a natural hazard” (1994, pp.11). Physical placement vulnerabilities are identified by inadequacies found in the processes of mitigation, preparedness, response, and recovery in preparation for, and in the aftermath of, a disaster. As established in the literature, low-income individuals tend to suffer the greatest from the torrents of natural disasters due to locational inadequacies stemming from their social stratification (Couch and Kroll-Smith 1985; Fordham 1999; Fothergill and Peak 2004; Morrow 1997). It is this stratification and subjection to inadequacies that has been the topic of much research in the aftermath of Hurricane Katrina in 2005.

Mitigation

Mitigation refers to efforts undertaken for the purpose of protecting against and limiting the effects of natural disasters prior to the disaster’s occurrence. The building boom of the latter half of the twentieth century led to lax supervision in the construction process of new buildings and housing units. This is reflected in the inability of these constructions to

withstand natural disasters; building damage is often a result of poor siting and material components (Blaikie et al. 1994). For example, in an analysis conducted after Hurricane Andrew, it was found that a mobile home was 21 times more likely to be destroyed than a conventional home (Miami Herald 1998). Thus the tendency of low-income individuals to settle in cheaper housing alternatives, including manufactured housing, increases the physical risk faced by these individuals as these structures are typically devastated by wind and water damage. Thus, low-quality housing greatly increases the risk of disaster devastation for low-income groups (Austin and Schill, 1994; Bolin, 1986; Greene, 1992; Phillips and Ephraim, 1992).

This issue of housing quality has only been exacerbated by the population growth seen in and around coastal communities. Cutter and Emrich (2006) found that much population growth has been concentrated in coastal areas along the hurricane coastline, stretching up from Cape Cod to the Gulf of Mexico. Coastal residents also appear more racially and ethnically diverse than in past decades leading to a wealth gap that is especially evident: while the affluent build large homes in coastal floodplains for the ambiance, the poor (whose livelihoods are tied to coastal industries, such as tourism or fishing) are likely to have their primary and only residences in localities more vulnerable to flooding and inundation (Morrow 1999).

Not specifically linked to coastal communities, Burby et al. (2001), explore the enhanced vulnerabilities faced by communities with an urban growth

boundary—either natural or manmade. As found by this team of researchers, hazard vulnerabilities increase as the stringency of municipal growth boundaries increase. This is due to an ever-increasing population density and the subsequent need for further development to support the growing population. As a result, most of this new development occurs in hazard-prone areas due to limited space and choice development. The authors also find that hazard mitigation techniques, such as adjusting building techniques or limiting development in a potentially hazardous area, are underutilized by planners which could alleviate the negative consequences of growth boundaries. These findings are important to consider as the future construction and placement of affordable housing units is considered.

One final finding of limitations to proper mitigation techniques suffered by low-income individuals is the inability to afford proper mitigation strategies. Despite available insurance programs offered to offset risks and vulnerabilities of individuals living in high-risk areas, many low-income individuals do not utilize these offerings. For example, Fothergill (2004) found that poor and low-income homeowners could not afford flood insurance despite the knowledge of the benefits of these programs. Thus, the floods that swept through the Red River Valley in 1996-1997 caused irreparable damage to the homes of these individuals (2009). In addition to hazard insurance's lack of affordability, the problem of moral hazard has historically contributed to a lack of insurance purchasing: prior to 1968, those that had not purchased flood insurance would rely on the federal government's disaster relief funding

in the wake of a flood. However, with the creation of the National Flood Insurance Program through FEMA's Mitigation Division an affordable flood insurance option has been made available to low-income households now required to purchase flood insurance. However, despite federal government efforts to make insurance more affordable, the study conducted by Fothergill (2004) provides evidence that insurance costs may still be cost prohibitive for some populations.

Preparedness

Natural disaster preparedness has been found to vary among multiple socioeconomic classes. In an attempt to measure preparedness among households, Turner and Nigg (1982) provided a checklist of sixteen items to a number of households at different income levels. The researchers then held interviews with members of 536 different households to determine which households possessed these items as a proxy used to measure preparedness. Controls were added to determine predictors of increased or decreased preparedness, including income, education, race, and the presence of children. Ultimately, the study revealed that disaster preparedness increases as income increases. According to the interpretation of Turner and Nigg, this is likely due to the enhanced community involvement of higher income individuals who are likely to be well informed of preparedness recommendations presented through public outreach efforts. Education was another factor that was found to foster preparedness—but only up to the college level at which point no established trend could further be seen. Finally, the study revealed that white individuals were more prepared

than both blacks and Hispanics. Public education outreach on the topic of disaster preparedness should therefore more adequately target populations in need of this information.

Response

Studies examining the response to natural disasters most often focus on the mobilization of rescue forces following disaster events, including the deployment of policemen, fire crews, and other emergency responders. However, in examining the vulnerabilities faced by low-income individuals' situated in high-risk areas, it is useful to assess individual-level responses to disasters. Drawing on first-hand interviews and a general case study analysis, Gladwin and Peacock (1997) attempted to model evacuation compliance of low-income individuals in hurricane prone regions. Their findings reveal that people with lower incomes were less able and thus less likely to evacuate due to constraints such as a lack of transportation and affordable refuge options. This same conclusion was reached by Morrow (1997) who studied the case of Hurricane Andrew and found that public housing residents were often left to find their own means of evacuation from affected areas. The lack of resources that contribute to the inability to comply with evacuation orders offers insight into considerations that should be given to future low-income housing development plans. The lack of transportation and services typically observed in areas where affordable housing units are constructed contributes not only to social ills, but can also be devastating physically.

Recovery

The disaster recovery process includes the rebuilding of structures and revival of economic activity. However, the process of initiating recovery efforts for low-income populations has been found to be difficult due to the lack of resources available to this group. Levine, et al. (2007) found the gap between response and recovery efforts plays a serious role in the lack of make-shift housing in the aftermath of a hurricane—even years after it has struck the area.

Focusing strictly on recovery, Smith et al. (2006) analyzed the ability of low-income individuals to engage in the recovery process by moving and re-settling in new, reduced-vulnerability areas. Using a variety of quantitative methods, including regression analysis, the authors seek to identify the ways in which people across different geographic regions, socioeconomic classes, and races adjusted their living conditions in the wake of Hurricane Andrew. This work further unearths tendencies of how populations recover from catastrophic situations: people born in disaster-prone areas are more likely to stay living in a risky region after a hurricane has struck the region as compared to non-native residents. Furthermore, those with higher levels of education tend to make housing location adjustments more often than those with less education. Additionally, blacks were more likely to remain living in or move to areas that have been devastated by natural disasters (2006). The main findings of this study centers on the (1) distribution of income and (2) ability to pay as predictors of whether people will move from disaster-prone areas in an effort to limit their physical vulnerability to natural disasters (2006).

Fixing the Problem

This review has been dedicated to highlighting the array of problems and vulnerabilities that populations served by affordable housing options are faced with. Next, this review will highlight current government programs, outreach efforts, and public-private partnerships that may help to reduce these identified affordable housing consequences as stressed in the literature.

Dispelling Myths

There are many myths that surround affordable housing. These myths often fuel NIMBY sentiments. As identified in the literature, an important set of actors that can work to reduce stereotypes and myths associated with affordable housing and the populations served by these housing types include local housing agencies, community organizers, and city planners (Koebel et al 2004). Strong community relations and education initiatives can create campaigns that work to dispel myths about affordable housing residents. While the entirety of this scope of work is too large to fully discuss here, community relations efforts can play an important role in creating and implementing policies.

Governmental Programs

Federal agencies are important in the development of sustainable affordable housing. Specifically, HUD has a wide variety of programs that seek to meet the varied needs of individuals and families. For example, the Revitalization of Severely Distressed Public Housing program aims to eliminate dilapidated public housing structures (U.S. HUD 2011). Another program, called the Choice Neighborhoods Initia-

tive, focuses on creating sustainable neighborhoods with mixed income populations dedicated to reducing poverty concentrations. This initiative also ensures proximity to quality schools, connected transportation, and employment opportunities (2011).

Public-Private Partnerships

One of HUD's largest programs, House Choice Vouchers, or Section 8 housing, aims to give qualified individuals flexibility in the private housing market. Essentially, the government provides funding channeled through local housing authorities to voucher holders which serves as a rent subsidy or voucher. To use this voucher, potential units must be approved by the local housing authority. While the role of private industry in this model provides the actual housing, HUD provides the impetus to meet the private market supply of rental units. There are many other examples of public-private partnerships in the affordable housing market, but Section 8 is the most prominent.

Over 5.2 million individuals benefit from Section 8 housing throughout the country (Carlson, et al. 2011). With the help of 3000 local housing authorities. The Section 8 housing voucher program was designed to accommodate a wide range of personal situations and circumstances. Consequently, the program carries with it both benefits and costs. For example, as seen in the table below compiled from a Wisconsin program analysis, a variety of program costs and benefits (such as direct and indirect monetary benefits) are displayed.

Table 1. Wisconsin Program Details

Program Benefits		Program Costs	
Type	\$ Amount	Type	\$ Amount
1. Value of housing subsidy	\$4,264	1. Tax-related costs of voucher provision—financial and excess burden	\$6,619
2. Security value of housing voucher	\$110	2. Tax-related costs of increased voucher recipient public program benefits—financial and excess burden	\$1,055
3. Value to recipients of increased public program benefits (welfare, EITC, food stamps, public healthcare, subsidized child care)	\$1,217	3. Welfare effects from labor market responses of voucher recipients	\$170
4. Benefits of improved child educational outcomes	\$4,834	4. Origin/destination neighborhood effects	\$1,168
5. Value of improved child health	\$383		
6. Value of reduced crime and substance abuse	\$74		

Source: Carlson, et al. 2011

Another public-private partnership furthering the supply of affordable housing is the Low-Income Housing Tax Credit Program (LIHTC). Directed by HUD and the Internal Revenue Service, tax credits are given to housing developers through state housing agencies who then raise capital for the development of the housing project (U.S. HUD 2010). For ten years, development investors receive a dollar for dollar tax credit against their federal taxes for the amount invested in a particular project (2010). As tax credits limit the amount of development capital needed for project construction, lower rental rates can be offered.

Resources Needed

As outlined above, there are many different government agencies and non-governmental organizations

invested in the betterment of affordable housing throughout the nation. Each entity offers different resources to bear on the situation. Most commonly, these resources come in the form of tax incentives and private funding. In addition to monetary resources, responsible policies are also needed to create welcoming environments for investment.

Funding

HUD’s most recent budget outlines a \$200 million investment in the Transforming Rental Assistance program that will convert public housing units to continuing Section 8 developments (U.S. HUD 2012). Expectedly, the money will convert an estimated 255,000 public housing, 1,600 rental assistance, and 6,000 moderate rehabilitation units into Section 8 rental housing (U.S. HUD 2012). Similarly,

HUD's LIHTC program has developed over 130,000 eligible rental units through HOME funding.

However, recent HUD budget cuts will make local and state agencies look to other sources of income for public housing projects—namely through partnerships with the private sector. Most of HUD's budget cuts targeted administration, the HOME program, and community development block grants (Center on Budget and Policy Priorities 2011). The impact of the budget cuts will be hard to predict for local areas.

Legislation

State and local legislation that promote affordable housing is a useful strategy in project ventures. Notably, inclusionary zoning has been utilized by governments in various localities to allow for the inclusion of affordable housing in greater opportunity areas (Salsich 2000). Inclusionary zoning laws are local regulations that impose a benchmark on the availability of affordable housing in a particular municipality or neighborhood. These rules are governed by local jurisdictions and typically supported by regional or local housing authorities. Inclusionary zoning has been adopted in several communities across the country and has proven successful in many circumstances. However, this strategy can be limited in its approach depending on the existing zoning rules in a particular municipality (2000).

Other local government strategies include state mandatory planning, which is a response to the growing deficit in available affordable housing. In this process, the focus is on addressing current and future

needs of housing stock and determining demand for public housing developments. Rarely, a third strategy known as community land trusts may sometimes be used when the demands for affordable housing are not adequately met. Community land trusts are created by local leaders who establish, for instance, a non-profit organization to acquire land titles and enter into contractual agreements with developers and/or lessees to meet this demand (Salsich 2000). In essence, the purchased land is no longer a part of the competitive housing market and instead, is dedicated to affordable housing and mixed use developments. However, it is important to point out that not all land is equal in its endowment. Often, cheaper land is located in areas prone to natural disasters disproportionately affecting lower socioeconomic persons.

The following section will present a number of case studies that illustrate further strategies and policy tools that have been utilized across a number of states and jurisdictions to increase the supply of affordable housing and/or limit the effects of social and locational consequences of historical affordable housing stratification.

Case Studies

Table 2. Case Studies Reviewed

City	Region	Population	% Poverty	Homeownership Rate
Austin, TX	NC	790,000	18.4%	45.8%
Atlanta, GA	NC	420,000	22.6%	47.9%
Sunflower County, MS	NC	29,000	33.3%	57.2%
Nashville, TN	NC	601,000	16.5%	57.0%
Chicago, IL	NC	2,700,000	20.9%	47.8%
San Francisco	C	805,000	11.9%	37.5%
Miami-Dade County, FL	C	2,500,000	17.2%	58.1%
Terrebonne Parish, LA	C	112,000	17.4%	74.0%
Norfolk, VA	C	243,000	16.5%	46.6%

C= Coastal; NC = Non-coastal

To further analyze and understand the complex nature of affordable housing it is necessary to examine cities and localities that have similar challenges and have implemented successful tools to resolve affordable housing problems. Challenges related to: affordable housing placement, access to amenities, stakeholder collaboration, and vulnerable population displacement have been researched and identified in nearly every major metropolitan area of the country. Case studies are a powerful tool to understand how these challenges are manifested in local environments and what methods and/or policies have proven to be successful. Our case study evaluation will offer an in-depth analysis of areas and challenges similar to those evident in the H-GAC region and will include a synopsis of elements that have been recognized as best practices for creating feasible solutions. Table 2 lists important demograph-

ics of the localities in each housing study included in this report. We reviewed over 60 case studies in total, but these specific studies present a representation of the most similar challenges and problems that persist in the H-GAC region.

Note: Each case study presented is based on a published report by one or more researchers. We list the source for each case study and essentially paraphrase their work for use in our narrative.

Non-Coastal Regions

The Houston-Galveston area includes numerous localities that do not directly border the Gulf of Mexico, and as such, our evaluation of case studies includes non-coastal, or inland, jurisdictions that used unique methods to improve affordable housing conditions. Our review examines rural areas in Mis-

Mississippi, Louisiana, and Arkansas; suburban areas near Indianapolis, Indiana; and large urban centers in Chicago, Illinois; Nashville, Tennessee; Atlanta, Georgia; and Austin, Texas.

Large Metropolitan Centers

Nashville, Tennessee

The following analysis was adapted from a study conducted by the Nashville Civic Design Center, titled “Case Study: Workforce Housing”:

Nashville’s Civic Design Center has compiled numerous studies on Housing in Metropolitan Nashville-Davidson County and has noted that large urban centers, including Nashville, face different challenges than suburban and rural areas. Specifically, there is a need for affordable housing for families whose income is between 80% and 120% of the median income for an area (AMI). This type of housing is commonly known as workforce housing. More specifically, workforce housing is “affordable to working households that do not qualify for publicly subsidized housing, yet cannot afford appropriate market-rate housing in their community” (Urban Land Institute, 2007). Individuals who are not commonly viewed as needing assistance (teachers, police officers, service workers, etc.), yet still qualify as a population in need of affordable housing under HUD’s definition, are those best served by workforce housing. To capitalize on creating workforce housing units, Nashville lowered the threshold it used to qualify individuals for workforce housing to 60% AMI, since this was the cut-off for LIHTC eligibility. On the whole, 39% of Nashville’s workforce earned between 80% and 150% of the AMI.

Goals

- To provide affordable housing for wage earners between 80% and 150% of AMI
- To create affordable, sustainable housing for those unable to afford the fair market rent (FMR)
- To develop housing units in the downtown area for working-class wage earners

Nashville’s Metropolitan Development and Housing Agency offered Tax Incremental Financing (TIF) to developers of new residential developments that designated 20% of their project’s units to households earning at or below 80% of AMI. Through the use of TIF funding, Nashville developers have created 14 housing complexes that are affordable to households earning at or below 80% of AMI. One of these complexes, Nance Place, contains 109 units comprised of one, two, and three bedroom apartments (Swenson, 2009). This strategy let working class, lower income families to live near their jobs, creating a more sustainable local economy.

The Nashville case study specifies several important steps for developing sustainable, affordable workforce housing. First, a city needs to conduct an expansive inventory of currently available housing, currently available public land, private and abandoned lands, and other various structures. Second, the need for workforce housing must be assessed and an education campaign must be conducted to inform local citizens about the truths and benefits of workforce housing and to dispel any myths associated with this housing option. Third, the city will need to utilize numerous financial resources (CDBGs, HOME funds, LIHTCs, TIF funds, etc.) to gen-

erate funding. The final and most crucial step is to keep affordability sustainable by rent-control, using shared equity models (deed restrictions, limited equity cooperatives, community land trusts), and create mortgage controls through resale formulas.

Workforce housing complexes have also been developed in Portland, Oregon; Indianapolis, Indiana; Minneapolis, Minnesota; Boston, Massachusetts; Anaheim, California; Austin, Texas; and Atlanta, Georgia. This option may be feasible in the larger municipalities present in the H-GAC region.

Lessons Learned

- Workforce housing is a prospective housing solution for middle-income families who are not traditionally viewed as needing housing assistance.
- Developing housing solutions is a multi-step process
- An education campaign is an integral part of gaining community support for affordable housing projects
- Rent-control, shared equity models, and mortgage controls may be a long-term solution to sustainable affordable housing

Chicago, Illinois

The following analysis was adapted from a 2004 study conducted by Yittayih Zelalem, titled “Affordable Housing Cooperatives: Conditions and Prospects in Chicago”:

This study examines the use of cooperative housing to alleviate a lack of affordable housing stock

and long-term sustainability. Housing cooperatives are typically agreements in which individuals share joint ownership in their residence by purchasing “shares” at either market rate or affordable prices. This unique structure allows individuals with low and moderate income to avoid securing mortgages and is regulated through the use of income restrictions. Cooperatives have historically been promoted by federal, state, and local governments through incentives aimed at converting housing units into cooperatives. Housing cooperatives are considered a long-term solution to short-term crises.

Goals

- Resolve the problems of an insufficient number of affordable housing units & a lack of sustainable housing units
- Evaluate the perceptions of residents of housing cooperatives and barriers to affordable housing
- Enhance self-sufficiency through homeownership

This case study included an evaluation of resident perceptions of affordable housing cooperatives, barriers and challenges to development and sustainability, and an analysis of opportunities for development in Chicago. The study found that most of the residents were professionals in moderate-income careers and that most of them were satisfied with their living conditions. A large number of residents stayed for many years due because of the housings affordability, stability, security, and tax credits.

Similar to many other areas we have reviewed during our study, Chicago faced barriers when attempt-

ing to develop and sustain housing cooperatives. The researchers cite a lack of funding, lack of education and information, lack of member participation, and management related problems as common barriers. Some of the policies implemented by various levels of government have addressed these barriers. For example, a tax exemption on the increase in value of new projects for 50 years is one policy solution implemented in the State of New York in 1927 (The Urban Homesteading Assistance Board, 2003). The Tenant Interim Lease (TIL) program in New York City, which requires tenants of city-owned buildings to form an association and apply to become owners, is an example of local policy that has facilitated the development of housing cooperatives) (The Urban Homesteading Assistance Board, 2003).

The potential for developing housing cooperatives should be explored by policy makers and public agencies entrusted with providing affordable housing to citizens. Housing cooperatives require significant collaboration between state and local agencies, since they are the two principal public funding sources for affordable housing. Housing choice voucher (HCV) holders can also typically participate in housing cooperatives, making these units an attractive choice for regions where individual homeowners are reluctant to rent to individuals receiving government assistance.

Lessons Learned

- Housing cooperatives are a potential solution for large municipalities looking to increase homeownership while resolving low-income housing issues

- Policymakers and public agencies should collaborate to provide adequate affordable housing
- Local agencies need to seek involvement by state agencies and legislators to generate funding and legislation that will facilitate the long-term sustainability of cooperatives

Austin, Texas

The following analysis was adapted from a 2006 study conducted by Elizabeth Sobel, titled “Austin, Texas: the East Austin neighborhood”:

Another urban case study included in this study is from the closest metropolitan area to the H-GAC region, Austin, Texas. The Metropolitan Statistical Area (MSA) of Austin, Texas has experienced rapid growth over the last decade. A recent series of case studies conducted by the Federal Reserve Bank of San Francisco includes this evaluation of affordable housing efforts in East Austin. The poverty rate of East Austin is four times that of the Austin MSA; the median household income in East Austin is one-third of the median income in the MSA; and 95% of the population in East Austin is Hispanic or African American as opposed to 33% of the MSA. Additionally, gang participation and crime rates are reportedly higher in East Austin than other areas of the MSA. Like many other metropolitan areas, HCV-eligible and public housing eligible citizens on waiting lists are in the thousands.

Goals

- To help combat extremely high poverty rates in a region that has experienced rapid growth over the last decade

- To reduce gang participation and crime rates in impoverished neighborhoods
- To mitigate the problems associated with an inadequate supply of HCV

Austin has developed multiple strategies to resolve affordable housing challenges. The first is a program called SMART Housing that allows the city to waive fees and expedite reviews for developers who build units aimed at providing affordable housing and that meet various city standards. Second, Austin has also developed a \$55 million bond program that aims to increase the number of available units and sustainability of those units. Lastly, Austin is engaging in the redevelopment of 4,800 housing units and homes, with 1,200 of those declared to be affordable.

Lessons Learned

- Local government can play an important role in the promotion of affordable housing through fee waivers, expedited reviews, and collaboration with developers
- Strategies for implementation may be approved despite existing political challenges

Atlanta, Georgia

The following analysis was adapted from a 1996 study conducted by Michael Schubert and Alison Thresher, titled “Lessons from the Field: Three Case Studies of Mixed-Income Housing Development”:

The Villages at Techwood housing development was totally overhauled in an effort to end concentrated poverty in one of the oldest public housing com-

plexes in the United States. Previously, the complex consisted of two developments: Villages at Techwood, built in 1936 and Clark Howell Homes built in 1940. These developments consisted of several units of two-story townhomes made of steel-framed windows and concrete floors. Throughout their lifetime, the housing projects received minimal funding sources for modernization and retrofitting, and the majority of the units lacked substantial mechanical, electrical and sewage systems, and suffered from fundamental deficiencies. The properties were in desperate need of repair and approximately 1700 of the units were functionally obsolete. In the Atlanta area and the larger housing community, this development had become synonymous with urban blight and extreme social despair. For these reasons, it was most sensible to demolish the existing structures and build a totally new development.

Goals

- To modernize the oldest existing public housing community in the United States and end concentrated poverty
- To overcome the financing challenges associated with repairing 1700 obsolete units
- To establish structures that would contrast with the negative image of urban blight and social despair in the community

The Housing Authority of the City of Atlanta (HACA) partnered with the private sector to finance the revitalization project. The financing plan includes grants and donations, equity raised from the sale of low-income housing tax credits (LIHTC), and federal housing loans from Ginnie Mae. A unique mix

of financing was necessary to support the three-pronged development strategy of Techwood Homes, which includes: physical redevelopment, economic development and supportive social and family services. The construction plan involves demolishing approximately 1100 units and replacing them with 900 new mixed income residential units. The units are priced accordingly to support income tiers, and feature a percentage of units available for families between 50% and 60% of median income and families below 50% of median income. The remaining units are market priced to attract residents that are not classified in these ranges. The development also features non-residential units to support community services and events held the development. To improve the lives of its residents, the development will also offer programs for economic empowerment and social service delivery. Employment and workforce training, career development, cultural enrichment, community service projects, and access to external services and amenities are all proposed programs that will support the current and future needs of residents.

A key component of Techwood's success is a commitment to substantive resident participation throughout each phase of the project. Community participation is often a difficult task, and without a commitment and genuine interest in the project's success, negotiations and plans can easily become gridlocked. Frequently scheduled meetings along with negotiation between HACA and residents contributed to the success of the Techwood project. Assurance was given to residents on a variety of concerns surrounding relocation, priorities for return

after project completion, selection of developer and property management and the creation of economic and social support services. The resident participation net was cast widely and a resident task force was created to attend special meetings with project officials, as well as meetings that included the general body of residents. Specifically, the fear of displacement can be a huge barrier for planners and developers, so ensuring that residents will not be abandoned at any phase of the project is essential in gaining their trust and approval. This two-way communication strategy encouraged the participation of residents and also allowed developers to more clearly understand and respond to the varying needs and concerns of the community.

Lessons Learned

- The successful redevelopment of Techwood Villages transformed a neighborhood that suffered from concentrated poverty into a thriving center of resident engagement, economic and social development and resident diversity through income tiered occupancy regulations.
- This particular project is an extension of the mere notion of building an affordable housing structure; it encompasses components for community and civic development and has the potential for retail and small business development.
- These features are key strategies to attract tenants to occupy market-rate units, which are often linked to the overall profitability of a project.
- A collaborative effort to finance and market the Techwood project ultimately propelled the project forward and ensured that it did not fail to

meet any of its objectives in physical, economic and social development. This effort included a unique mix of public –private financing as well as negotiations with federal lenders to support the ambitious goals of the project. HACAs ability to recognize the need for a multi-faceted financing and marketing approach as well as its ability to negotiate the interest of all relevant stakeholders contributed to the ease of development and occupancy.

- Particularly important to Techwood’s success is the communication used to include existing residents into the redevelopment planning. This partnership between residents and planners created a forum for concerns and solutions, which would ultimately benefit both parties. Understanding community concerns, and learning how to frame the challenging development issues surrounding the Techwood project were vital in overcoming obstacles and successfully completing the project.

Suburban Areas

The following case study highlights some of the best practices and strategies for revitalizing public housing sites in areas directly outside of major urban centers, like Houston. The region examined has unique and common problems associated with the public housing industry. While the exact strategy and solutions presented in the case study might not translate into success for a particular city or public housing site, it offers insightful tools for tackling some of the most difficult tasks in affordable housing development and design.

Indianapolis, Indiana

The following analysis was adapted from a 1996 study by Gayle Epp, titled “Emerging Strategies for Revitalizing Public Housing Communities”:

The New Westside Community Development involves a neighborhood wide revitalization effort that includes two existing public housing sites: Concord Village and Eaglecreek Village. Both of these sites suffered from substandard housing conditions and were rated unsafe and unsanitary. The surrounding community of these two housing complexes had weak infrastructure and had lost a sense of identity as poverty and isolation perpetuated their existence. The development plans included total demolition of the existing sites and reconstruction of new units at a lower density. The unit designs were a distinct departure from the previous design concept in an effort to weave the notion of public housing spaces back into a neighborhood of culture and quality, and make them indistinguishable from the larger community. Along with plans for mixed income rental units in the New Westside community, there was also a portion of housing set-aside for homeownership. Since the New Westside community encompasses a much larger space than the existing public housing developments, there was a belief that revitalizing the community must include a plan for the surrounding vacant lots and dilapidated homes. The scattered sites in this area were developed for qualifying families who participate in a family self-sufficiency program that stipulated goals and participation requirements for residents to transition from renters to owners. This development is spearheaded by the Indianapolis Public Housing Agency

(IPHA) and also supported by neighborhood partnerships for historic preservation and community development corporations (CDCs). Along with the physical redesign of the housing site, there was also an extensive provision for family and community services, including: a neighborhood youth center, shuttle and transportation services, and a multi-purpose community center to host events for residents. These services ensure that residents are linked to the broader community and have access to an array of employment opportunities and community amenities.

Goals

- To provide safe and sanitary housing conditions in an area that was recently rated as having sub-standard housing conditions
- To overcome the barriers of poverty and isolation
- To develop low-density housing developments that were indistinguishable from other areas in the community

While the physical and social redevelopment of New Westside was an ambitious plan, perhaps one of the more interesting components of the project is the establishment of an endowment fund to support the viability of the project. Oftentimes, the most successful revitalization efforts lack the funds to perpetuate the continued livability and sustainability of the community. A five-year community endowment fund coupled with HUD Urban Revitalization Demonstration (URD) funds are professionally invested and managed through a local philanthropic organization. The endowment is specifically dedicated to

support service priority areas that are annually determined by a resident task-force, IPHA, and neighborhood representatives. This provides residents a sense of security that their long-term needs and concerns would continue to be met once the initial project funds have been spent. It also uniquely provides residents leverage in determining what services are available in their community.

The New Westside development plan demonstrates a multi-faceted strategy that combines income tiers, homeownership, family and community services, and an endowment fund can prove successful in revitalization efforts. Community viability cannot be ignored given the current funding climate and uncertainty in private funding opportunities. Establishing an endowment fund is useful to address the continued needs and concerns of existing and future residents. Resident self-sufficiency programs and transitional ownership programs are useful to mobilize poor families and propel them toward self-reliance. A mix of funding sources (HUD, CDCs and private funds) can leverage the goals of planners, developers, and residents.

Lessons Learned

- The New Westside development plan demonstrates a multi-faceted strategy that combines income tiers, homeownership, family and community services and an endowment fund is a key mix of services useful in the plans for revitalization.
- Community viability cannot be ignored particularly given the current funding climate and uncertainty in private funding opportunities.

Establishing an endowment fund is useful to address the continued needs and concerns of existing and future residents.

- Resident self-sufficiency programs and transitional ownership programs are useful to mobilize poor families and propel them toward self-reliance.
- A mix of funding sources (HUD, CDCs and private funds) can leverage the goals of planners, developers, and residents.

Rural Areas

The following analyses are adapted from a set of studies conducted by the Housing Assistance Council in 2000, titled “Improvement of Housing and Infrastructure Conditions in the Lower Mississippi Delta”:

This in-depth set of case studies looks at four unique areas in the Mississippi Delta. The studies were performed by the Housing Assistance Council, a nonprofit corporation headquartered in Washington, D.C. that purports a mission “to improve housing conditions for the rural poor, with an emphasis on the poorest of the poor in the most rural places.” The distinctive Delta region is in close proximity to the Houston-Galveston region and the risk of similar natural disasters in both regions is somewhat relative. The Delta region has a long and documented history surrounding its many social, economic, environmental, racial, and political challenges.

The Delta region has been marred as one of the poorest regions in the United States largely due to high unemployment rates that have persisted in

the region for decades. For example, over 50% of the African American community lives in poverty in this region. On the whole, the region is also prone to unique environmental challenges and natural disaster vulnerabilities. Locally, the region faces challenges that include a lack of local resources to take on expensive development projects, absence of external financing sources, and a lack of collaboration between regional entities. The central goal of implementation strategies reviewed in the following case studies is to effectively alleviate the wide range of challenges and conditions present in the Delta.

Walls, Mississippi

Walls is a small community in located in the Memphis, Tennessee metro area that has experienced recent growth. As a result of this growth, the community has faced challenges in providing safe, affordable housing options for its residents. In this case study, Sacred Heart, a nonprofit Catholic organization planned to build a community to respond to these challenges. Dehon Village, the planned community, would consist of 38 single-family rental units, a community center, and a playground.

The nonprofit organization faced several obstacles during the planning and construction of the new community. First, it had to work with the local Health Department to delay the evictions of certain families that were living in homes deemed unfit for habitation. Next, it had to make an above-market value offer to a landowner to purchase the necessary land for the project. Rural landowners in the area were hesitant to sell land for the project to Sacred Heart, because of their individual perceptions about the intended beneficiaries. Additionally, the local County

Commission presented the final pre-development obstacle by blocking attempts for building permits, citing that it would not allow “multi-family housing.”

Ultimately, this project was funded by tax credits and private bank loans. The nonprofit organization charged families \$175 for market-rate units. Residents must also attend educational training courses at the community center and must provide community services that defray maintenance costs and build up collective efficacy in the village. Additionally, Sacred Heart also hired a director to manage the community center, a social worker to reduce community tension, and a property manager to handle daily tasks.

Sacred Heart learned several lessons by developing and maintaining this rural community project. The first was that the project would have better served residents if it had been closer to necessary amenities, as the closest amenities were nearly seven miles away. Secondly, the community relied on tenant-based assistance, a provision that was eventually eliminated in Desoto County. According to Sacred Heart, relying on private donors to make up the difference “absolves government of its responsibility”, and thus provides no recourse when these funding sources dry up.

Lessons Learned

- Start with small, manageable projects, so that problems can be addressed as they come up
- Community relationships are as important as building the structures for residents to live
- Alternative sources of funding exist, but they

should be identified before tackling an expensive project

Sunflower County, Mississippi

This project illustrates an approach to overcoming the financial challenges of building affordable housing. Utilizing HUD’s Self-Help Home Ownership Program (SHOP) as a financing resource, Delta Housing Development Corporation (DHDC), a nonprofit organization, was able to build 32 single-family units in Sunflower County, Mississippi. Ironically, the founding of this nonprofit occurred after a natural disaster swept through Sunflower County in the 1970s. The population of Sunflower County, Mississippi at the time of this case study was around 30,000.

This program was geared at helping low-income families eventually transition from renting units to homeownership. Similar to the previous case study, the DHDC offers useful services to the residents, such as: family credit counseling, preconstruction training, and homeownership counseling. This training provides low-income families with the necessary skills to provide sweat equity during the construction phase and in the future when maintenance is necessary. However, it should be noted that the project did not commence without facing challenges from the community. Given the historical evidence of racial prejudice in the region, the project faced stiff opposition from local residents and political leaders because of the perception about the intended beneficiaries of the new housing program.

By utilizing SHOP loans to build the single-family homes, the DHDC was eligible for 75% of the loan

to be forgiven by HUD. The 75% that is forgiven can then be used by Delta Housing to create a revolving loan fund for future land acquisition and development or as a grant to subsidize costs to participating families. This is a unique financing mechanism, because it invests in the future.

Lessons Learned

- Sweat equity is a valuable financial resource and can greatly reduce the construction costs of developing affordable housing
- Organizations that are experienced are better able to confront challenges
- Organizations can overcome political prejudice by being elected to seats in those decision-making bodies
- Participating in loan forgiveness programs are smart strategies for reinvestment and increasing financing reserves

Southern Rural Louisiana

This case study revolves around the Southern Mutual Help Association's role in pioneering a national initiative for rural assistance. The reason this case study was selected by the Housing Assistance Council is because it shows how collaboration among several groups using leveraging can benefit rural low-income families.

Several extreme obstacles were present in southern Louisiana. The poverty rate and the rate of substandard housing were five and three times the national average, respectively. Also, low-income housing units were old and deteriorating in the region. Land prices were very high in southern Louisiana, since

most of the land is uninhabitable due to the prevalence of swamps. Additionally, because many families rely on agricultural income, many landowners are reluctant to sell at a fair market price.

There were five important groups involved in this case study. Each group played a corresponding role in gathering the necessary funding for low-income, affordable housing. The five groups were:

- Southern Mutual Help Association (SMHA) – the developer, packager, and intermediary between all of the groups
- USDA Rural Housing Service – responsible for the Section 502 leveraged loan, which provides incentives to private institutions
- Tri-bank Partnership – the banks that are responsible for providing 30 to 40% of the financing at below-market interest rates
- Support Partners – provide training, technical assistance, pre-development capital, and monetary contributions
- Homebuyers – each participating household contributes a minimum of 300 hours of “human development”
- Sweat equity, attending homeownership and budget counseling, and skill training sessions

The number of homes constructed per year in southern Louisiana through this initiative increased five times between 1997 and 1999. Most of the homes built under this program were provided to single women with children.

Lessons Learned

- Coordination among groups is an obstacle, but the difficulties may be reduced through constant communication
- Leveraging is most difficult for the intermediary (in this case SMHA)
- Local creativity and initiatives can have a national impact
- Administrative capacity must be increased for the non-profit organizations that lead these projects, since coordination and leveraging is a time-consuming task

Clarendon, Arkansas

The Southern Development Bancorporation (Southern Bank) is a bank holding company based out of Arkadelphia, Arkansas. The Housing Assistance Council focuses on a specific project by Southern that involves the development of 25 rental housing units using the Rural Housing Service's (RHS) Section 515 program. The City of Clarendon suffers from many of the conditions prevalent in other Delta communities: higher than average poverty rates, minimal employment opportunities that lead to higher than average unemployment rates, and a lack of new housing development projects over the past decade.

Southern Bank controlled several subsidiaries that made it advantageous for them to pursue the development of affordable housing: Elk Horn Bank and Trust Company, a full-service bank, and two other banks. Southern Bank also owned a real estate development subsidiary, Opportunity Lands Corporation (OLC), and a nonprofit small business develop-

ment affiliate, Arkansas Enterprise Group (AEG).

According to the Housing Assistance Council, one of the most important components in Southern Bank's success was the AEG's Good Faith Fund (GFF). The GFF was designed to increase the assets of low-income and moderate-income Delta residents. More than 85% of those assisted were women, and more than 90% of beneficiaries were African American.

The strong organizational structure of Southern Bank allowed it to influence city officials in Clarendon. Southern Bank was able to get the City of Clarendon to donate 3.78 acres of land for the project, which in turn helped it secure a Section 515 loan. Since rural areas do not typically have full-scale contractors available, this would present a major obstacle to many organizations, however Southern Bank also had connections with developers in Little Rock, Arkansas, that were useful for this project. The OLC was able to work with a local bank to generate interest in developing a counseling program for first-time homebuyers and to provide mortgaging for the targeted families.

Lessons Learned

- A bank's organizational structure is advantageous for rural communities that are attempting to create affordable housing
- Collaboration and partnerships among stakeholders at the local level can facilitate the effective development of decent, affordable housing
- Organizational structure similar to Southern Bank does not face many of the obstacles that nonprofit organizations face

- Success can be created by an organizational culture that is directed at a public purpose with a private framework

Coastal Regions

The Houston-Galveston area includes numerous localities that have a coastal presence along the Gulf of Mexico; some areas with direct proximity to the coastline, and others that are not as vulnerable, but still recognize the effects of coastal conditions. Our evaluation of case studies includes coastal jurisdictions that used innovative methods to improve affordable housing conditions unique to this region. Our review looks at rural areas in Louisiana; suburban areas near Indianapolis, Indiana; and large urban centers in Miami-Dade County, Florida and San Francisco, California. We found that some affordable housing policy solutions have been feasibly implemented, while simultaneously tackling some of the major obstacles that are present in the H-GAC region.

Large Metropolitan Areas

Miami-Dade County, Florida

The following analysis was adapted from a study conducted by Lan Deng, titled “Assessing Changes in Neighborhoods Hosting the Low-Income Housing Tax Credit Projects”:

As has been a recurring problem across the United States, and particularly in Miami-Dade county, developers have shunned the idea of redeveloping affordable housing units for the opportunity of achieving maximum profits by selling high-end housing to real estate investors. This presents a lack of affordable

housing choices for individuals and families. Without affordable housing, individuals and families have ended up either homeless or in suburban areas with limited access to transportation or social services. Uniquely, Miami-Dade County had opportunities for developers to engage in a host of city revitalization efforts aimed at bringing affordable housing choices to the newly redeveloped areas. The county created an infill housing initiative designed to enhance affordable housing options and opportunities.

Goals

- To increase the availability of affordable homes for low-and moderate-income families
- Maintain a stock of affordable housing
- Redevelop urban neighborhoods by eliminating dilapidated, or abandoned properties
- Equally distribute homeownership opportunities
- Generate payment of ad valorem taxes

Within the county, the city of Miami Beach has been renowned for its redevelopment efforts. Specifically, the South Beach District has been the focus of a number of case studies due to successful revitalization efforts. In the 1980s, Miami Beach began the process of turning the South Beach area from a blighted slum to an urban beach resort. The driver of this transformation was the LIHTC program, as it demonstrated that government-subsidized affordable housing investment can be integrated into a larger-scale revitalization effort. In Miami, specifically, this regeneration process has increased its pace since 2002. Within a five census block radius, a matching number of LIHTC developments were constructed in

the District. Each of these census blocks was noted as extremely poor, with a median household income of less than \$10,000 annually (1990 census data). Included in the over-arching revitalization plan, was a dedication to the preservation and renovation of historic buildings in the District. In doing this, South Beach has been able to preserve its distinct Art Deco architectural style. As a portion of the LIHTC development, former hotels and old apartments have been used as affordable housing units. In an interview conducted by the University of Michigan with local planners, it was determined that the LIHTC developments blended into the neighborhoods with their character and have allowed for development of mixed-income housing opportunities. These neighborhoods have continued to see improvement into the most recent decade.

However, it should be noted that successful projects are not without their side-effects. Namely, in downtown Miami, revitalization efforts have caused significant gentrification. Families who work in local industries, such as tourism have found it difficult to stay located in mixed-income neighborhoods. The city and county must now work to improve the living environment so as to enable these families and individuals to maintain housing in this region. Of importance in this regard, the LIHTC developments in the South Beach area have either a 30-year or 50-year affordability commitment which provides some sustainable level of affordability and housing in a highly gentrified area. The case of South Beach Miami provides an illustration of the success LIHTC developments can see across neighborhoods seeking revitalization. In other words, LIHTC develop-

ments can be used to promote neighborhood revitalization when these developments are utilized and distinguished as an element of a comprehensive revitalization strategy. Of significant importance and recognition is the fact that LIHTC has been regarded as an aid to affordable housing which supports neighborhood preservation and vitality.

Lessons Learned

- LIHTC programs can provide significant incentives to promote developer projects and public-private partnerships
- Planners and developers must be mindful of social clustering in areas such as infill regions that are being regenerated
- Multi-year affordability commitments can provide a level of sustainability in areas that become highly gentrified
- LIHTC developments can preserve the character and integrity of a neighborhood while simultaneously introducing diversity through mixed-income developments

San Francisco, California

The following analysis was adapted from a 1998 study conducted by N. Calavita and K. Grimes, titled “Inclusionary Housing in California: The Experience of Two Decades”:

Racial and social segregation have contributed to social inequalities across communities in the United States. In California, specifically, this has been a persistent problem over the course of the last twenty years. Further exacerbating these inequalities has been the increasing housing prices and rents

met with stagnant incomes. A number of government tools and subsidies have been utilized to aid in housing costs; however, often these subsidies do not provide adequate support to low- and moderate-income households. As a result, cities such as San Francisco, with restrictive land uses and limited space, have tremendously high housing costs. Coupled with limited government subsidies, affordable housing units are particularly rare.

One of the greatest policy initiatives employed within the state to encourage affordable housing programs has been the inclusionary housing programs. California state law requires that every city and county submit a general plan with an element dedicated to housing. Within this section, a plan to provide “decent” housing for “people of all economic means” must be outlined. Along with requirements for all local jurisdictions to submit annual general plans, California has also instituted “inclusionary housing” requirements. Inclusionary housing describes all mandatory fees and voluntary incentives designed to encourage affordable housing developments. This strategy can be either a mandatory or voluntary policy that requires developments of a particular size to designate a specified number of units to be sold or rented at affordable rates. In California, these types of inclusionary housing requirements are often incorporated into a jurisdiction’s general plan or zoning code. Planned development in California is thereby made contingent upon compliance with these inclusionary housing requirements. Many inclusionary housing programs are implemented using only language outlined within the housing element of the plan.

Goals

- Providing parameters for density bonuses and incentives for developers who build affordable or age-restricted housing
- Designating a specific number of units to be sold or rented at affordable rates
- Encourage economic and racial residential integration
- Alleviating problems with transportation, access to amenities, employment
- Circumvent social and political concerns surrounding NIMBY attitudes

As a result of the institutionalized mandate of inclusionary zoning programs in California, a number of affordable housing units have been created. Specifically, the Bay Area (including the City of San Francisco) has produced an average of over nine thousand affordable units across all jurisdictions in the last 25 years. In general numbers inclusionary housing programs account for approximately 2-3% of the total housing stock constructed in the last 25 years. While inclusionary zoning programs have merit, there are some concerns that warrant discussion. It has long been a complaint of investors that inclusionary housing programs merely push costs associated with compliance onto homebuyers and renters. However, there are also other possible negatives associated with these types of programs. The first of these implications is that cost burdens may also be forced onto landowners. Once inclusionary zoning restrictions are enacted landowners will be forced to sell their land at a lower price because developers would not be willing to pay the same market-rate as they would prior to the enactment of these restrictions.

Certainly, this is a prospect to consider in assessing affordable housing strategies in the H-GAC region. Given that Texas is a state that upholds the rights of property-owners, programs that unintentionally decrease land values may not find public support.

Additionally, because of mandatory inclusionary housing programs, developers may find it difficult to procure building permits. Essentially, the creation of affordable housing units becomes mandatory and without this compliance, developers are unable to build. At a minimum, projects with at least ten units must provide a certain percentage of affordable units. While it is not a requirement to create identical units with the same interior, both market-rate and affordable units must be indistinguishable from the exterior. To avoid stratification or segregation, affordable units must be interspersed throughout the development and clustering of units is strictly disallowed. However, developers are allowed a degree of flexibility in the construction process so as to reduce the economic impact a project.

Lessons Learned

- Inclusionary zoning can be used as a tool to mandate the development of affordable housing stock
- Zoning programs can face opposition because of perceived consequences surrounding land and property values
- Inclusionary housing programs must specify requirements for interspersed placement of affordable units and market-rate units to prevent social stratification
- Inclusionary housing programs can provide a

link between residents in existing areas that are disconnected from transportation and amenities

- Zoning laws must be carefully crafted to allow autonomy and flexibility to developers

The inclusionary housing system in California can be described as decentralized, flexible, ad hoc, diverse, and complex, as it reflects the political, economic, and cultural traits of each locality over time.

Suburban Areas

Norfolk, VA

The following analysis was adapted from a 1998 study conducted by Stephanie Bothwell et al, titled “Restoring Community through Traditional Neighborhood Design: A Case Study of Diggs Town Public Housing”:

The Diggs Town Project was built in the late 1950s and was modeled after the typical institutional style of public housing built in other parts of the country. There were approximately 450 units and the demographics of the site were primarily single African-American women and their children. Diggs Town suffered from serious problems of unemployment, crime, drug trafficking, and overall urban decay. The site plan at Diggs Town lacked common areas, scale and character and many of the apartments lacked architectural detail such as shutters, porches and doors. The site design and street pattern also lacked accessibility, which isolated the central section of the complex from the rest of the site. The housing site was commonly compared to the look of a military barracks.

Goals

- Reduce crime and rogue behavior
- To transform the space from an institutional, isolated housing complex to a fully functioning neighborhood with an urban aesthetic appeal

The ultimate goal of the redesign project at Diggs Town was to transform the space from an institutional, isolated housing complex to a fully functioning neighborhood with an urban aesthetic. The project was funded by the Norfolk Redevelopment and Housing Authority (NRHA) which managed all phases of the redesign process. The design space was focused on defining public and private space, as well as adding aesthetic elements such as windows, fences, landscapes and new streets. While these components of design may seem trivial, they are key features of Traditional Neighborhood Development (TND) and New Urbanism principles that attempt to recreate and redefine space while promoting access among residents.

Architects envisioned a transformation from concrete walk-up dwellings to residents that boast plenty of outdoor space, communal backyards, and patios to encourage outdoor living. The focus on the outdoor appeal of complexes was also a strategy to combat crime and rogue behavior within the community. By establishing resident coherence and “villages” of houses within the larger complex, this encouraged community and resident interaction and involvement which would allow the neighborhood to continue evolving. The creation and addition of a street system also encouraged greater accessibility among residents and provided a designated

space for motor vehicle traffic and parking spaces for residents and visitors. Along with transportation and accessibility, the street system also assigned a street number to each unit a feature that was non-existent in the previous structure. Overall, the design components added to the Diggs Town project transformed the site into a neighborhood that more closely resembled the surrounding community. The TND design principles facilitated a sense of identity and community into a space that was once marked by urban blight and community isolation.

Several lessons emerged from our examination of the Diggs Town projects. Aesthetic features are important when linking public housing sites into the broader community. Common problems of public housing such as crime, drugs, and urban decay can be solved by incorporating appropriate design techniques that aim to create a “community within a community.” Street design is important to link public housing projects to public and private transportation systems, which ultimately facilitate greater economic and social opportunities in the broader community.

Lessons Learned

- TND and New Urbanism principles can achieve greater community accessibility when properly utilized. The reemergence of this design concept can successfully revitalize a community when total demolition is not an option.
- Aesthetic features are important when linking public housing sites into the broader community.
- Common problems of public housing such as crime, drugs, and urban decay can be solved by

incorporating appropriate design techniques that aim to create a “community within a community.”

- Street design is important to link public housing projects to public and private transportation systems, which facilitate greater economic and social opportunities in the broader community.

Rural Areas

Terrebonne Parish, LA

The following analysis was adapted from a 2011 study conducted by the Institute for Sustainable Communities, titled “Gulf Coast Sustainable Economies Leadership Academy: A Resource Guide for Local Leaders”:

In regions prone to natural disasters and other vulnerabilities, maintenance of sustainable, affordable, housing is a difficult but vital part of recovery. In Terrebonne, Louisiana, TRAC (Terrebonne Readiness and Assistance Coalition) is part of a group effort to provide sustainable affordable housing in the rural coastal bayou regions of the state. TRAC is a community-based 501c3 organization created to address the long-term disaster recovery issues in Louisiana. This initiative began in 2005 as part of the Sustainable Affordable Rural-Coastal Housing Development after the coast was hit by several hurricanes, including Katrina, Rita, Gustav, and Ike. These storms seriously damaged or destroyed over 13,000 homes and have left the coastline eroding. TRAC’s Executive Director stressed the urgency of this problem, stating, “If housing doesn’t get addressed we’re going to lose our culture, we’re going to lose our communities.” The design for the elevat-

ed homes was created through a partnership with Oxfam America, and the Special Interest Group in Urban Settlement (SIGUS) at MIT’s School of Architecture and Planning. The homes were designed for bayous, standing 10-14 feet above ground, and built to withstand Category 5 hurricane force winds. The houses were also designed with the community in mind, blending well with local values and culture.

Goals

- Replace destroyed homes for low-to moderate income families who cannot afford to rebuild without financial assistance
- Design and build in compliance with International Building Code requirements for coastal zone construction
- Address mobility challenges for elevated homes
- Serve as a model for affordable and sustainable construction across the Gulf Coast region

The design of the “Louisiana Lift” houses is not entirely unique to the bayou region; some architectural characteristics, like those to withstand extreme wind pressure, were inspired by camp structures that were built in the 1920’s on coastal islands that are still standing today. The lift houses are specially designed to be energy efficient in the warm and humid climate, minimizing solar heat, and utilizing natural air flow for cooling. They are also built with maximum insulation, programmable thermostats and tank-less hot water heaters to reduce resource consumption and minimize the cost of utility bills. The Louisiana Lift House project is considered to be in its pilot stage. As of April 2011, six homes had been constructed for low-income residents in

the rural coastal area. TRAC has been able to offer a 50% match for low-income clients with the help of the American Red Cross, Catholic Social Services, Church World Service, LA Disaster Recovery Foundation, the St. Vincent de Paul Society, and the United Way for South Louisiana, making home ownership possible. TRAC is currently seeking to use this sustainable affordable housing model in communities across the Gulf Coast and will potentially use clustering to create new communities as well. The community is committed to finding sustainable solutions to living on the coast.

Lessons Learned

- In coastal areas energy-efficient design can minimize energy consumption and lower utility costs for residents
- Awareness of architectural characteristics and design models is important when planning developments in disaster prone areas
- Elevated structures and foundations support the coastal fragility of neighborhoods
- Partnerships with charitable organizations and match-programs can lower homeownership costs for buyers
- Utilization of design models and planning techniques must reflect the local flair and culture of rural areas to attract buyers and renters

Summary

Our evaluations of case studies revealed that there are common themes for solving affordable housing problems across diverse localities and populations. Based upon the conditions present in the local population along with the political, economic, and

social climates surrounding redevelopment efforts, sustainable affordable housing can result. A key element of our case study evaluation is the nuanced reality of housing problems and solutions across regions. As illustrated in Appendix, pg. 79, for every circumstance there is not a one-size-fits-all approach to addressing the challenges presented in each situation but there are clear and recognizable themes that can be used as a guide for decision-making and practical application. Indeed, in each scenario, there are location-specific factors to be considered, which will inform the policy solutions and responses to problems of housing stock and access. As evidenced by the outcomes in the case study evaluation, a wide range of solutions exist, if the challenges are appropriately identified and matched with reasonably viable solutions. The case study evaluation illustrates many of the themes discussed in the literature and offers a lens to understand how these theoretical issues are manifested into local communities and how policymakers, community advocates, and local residents have implemented a mechanism by which to improve on these challenges.

The next section of this report will be dedicated to examining the location-specific factors that will be necessary to inform future policy dedicated to increasing affordable housing opportunities in the H-GAC region.

Table 3. HUD Program Activity in Texas

Program	Rural/Urban	Metro Status	%
<i>Section 202</i>	Rural	Metropolitan	0.70
<i>Total: 142</i>	Urban	Metropolitan	85.9
	Rural	Micropolitan	0.70
	Urban	Micropolitan	2.11
	Rural	Non-CBSA	0
	Urban	Non-CBSA	1.41
	Blank	Metropolitan	9.15
<i>Section 8</i>	Rural	Metropolitan	0.79
<i>Total: 2157</i>	Urban	Metropolitan	86.7
	Rural	Micropolitan	0.37
	Urban	Micropolitan	7.05
	Rural	Non-CBSA	1.02
	Urban	Non-CBSA	2.27
	Blank	Metropolitan	1.16
	Blank	Micropolitan	0.46
	Blank	Non-CBSA	0.19
<i>Section 811</i>	Rural	Metropolitan	0
<i>Total: 19</i>	Urban	Metropolitan	94.7
	Rural	Micropolitan	0
	Urban	Micropolitan	0
	Rural	Non-CBSA	0
	Urban	Non-CBSA	5.26

Table 4. Poverty Distribution in Texas

Poverty Level	Count	% of Total	Section 8	% of Total
Missing	35	2	28	1
0-9%	154	7	130	6
10-19%	562	24	508	24
20-29%	622	27	586	27
30-39%	507	22	484	22
40% and above	438	19	421	20
<i>Total</i>	<i>2318</i>		<i>2157</i>	

Source: U.S. HUD PUMS

In the state of Texas, out of the 2,318 records, there were 2,157 recipients of the Section 8 housing program. Table 3 illustrates the distribution of Texas housing by program, rural/urban location, and metropolitan status. It is evident that the majority of recipients are from the Section 8 program while only 142 records are associated with Section 202 and only 19 are in the Section 811 program. In terms of location, Section 202, Section 8, and Section 811 housing program recipients reside in urban, metropolitan areas. The H-GAC region reflects a similar housing distribution seen through the state. A ma-

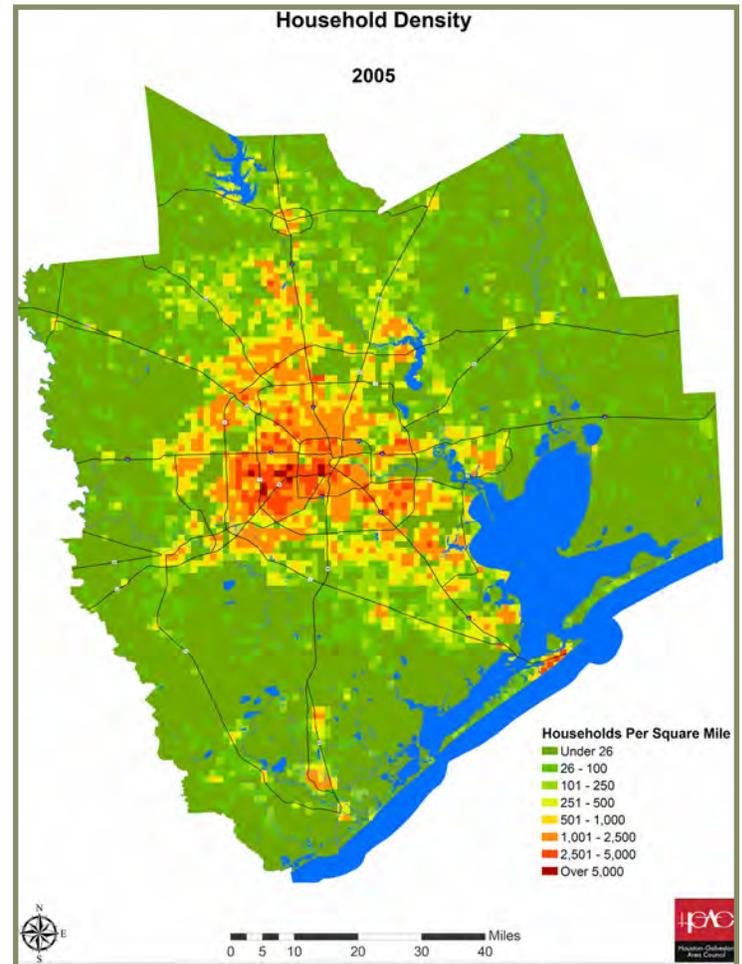
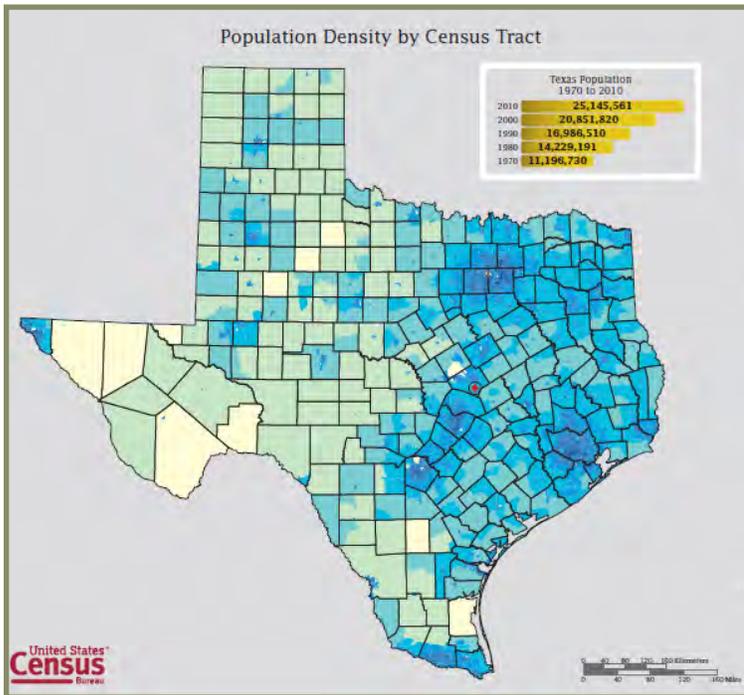
The Current Status of Affordable Housing The National Context

Report

HUD released a new, public database aimed at helping the housing research community by providing characteristics of households receiving rental assistance from HUD. The dataset is known as the Public Use Microdata Sample (PUMS) and includes data on “family type, household income, race, gender, and other household and geographic characteristics” (HUD 2012). Additionally, the dataset was derived from HUD’s Tenant Rental Assistance Certification System (TRACS), which contains data on rental assistance programs administered by the Office of Housing (Office of Housing Programs 2012). Rental assistance programs tracked within the database include Section 8, Section 202 and Section 811, which provide housing assistance for low-income, elderly, and disabled populations, respectively (Office of Housing Programs 2012).

While the desired sample would be comprehensive, the PUMS dataset is a “5% sample, without replacement, of tenant records for the 50 states, DC, and Puerto Rico” (Office of Housing Programs 2012).

HUD provides assistance to approxima voucher holders, while the dataset contains a population number of 75,205. This dataset is useful in examining the distribution across states. For Texas, PUMS contains 2,318 records.



Source: Census 2010

majority of assisted housing exist within urban metropolitan areas.

From the national sample, Table 4 depicts the poverty level distribution of housing voucher recipients in Texas. For example, only 7% of statewide voucher holders fall within the 10% poverty level. Similar circumstances are reflected in the grouping of Section 8 data, where 6% of recipients are below the 10% poverty level. Table 4 also reveals the majority of housing recipients remain below the 40% poverty level.

In subsequent analysis, counties are evaluated on the basis of impediments and inclusion of housing in their strategic plans. Prior to engaging in this analysis, Texas and the H-GAC region required further explanation in terms their current housing state. As the second largest state in terms of population and area, Texas has a population of approximately 25

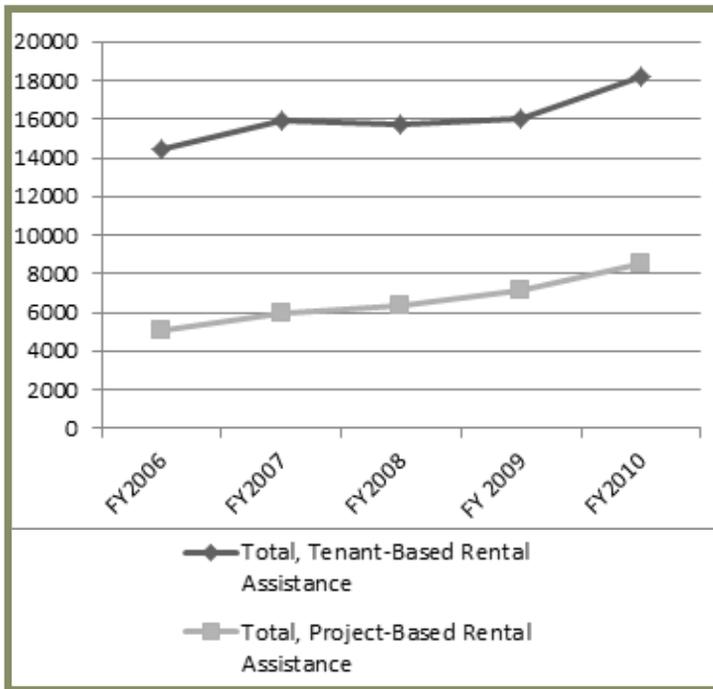
Source: H-GAC

million residents (U.S. Department of Commerce, Bureau of Census 2010). The following information was all provided via the U.S. Census Bureau. Within Texas, there are 9,977,436 housing units, with 8,922,933 occupied units. From this latter figure, owner occupied housing units are 5,685,353 which houses a population of 16,331,580 residents. Meanwhile, renter-occupied housing has 3,237,580 units that house a population of 8,232,842 residents.

The Texas map conveys the population density, based on the 2010 Census. As referenced in Figure 1 in this section, housing program recipients tend to concentrate around metropolitan centers. The map

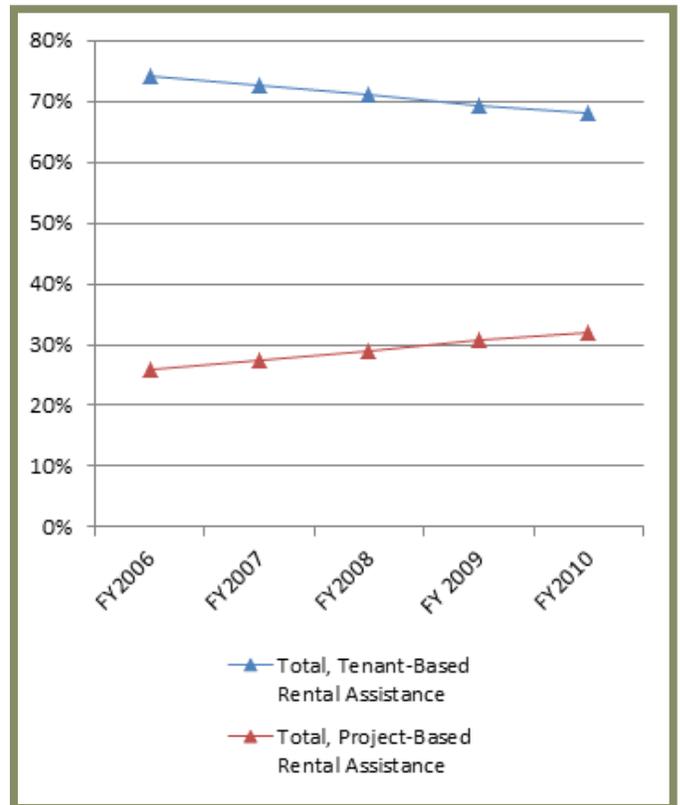
Impediments to Affordable Housing

Figure 1. HUD Adopted Budget (in Millions \$)



Source: HUD Annual Budget 2006-2010

Figure 2. % of Rental Assistance in HUD Budget



demonstrates Texans heavily concentrate around the major cities of Austin, Dallas, Houston, and San Antonio. While housing assistance is available in rural communities, recipients of the housing voucher program have considerably more options within the metropolitan or suburban surroundings.

Similarly, the H-GAC region has heavy household density in the metropolitan areas, particularly in the Houston surroundings. This observation does consider the rural communities in existing H-GAC counties, but due to their size and location, their population density is not as concentrated. The H-GAC household density map is consistent with the

HUD data and Texas distribution, as individuals tend to locate around urban areas. Likewise, housing program recipients will select an urban area that has various housing possibilities that accept their vouchers rather than a rural community that lacks them.

As the impediments to affordable housing and comprehensive plans are discussed, be mindful of the population tendencies, both general and program recipients. With populations locating to urban, metropolitan areas, housing demands increase and governments must respond through strategic planning to provide services and resolve this severe problem.

HUD has established several criteria that may provide for impediments to fair housing across the United States, including:

- An extensive review of a state or entitlement jurisdiction's laws, regulations, and administrative policies, procedures, and practices;
- An assessment of how those laws affect the location, availability, and accessibility of housing;
- An evaluation of conditions, both public and private, affecting fair housing choice for all protected classes; and
- An assessment of the availability of affordable, accessible housing in a range of unit sizes.

Fortunately for our study, several cities and counties within the Houston-Galveston area have conducted recent analyses of impediments to fair housing (AI). With the exception of Baytown, we were able to locate the analyses conducted by the various entities. Our analysis is mostly conducted at the state and local level, but a brief examination of HUD's budget is presented at the beginning to provide background on the need for the secondary analysis.

HUD Programs Available

Figure 1 illustrates HUD's adopted budget for fiscal years 2006-2010. As the figure indicates, HUD's budget has grown steadily over the last 5 years. Tenant-based assistance funding remains above funding provided for project-based assistance.

Although, as Figure 2 demonstrates, there has been a trend of decreasing tenant-based assistance, while project-based assistance appears to be rising. This shift may present future impediments to tenant-based affordable housing.

Figures 1 and 2 graphically illustrate HUD's budget for fiscal years 2006 through 2010. Tenant-based assistance consists of Section 8 contract renewals, family self-sufficiency (FSS) coordinators, Veteran's Affairs Supportive Housing (VASH), and other assistance that is given directly to tenants. The total for all assistance rose 37.6% from 2006 to 2010. However, project-based assistance, experienced much greater proportional growth (44% more) than tenant-based assistance during this time period.

State of Texas

The State of Texas is required to update its analysis of impediments to fair housing. The State completed Phase I of this analysis in January 2011, and it was subsequently approved by HUD in May 2011 (*Texas State Analysis of Impediments to Fair Housing*, 2011). The State's analysis largely focuses on hurricane impacted communities, including large urban centers such as the Houston and Galveston region. The analysis presents a wealth of recent data calculations, including one that suggests that slightly less than 10% of the available housing units were vacant in 2010 (in rural areas, vacant lots accounted for 17.5% of all available housing units). Given the recent release of this analysis, it is highly probable that these impediments still exist in the Houston-Galveston region. Since this analysis was conducted by entities outside our study, this may be the most reliable analysis of impediments.

H-GAC Region

Several impediments were found in the H-GAC region based on the area reports. The first impediment to fair housing is predatory lending practices.

Minorities do not receive a proportional number of prime conventional loans as non-Hispanic whites and are more likely to receive high-cost loans. Aside from lending, discrimination in housing markets is also cited as an impediment to fair housing--a common impediment. A particularly interesting impediment includes racial and minority concentrations throughout the region. In fact, the analysis shows that over 60% of minorities would have to relocate to enable Houston to be racially integrated (State of Texas). NIMBYism is another major impediment to fair housing in the region. Residents are cited as being strongly opposed to rebuilding public housing in Galveston. Another impediment that is observed is discrimination in housing markets.

City of Houston

Local policies were also identified as potential impediments to fair housing in Houston. The following analysis is gathered from the *City of Houston Analysis of Impediments to Fair Housing, 2010*. Houston established policies that prevented the use of housing funds to build in floodplains. Although practical and insightful, this policy impacts certain protected classes that are particularly vulnerable to placement in the lower cost floodplain regions. Citizens in the H-GAC region were also determined to lack knowledge on fair housing rules and what constitutes a violation. A final observation concerning impediments in the region includes the use of Community Development Block Grants to build infrastructure rather than affordable housing. Several localities have conducted similar local-based analyses of impediments.

A comprehensive examination of housing access in the city was completed in April 2010 and a taskforce was created to tackle the identified impediments. These challenges are categorized as follows: real estate, public policy, banking, finance, insurance, and socio-economic impediments.

- **Discrimination:** This is observed overtly and subtly across various groups of the population. Specifically, the city identified discrimination against the following groups: disabled persons, families with children, perceived or actual race, ethnicity or national origin.
- **Lack of Housing Stock:** This represents housing stock designed and reserved for low-income persons as well as those with disabilities. There is an insufficient supply of housing stock to accommodate the needs of these populations.
- **Lack of Substantially Equivalent Federal Fair Housing Act:** There is no local ordinance or regulation that is equivalent to the fair housing provisions outlined by HUD; this limits the ability of protected classes to raise concerns or grievances related to the treatment of persons seeking or receiving public housing assistance.
- **NIMBY attitude and resistance within the community.**
- **Affordability:** The high cost of land and lengthy approval processes limit the development and/or renovation of affordable housing structures. This forces many low-income residents to tolerate sub-standard housing quality and living conditions for fear of being totally displaced. The lack of income and affordability is cited as the biggest challenge of fair housing.
- **Lack of adequate and efficient public transpor-**

tation to link residents to employment, services and amenities throughout the city.

- Predatory lending practices & disparity disproportionately affects those citizens with the greatest needs. Lack of financial literacy among these populations increases susceptibility to encountering this type of treatment.
- Insufficient multi-lingual marketing and advertising efforts targeted towards residents with limited English proficiency. Houston is a diverse city and many residents are proficient in English as a second language; this creates a language barrier and limits the knowledge and familiarity of programs and initiatives that exist to provide housing assistance.
- Areas of concentrated poverty throughout the city that perpetuate the racial and ethnic concentration of minority groups, isolating this population from the city-at-large.
- Low educational attainment among minority groups which leads to decreased lifetime earning potential and limits the capacity to be self-reliant.

Houston has identified challenges which are common across large, metropolitan cities. Many of their cited impediments mirror the barriers observed in nearby jurisdictions. This analysis was recently completed by the city and utilizes recent data to support its findings and commentary. Comparatively, the analysis is similar to the recent study completed by Fort Bend County, and also utilizes categories to separate impediments and effectively attribute them to the responsible sector(s) of government and business. This aids the city in adequately evalu-

ating and addressing the various challenges that it faces in fostering and administering fair housing.

Brazoria County

Brazoria County conducted its most recent comprehensive review of impediments in 2006 (*Brazoria County Analysis of Impediments to Fair Housing*). The analysis conducted supported their plan for 2006-2010. The report states that there are no local policies that present barriers to fair housing. Other impediments exist, however, such as a lack of affordable housing and a lack of accessible housing.

In 2006, a person earning minimum wage would have to work 99 hours per week to afford a two-bedroom dwelling. A person would have to earn \$12.12 per hour to afford a two-bedroom dwelling at the Fair Market Rent. These facts coupled with limited affordable housing units created an impediment to fair housing in Brazoria County. Furthermore, nearly 23% of the housing stock in Brazoria County was considered “substandard”.

Disabled persons were identified as a specific protected class that faced major impediments to fair housing in the county. Nearly 85% of all rental units were inaccessible to disabled persons. This is a recurring deficiency highlighted throughout this section. A lack of public transportation to and from affordable housing also made housing choices difficult for low-income families with privately owned vehicles. A final impediment identified in Brazoria County was the stringency of Section 8 housing rules that prevented landlords from providing housing to voucher holders.

City of Conroe

Conroe is 45 minutes north of the city of Houston. The region has experienced recent growth as the Houston metropolitan area has expanded. Its most recent, *City of Conroe Analysis of Impediments to Fair Housing* was completed in 2000. The population in Conroe increased 50% from 2000 to 2010, which may qualify their findings as out of date. Regardless, the following nine impediments were identified in their 2000 analysis:

- Renters were unable to purchase affordable housing, forcing them to rent
- Newly constructed housing targeted affluent families; the median selling price in Conroe rose \$20,400 from 1990 to 2000
- There was an abundance of substandard housing units (1,085)
- A significant number of Conroe residents were considered low-income persons
- Per capita income for minorities (excluding Asians) was at least 50% lower than that of non-Hispanic whites
- There was a serious lack of assisted housing units, evidenced by the waiting list
- City development policies increased the cost of housing, thus reducing incentives to build low-cost housing
- No public transportation network
- The ordinance that created a position for a fair housing officer did not specify which city official should fulfill this role

As the analysis shows, Conroe faces many of the same impediments to fair housing as the larger city of Houston. Although impediments are similar

across the various localities, recommendations may need to be tailored specifically for each entity.

City of Pasadena

The most recent, *City of Pasadena Analysis of Impediments to Fair Housing*, was conducted in 2007 by the city's Community Development Office (CDO). The format of the analysis is identical to that of Brazoria County, and the findings are also similar to those discovered in Brazoria County. For example, Pasadena's CDO found that there were no policies that led to the concentration of specific minorities and no codes or ordinances that would prevent affordable housing development. However, NIMBYism is indirectly identified as a possible impediment in to fair housing in Pasadena. According to the analysis, homeowners fear that low-income families living in a neighborhood drives down property values. Two further impediments were identified within the analysis: lack of affordable housing and lack of accessible housing. The CDO also identifies lending discrimination as another impediment, but justifies that this may be explained by the fact that minorities are often rejected due to factors such as credit history, debt-to-income ratios, and the inability to present collateral.

Pasadena also presents data that suggests an additional 12,000 rental units and 3,000 home-ownership units are needed. In line with most of the other analyses, the Pasadena CDO states that there is a lack of housing accessible to disabled persons. The number of housing units accessible to disabled persons is very close to the average for the H-GAC region at 85%. Insufficient public transportation and

challenges associated with Section 8 vouchers were two additional impediments identified in the City of Pasadena's analysis.

Fort Bend County

Fort Bend County recently conducted an *Analysis of Impediments to Fair Housing* in Fiscal Year 2010 which categorizes observed fair housing challenges as: private sector, public sector and the combined private and public sector. This grouping of impediments is done to separate challenges and also to rank each impediment in terms of its degree of severity and impact on the county's goal of providing access to fair housing. Serious impediments recognized by Fort Bend County include building occupancy codes; health and safety codes; lack of public transportation services; minority awareness of lending programs and negative community attitudes toward minorities and/or persons with disabilities (NIM-BYism). These challenges are directly or indirectly related to the failure of a public or private sector entity in providing fair housing (local government, transportation planners, banks and credit lenders etc.). To combat these impediments the county has developed one-year and five-year goals, which address the complexities of each issue and specifically states, the measures it will attempt to bridge the gap and work towards greater progress in providing fair housing throughout its jurisdiction.

Public Sector Impediments

- Local zoning and occupancy laws and/or restrictions result in higher land costs for developers and planners of affordable housing projects.
- Fragmented provision of essential municipal

services by the county creates duplicity and high administrative burdens and facility costs across MUDs. This leads to disparities in services and quality among county residents.

- Cost, physical access, and location of housing for persons with disabilities is challenging primarily because of expensive land costs and improvement cost for increased accessibility. Increasing this challenge is the degree of isolation from amenities, services, and transportation in the county.
- Access to employment opportunities for low-income persons is limited because of the degree of isolation and lack of adequate public transportation to connect these residents to areas of economic opportunity.
- Lack of cooperation and coordination among surrounding municipalities prevents regional planning and shared responsibility in providing housing-related services to residents.
- The county does not have a housing authority to select and assign families to receive available assistance from a variety of government sources. This creates two additional challenges:
 1. Ineffective advertising of assistance programs to persons in need
 2. Limited reach in advising qualified persons seeking a residence that accepts public assistance recipients (i.e. vouchers holders).

Private Sector Impediments

- Restrictive covenants and exclusionary provisions in master-planned communities that prevent the development of affordable housing

projects or limit access to residents receiving public housing assistance.

- Unlawful or unethical real estate sales and leasing policies maintained in practice by local real estate industry members.

Public & Private Sector Impediments

- Ineffective or inadequate proliferation of fair housing information to all relevant stakeholders (residents, developers, planners, economic development teams, facility providers, etc.) about the goals, progress, and challenges of efforts to promote and sustain accessibility in housing.
- Lack of programs and campaigns designed to address NIMBY attitudes among the community and overcome prejudices and biases to eliminate discriminatory practices and adverse effects of such beliefs.

As the analysis demonstrates, there are several impediments observed in the county. Many of these challenges are common in large urban areas, and have roots in the public and private sector. Unique to Fort Bend County, the lack of a public transportation system has proven to be a huge challenge due to its effect on other housing-related deficiencies. The incorporation and local governance structure of the county also has a limiting effect on the powers held in the jurisdiction. This is evidenced by the lack of a formal housing authority that is tasked with the sole responsibility of ensuring access to fair housing.

Harris County

A 2008 *Analysis of Impediments to Fair Housing* in Harris County studied the current and future trends

of local housing, which lead to an assessment of recognized barriers to fair housing in the county. This study was completed as part of a multi-year comprehensive plan and to-date there has not been a published document to update the public on these issues. Although the county's analysis is dated, the impediments listed are most likely still significant challenges.

- Overt discrimination in the form of racial steering, denial of accurate information about vacancies, and marked-up rental rates and fees for minority applicants.
- Predatory lending practices and unethical financing standards for minority applicants.
- Insurance companies which deny coverage by "redlining" neighborhoods based on a variety of subjective and objective factors. This has a disproportionate effect on minorities and older persons because many of the urban communities where they reside are unfairly serviced by insurance providers.
- Community pressure and mounting opposition from a variety of NIMBY factors. Specifically including: fear of increased crime; fear of decreased property values; fear of decreased public services and amenities; and perceptions and loss of cultural norms.
- Public policy issues such as zoning regulations, service costs for municipal service districts, land-use regulations and deed restrictions and/or restrictive covenants.

Similar to the challenges existing in Fort Bend County, Harris County is faced with a variety of impediments that have roots in public and private sector

service delivery. Interestingly, the analysis demonstrates that there is a culture of discriminatory practices and NIMBY attitudes among service providers and residents.

City of Galveston

In conjunction with the five-year comprehensive planning process completed during FY 2006, Galveston has addressed their observed *Analysis of Impediments to Fair Housing*. The city focused on regulatory and legislative based impediments in their analysis of housing conditions.

- **Taxation:** There are no current tax incentives to promote the development of affordable housing. This is extremely limiting because of the development costs associated with new construction in the city (land, insurance, etc.). Without a tax relief incentive, it is difficult to find a developer or entity that is willing to spend substantial capital to build and maintain any housing development.
- **Code Enforcement:** There have been recorded complaints with maintenance and upkeep in older communities throughout the city. Typically, these areas have the largest population of minority and low-income residents. Monitoring and enforcement of quality neighborhood conditions and standards have presented an issue for the city, particularly in these areas. Slack and complacency in the enforcement of these codes perpetuates a negative perception of the community and its' residents, which does not encourage the promotion of affordable housing.
- **Land & Environmental Issues:** The majority of the city lies within a FEMA designated 100-year

floodplain, which increases the costs of insurance and sustainable housing construction materials. This leads to either higher housing costs for residents or a lack of affordable housing stock.

This analysis seems to be limited because it only focuses on the regulatory environment that impacts the housing needs of city residents. While regulatory issues are critical to fostering an inclusive housing community, as other analyses have demonstrated, there are several other factors, which also contribute to the overall accessibility and availability of affordable housing in a jurisdiction.

Comprehensive Planning

Task

H-GAC requested that the Bush School capstone group evaluate housing components from select comprehensive plans. This effort is intended to provide H-GAC with an assessment of housing considerations given to low-income populations through an examination of city and county comprehensive plans. There are 13 counties and 105 cities that hold memberships with the H-GAC region. While not all cities within the region hold a membership with H-GAC, all counties in the region do have memberships. Part of H-GAC’s role is to provide planning support for cities and counties that lack the resources or expertise to undertake community planning efforts.

Findings

In assessing jurisdictional plans, the first and most logical starting point was to assess the comprehensive plans of counties within the region. However, it was found that not all counties have a comprehensive plan. In fact, just over half of the counties in the region had any type of community plan (8/13) whatsoever. Five of these eight counties that did have a published plan were not comprehensive in nature and, rather, were referred to as a “Community Plan.” The purpose of this type of plan, better known as “County Criminal Justice Community Plans,” is to identify gaps in criminal justice services.

However, comprehensive or consolidated plans were found for the counties of Fort Bend, Harris, and Montgomery. These plans dedicated a portion of the document to defining what is meant by affordable

housing and how housing of this kind can be fostered in local communities. Below is a table that displays the counties for which plans could be located and those in which no county plan could be located.

Availability of Plans in the Region

Consolidated Plan	Comprehensive Plan
Montgomery County	Fort Bend County
Harris County	Community Plan
No Plan Found	Austin County
Brazoria County	Galveston County
Chambers County	Liberty County
Colorado County	Walker County
Matagorda County	Wharton County
Waller County	

As mentioned, it is the intention of this analysis to provide an assessment of comprehensive plans published by local jurisdictions. With access to information of participating counties, H-GAC was able to provide to this capstone group a series of resources—one of which includes links to H-GAC region city plans. Access to plans of only three cities was provided and based on this, an assessment of H-GAC regional city comprehensive plans was limited to this selection. City plans that were examined include Baytown, Sugarland, and Pearland. It must be noted that no significant attention was given to housing or affordable housing in any section of these plans.

Analysis

County Community Plans

The community plans provided by both Liberty and Wharton County included some discussion of the consequences associated with the stratification of affordable housing options. This included the lack of access to services and lack of service providers/programs within the county. Both counties addressed concerns of a rising homeless population. While both counties stated homelessness and the lack of access to services as problems within their counties, only Liberty County offered a solution to alleviate these problems. These solutions focused mainly on the youth/student population within the county through initiatives to improve training of service providers and school liaisons aimed at encouraging children to remain in school. As both counties identified known consequences of low-income population stratification and limited affordable housing options, these findings can be extrapolated to fit a larger context.

County Comprehensive Plans

Fort Bend County, Harris County, and Montgomery County were among the only three counties in the region to identify housing as an element of their comprehensive plans. Upon a comparative analysis, all three counties addressed the need for affordable housing very similarly. Both Fort Bend and Montgomery County had nearly identical mission statements aimed at (1) developing viable, urban communities, (2) by providing decent housing, (3) a suitable living environment, and (4) expanding economic opportunities to low- and moderate-income persons. Due to their similarity, there is suspicion

that these plans do not provide any unique attention to affordable housing. However, Harris County's consolidated plan specifically concentrated on affordable housing efforts. When assessing the specifications of these counties that state ways in which affordable housing options will be increased and better integrated, the plans varied in the levels of specificity. For instance, some of the specifications included in Montgomery County's plan include: constructing permanent housing for the developmentally disabled (measured in units) and providing down payment assistance for first-time homeownership (measured in number of homes purchased). Fort Bend County, however, goes more in depth in the plan's specifications: (1) provide rental assistance to 50 extremely low- and moderate-income households and (2) provide rehabilitation grants to 100 extremely low- and moderate-income households. The specificity of the Fort Bend County plan provides for measurable and actionable housing initiatives to be pursued by the county.

City Plans

Upon assessment of the city plans for Baytown, Sugarland, and Pearland, it was found that only one of these cities had a housing element. Only the city of Baytown had a section of the plan dedicated to housing, but even this failed to address housing needs for low-income populations. Rather, the term "affordable" was used to describe the ability of managers and young professionals to move to the region. Similarly, Sugarland used the term "affordable" to describe housing for retirees and young professionals. Clearly, no consideration among these jurisdictions has been given to low-income populations

and affordable housing for the neediest of citizens. Seemingly, this population is ignored, which can only further exacerbate social and physical vulnerabilities among these populations. Pearland does allude to the social vulnerabilities faced by a lack of integrated housing options, but there are no specific requirements or obligations set forth in the plan to alleviate these issues.

Conclusion

Unlike other coastal states, such as California and Florida, Texas does not require local jurisdictions to submit a General Plan. Furthermore, there are no requirements for any plan submitted to dedicate attention to housing provisions or consider access to affordable housing options. Given that this type of planning is voluntary, it is easy to understand why affordable housing has not been a priority of local jurisdictions and why the social and physical vulnerabilities associated with populations living in affordable housing are rampant throughout the Houston-Galveston area.

If H-GAC would like to see a serious dedication to affordable housing, monumental efforts on behalf of H-GAC will need to be made including a lobbying effort to require all local jurisdictions to submit community plans. These plans should require attention to housing including a current housing assessment and goals of projected future housing. Affordable housing would be a required component of the housing section. This would force consideration be given to the availability and access to affordable housing and would inherently invite these communities to more uniformly address housing needs.

Stakeholder Interviews

Interview Methodology

Recruitment

The research project sought to identify key issues, trends, and best practices for the provision of affordable housing within the region by conducting a variety of in-depth interviews with key regional stakeholders. It was the capstone group's goal to interview a comprehensive and representative sample of stakeholders within the H-GAC region, including government personnel, political officials, civic associations, research institutions, housing authorities, non-profits, and private developers. Stakeholders were identified as people in the Houston-Galveston area who work in the affordable housing field with familiarity with housing assistance programs, associated policies, policy development, and implementation. Through public documents, professional contacts, and internet searches, the capstone group generated a contact list and identified potential participants. As a measure of respect and privacy, the list was only accessible to the capstone team.

Once identified, the potential participants were sent a recruitment email (Appendix, 83) with the capstone Class Project Information Sheet (Appendix, 81). Approved by the Institutional Review Board (IRB), the Information Sheet described the voluntary participation process, risks and benefits of participation, and details regarding confidentiality. Potential participants were contacted via email twice after an initial recruitment email. If still there was no response, members of the research team followed up with a recruitment phone call (Appendix, 84). Af-

ter this recruitment contact, if the stakeholder still did not respond or at any point declined interest in being interviewed, they were dropped from our contact list. Throughout the recruitment phase, the capstone research team reiterated interview participation as voluntary and informed participants that they could withdraw at any time. Participants were given time to review the Information Sheet and ask questions prior to consenting to an interview.

Interviews

For stakeholders that responded and accepted the request to participate in the capstone's research efforts, a convenient time for the participant to interview with a member from the team was scheduled. Most interviews were performed via telephone but participants did have the option for on-site, in-person interviews. Interviews were conducted using an Interview Discussion Guide (Appendix, 80) and if requested, the document was sent to the participants prior to the scheduled interview. Due to its open-ended nature, interviews varied in length depending on the participant's answers and discussion. The Discussion Guide began with general questions and proceeded to cover five topic areas that included: Current State of Affordable Housing, Affordable Housing Placement & Vulnerable Populations, Access to Amenities, Current Locations of Affordable Housing, Affordable Housing Policy Solutions, and ended with concluding questions. During the interview, research team members took field notes and, with the participant's consent, interviews were recorded for field note verification.

Electronic documents were stored on a password-protected file only accessible to the capstone group. After interviews were completed, field notes were input into a data matrix for further coding and data analysis.

Stakeholder Analysis

Number of Respondents and Breakdown by Employment

Research Institutions - 3
Civic Associations -5
Nonprofit Organizations - 4
Housing Authorities -5
Elected Officials - 8
Government Personnel - 6
Private Developers - 5

Total Respondents: 36

Total Contacted: 117

Response Rate: 30.8%

Current State of Affordable Housing

The first section of the discussion guide examines the respondents' perceptions of the current state of affordable housing in their community.

General Perceptions

A majority of the responses concerning the nature of affordable housing were negative, citing many problems with affordable housing in their communities. Respondents were quick to relay their perceptions of affordable housing as "a ticking time bomb", an "issue that many don't want to deal with or have to deal with", and as "not valued, with little capacity to develop."

Major Problems Observed

Major problems with affordable housing mentioned during the interviews included: the quality of housing, the quantity of housing, and NIMBYism. Also of concern were the current prices of affordable housing, specifically that affordable housing units aren't necessarily "affordable" for the populations they intend to serve. However, despite the many problems with affordable housing, 65% of respondents said that affordable housing was important to their respective communities.

Quantity and quality issues were mentioned most often when respondents were asked to characterize affordable housing. Many respondents were concerned with the general lack of affordable units available. One respondent stated that "65% of the population qualifies for public housing assistance, but there is currently not enough supply." Another respondent echoed this lack of housing by noting it was akin to a "scratch off" and getting access to affordable housing was like "hitting the jackpot." In terms of quality, respondents characterized much of the current affordable housing stock as substandard highlighting, in particular, mobile homes. Generally, much of the current affordable housing stock needs improvement; many developments have been described as "requiring extensive renovation" and "needing repairs, but unable to get those repairs done." It is apparent that there is a severe lack of high quality affordable housing in the H-GAC area.

Respondents were also asked to identify some of the major housing problems in their communities. Aside from a reiteration of quantity and quality is-

sues, respondents identified policy barriers, funding limitations, and inadequate access to amenities as current problems associated with affordable housing. On the topic of policy barriers, it is worthwhile to note that non-profit stakeholders said that, currently, there is a lack of incentive to pursue affordable housing projects. However, many developers and political officials often brought up incentives, specifically, Low-Income-Housing-Tax-Credits, in encouraging private market investors to engage in the provision of affordable housing. This may point to a need to educate non-profit organizations about tax incentives or further identify incentives that can be utilized by these organizations.

Most Prevalent Housing Types

Most of the affordable housing types reported by respondents included multifamily apartments /rentals, and tax credit housing. A minority of respondents identified single family houses or detached apartments as affordable housing within their areas. Respondents were also asked what they saw to be the most effective form of affordable housing. Responses to these questions were mixed between LITHC developments, Section 8 housing, apartment housing, and single-family housing.

At-large Community Opinions

Many of the differing opinions identified within the communities focused on NIMBY attitudes held by local residents. NIMBYism, as presented by respondents, attributes affordable housing to perceived quality of life threats, economic threats and neighborhood impacts anticipated from the proximal location of affordable units, and even racial biases. Re-

spondents said citizens have “a vast misperception concerning affordable housing” and “don’t think cities should be spending their time or money on affordable housing.” As noted by several respondents, NIMBYism results in a lack of community buy-in to proposed affordable housing development.

Affordable Housing Placement and Vulnerable Populations

The second section of the discussion guide sought to identify vulnerable populations within the H-GAC region and examine efforts to assist these populations. Stakeholders were also asked who they believe should take responsibility for funding and providing affordable housing.

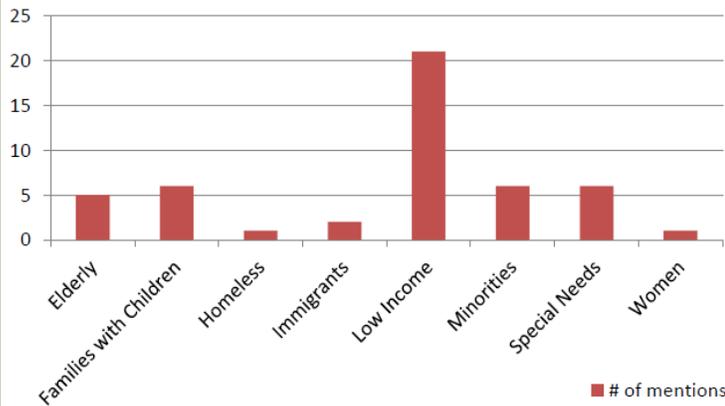
Who is Vulnerable?

Respondents identified a variety of populations considered to be the most vulnerable, but there was a mutual consensus that low income citizens were among the most vulnerable. Given this consensus among stakeholders, only 52% said there was something positive in their community to assist the vulnerable populations. One respondent mentioned the prevalence of the Section 8 Housing Voucher program, but also recognized its limitations, “there is a rumor the waiting list has over 800 people.”

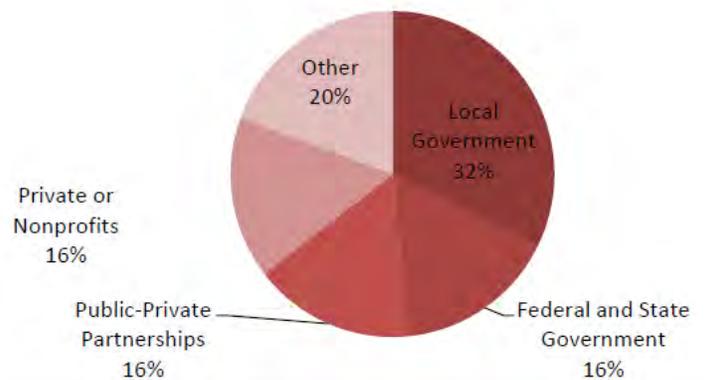
Issue Responsibility

When asked to identify what parties should be responsible for the provision of affordable housing, a majority of respondents agreed the government should assume this role. In particular, local governments were identified by stakeholders as the most relevant government entity for dealing with afford-

Who are identified as the most vulnerable due to housing issues?



Who has the major responsibility for addressing the needs of vulnerable populations?



able housing provision and problems. For instance, as one respondent commented, “the city has the responsibility to provide residents with safe housing.”

Access to Amenities

The third section of the discussion guide focuses on amenities associated with affordable housing. As identified through the interview process, relevant amenities were identified as schools, transportation networks, highways, places of employment, grocery stores, parks, and entertainment. Particularly, this series of questions sought to determine what amenities were near affordable housing.

Many respondents affirmed that affordable housing was near some amenities, but not near all. For example, out of 23 respondents claiming affordable housing units within their communities had adequate access to amenities, only 14 of these respondents stated that there was adequate access to transportation. Majority of respondents also agreed

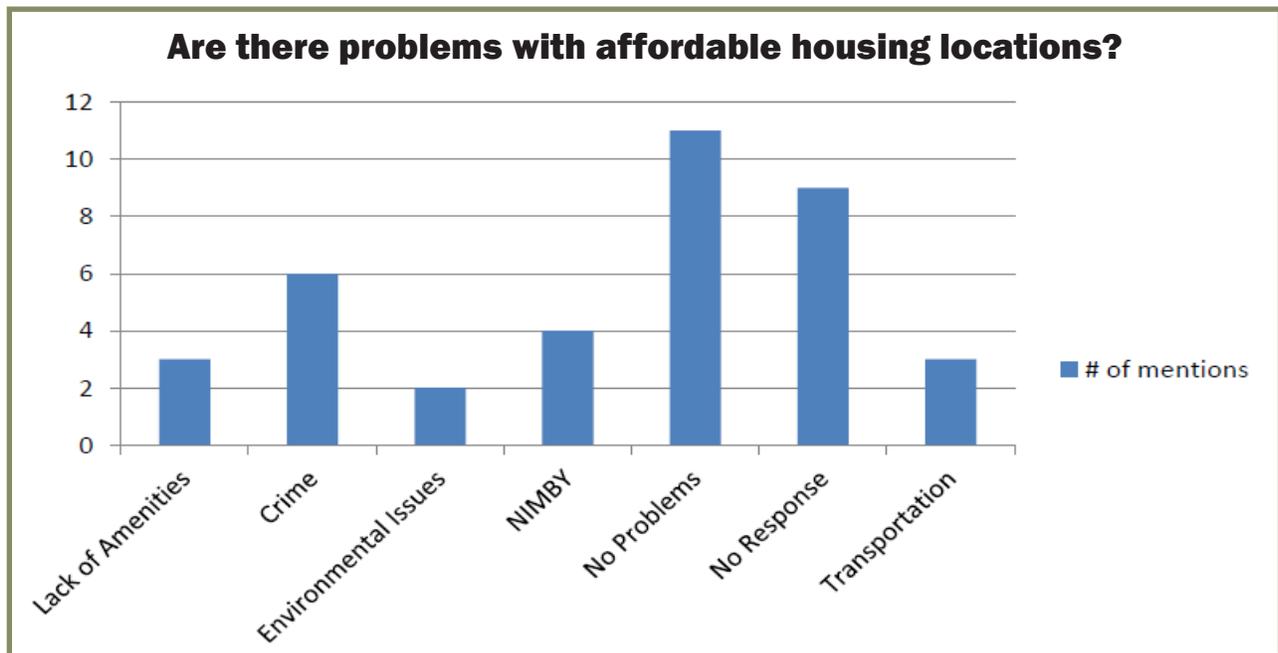
that having access to health centers was an important aspect of affordable housing.

Current Locations of Affordable Housing

The fourth section of the discussion guide was aimed at characterizing the physical locations of affordable housing, and identifying vulnerabilities within these areas.

Current Locations & Problems

In assessing where most affordable housing units were located, a variety of trends appeared. Namely, very few affordable housing developments were said to be integrated in mixed-income and mixed-income neighborhoods. Rather, affordable units were said to be located most often on the edges of communities across the metro Houston area, in communities such as Cypress, Tomball, Spring Branch, Downtown, and areas along Interstate Highway 45. However, when asked if there were identifiable problems with these current locations, respondents



largely held mixed opinions. While one-third of respondents stated that there were no problems with the current location of affordable housing in their communities, another third of respondents identified issues with NIMBYism and transportation issues. When asked if there were any incentives to construct affordable housing, 48% of respondents said no, while 40% of respondents said there were incentives, and 12% chose not to respond. Of the 40% that said there were incentives, many respondents cited tax incentives and government placement standards.

The table above illustrates current problems with affordable housing as identified by stakeholders.

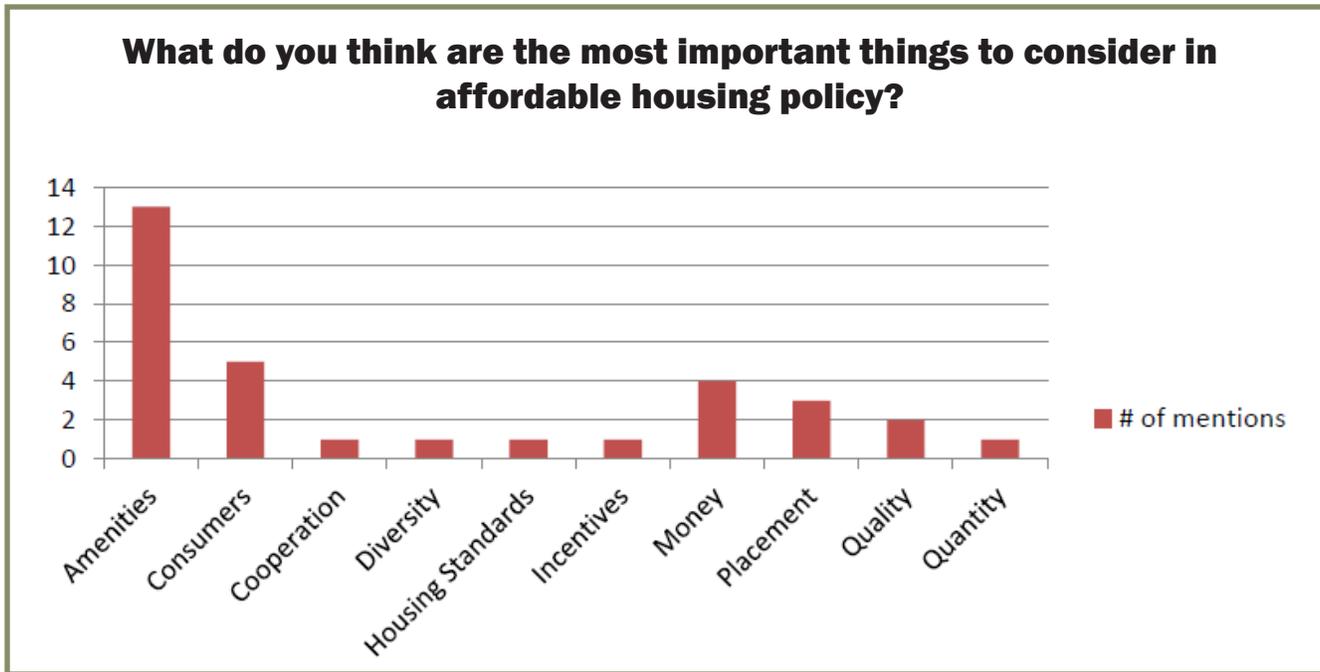
Affordable Housing Policy Solutions

The final section of the discussion guide inquires about potential discrepancies between land variances within the H-GAC area, such as urban vs. rural and inland vs. coastal landscapes. This section

also addresses respondents' thoughts on potential policy solutions for affordable housing problems.

Landscape Differences

When asked if there were differences in affordable housing between urban and rural areas and between coastal and inland areas, there was an overwhelming consensus among respondents that indeed large-scale differences exist. In fact, 90% of respondents stated there were housing differences between urban and rural areas; similarly 96% of respondents acknowledged differences between inland and coastal areas. Among respondents, a lack of resources commonly was identified as a challenge for urban areas. Rural regions often lack transportation networks connecting affordable housing with access to amenities. With regards to differences between inland and coastal affordable housing, stakeholders identified differences in the risk these units face from natural hazards (such as hurricanes and floods) and differences in zoning regulations.



Collaboration

Questions within the discussion guide sought to discover if there was collaboration among various agencies when dealing with affordable housing. Approximately 62% of respondents stated that there were no collaborative efforts between agencies in their communities or network groups to alleviate problems of affordable housing. One respondent describes the collaboration as a “he said, she said” situation, and another respondent notes that groups are “almost set up to work against each other.”

Critical Issues to Address

One of the most important purposes of this survey was to gather opinions of what stakeholders perceived as the most critical issues surrounding affordable housing. To create sound and targeted policies, it is critical to understand the context of affordable housing and the different housing issues stemming from different landscapes. Through the

interviews, it became evident that concerns over the lack of access to amenities were most prevalent and thus must be given primary consideration. Secondary concerns to be considered include available funding for the provision of housing and the actual affordability of units.

Concluding Remarks

One of the final questions in the discussion guide asked respondents for information they thought was necessary to include in the discussion of affordable housing. These comments touched on the political polarization of the issue, the current use of government programs, and community buy-in.

Political Polarization

A few of the quotes were political in nature, shedding light on how potentially politicized the affordable housing issue can become. One respondent stated that “the undervalued population doesn’t vote as

much which is a big reason why they are neglected.” Another respondent replied that “there isn’t enough space for the all affordable housing necessary and future housing endeavors should consider locations in suburban areas.” Even within the past year, regional newspaper articles have highlighted the contentious political role affordable housing has played in Galveston, and in particular, its role in the city’s mayoral election.

Some respondents had advice on how to frame affordable housing solutions to make them less contentious, both socially and politically. One nonprofit director said that “objectivity is the key” to providing an honest assessment of housing needs and vulnerabilities by which housing policies can target. Another stakeholder said, “The affordable housing solution should be examined differently than it has been in the past,” speaking to the failed housing developments of 1970s which sought to design a one-size-fits-all solution for affordable housing. This last point is especially important, as attempting to tackle the huge and complex issues of affordable housing with a singular solution may prove disastrous due to unintended policy implications, unforeseen externalities, and various complexities.

Government Programs

Respondents also chose to highlight successful affordable housing programs within their communities. Two respondents mentioned the Good Neighbor Program and explained it “helps to maintain housing stock while not removing or depleting the opportunity for long-term sustainability,” as well as “rewards people for keeping their property clean

and safe.” Another program mentioned was the Family Self-Sufficiency program which was described as “a great HUD program” that focuses on increasing housing education within communities. To improve the efficiency of government programs, it was stated that “More can be done with money if HUD would keep a closer eye on those doing a good job: government should reward the ones that do well with programs, not cut their budgets to help spend thrifts stay afloat.”

Community Attitudes

Lastly, a number of the stakeholders addressed the attitudes of the community, and how to approach the affordable housing issue. A respondent said that affordable housing “is a very sensitive issue that the community is very concerned with; while the city is limited with resources they continue to encourage options to increase access to affordable housing.” Another respondent shared this attitude, stating “There are improving attitudes toward affordable housing; we are on the road to recovery.” Showing a stark contrast in opinion, a third respondent indicated “when you don’t have any affordable housing, it’s not always good to attract it.” These quotes reflect the positive, yet hesitant attitudes of stakeholders concerning the outlook of affordable housing. In some areas affordable housing is an ever-present issue that communities are forced to address, but when the affordable housing issue is less familiar, it can seem threatening to the way of life of the people in the community.

Recommendations

This capstone research project has focused on identifying problems within the affordable housing arena that are relevant to the Houston-Galveston area. Through a number of research methods including a review of the literature, case study analyses, a survey of the housing situation in the H-GAC region, and both stakeholder interviews and analyses, the capstone group has determined a series of impediments to the provision and viability of affordable housing—both internal and external. Synthesizing this information and research has enabled the group to craft a series of recommendations H-GAC may find useful. While it is recognized that these recommendations may not all be salient at this time due to various social, economic, and political feasibility issues, these recommendations may be worth consideration.

Provided below are a number of policy and best practice recommendations for federal, state, and local governments to consider. Along with a description of advocacy, recognized drawbacks and possible externalities associated with implementation are also provided.

Recommendation 1: Require housing element as a part of community comprehensive plans that must address affordable housing

Planning is an important aspect of organized community growth efforts and allows for community visioning into the future. Requiring that a hous-

ing element be provided within a comprehensive community plan will force community politicians, planners, and citizens to examine honestly housing needs within their communities. A required component of the housing element could include strategies to improve affordable housing opportunities as communities within the region continue grow.

This recommendation may be worth lobbying for at the state level by requesting that all jurisdictions within the state have a housing element in their comprehensive community plans that also addresses affordable housing needs into the future. Encouraging a state-wide planning policy would provide consistency in the planning process across the state. Target percentages (2-4%) by which the affordable housing stock must be increased each planning cycle could be established. This is similar to inclusionary zoning, a policy strategy which has been proven successful in states such as California and New Jersey. If not addressed at the state level, H-GAC maintains an advantage in improving region-wide jurisdictional plans as it is responsible for general planning for many of the jurisdictions throughout the Houston-Galveston area.

Limitations

Jurisdictional membership in H-GAC is voluntary and therefore H-GAC cannot make mandates. Adding a housing element to community comprehensive plans that also addresses affordable housing needs into the future can only be a strong suggestion. The risk in this, of course, is that many jurisdictions may ignore these recommendations. Additionally, planning for an increase in affordable housing stock does

not necessitate that such units are located in areas with adequate access to amenities such as transportation. Passing appropriate state legislation could also be problematic.

Recommendation 2: Further encourage public-private collaboration through LIHTC developments

LIHTC developments have proven successful in various case studies examined (including Florida and Georgia) within this report. Additionally, these developments have received positive remarks from area stakeholders that were interviewed. In fact, many interviewees, when asked what the most successful type of affordable housing was within their jurisdiction, responded that LIHTC developments have proven to be workable. These units are successful because of their very nature which provides mixed-income buildings. Developers, as discerned through various interviews, view these developments as favorable because they provide opportunity for retail and other commercial development. Moreover, LIHTC developments are viewed favorable by most stakeholders because it necessitates investment in affordable housing by the private market. Because these developments are not strictly reliant on the government sector and are more dependent on private market investors, many see these projects as the future of affordable housing.

Limitations

Often, LIHTC developments are constructed on the edges of town where land is cheaper. This, however, establishes developments that are often not in the

vicinity of commercial developments—at least in their first few years. Another anomaly with LIHTC developments is that they are heavily reliant on private investors and therefore affected by economic fluctuations. During stressful economic times, developers may find it more difficult to acquire the funding and capital resources necessary for construction. Finally, because LIHTC developments are contractually obligated to provide a certain number of affordable units for a designated number of years, there is no guarantee that these units will remain affordable once the contract expires. Providing incentives to encourage the maintenance of affordable units is thus critical.

Recommendation 3: Diversify funding opportunities through philanthropic organizations, HUD, and CDCs

Many of the case studies highlighted instances of cooperative efforts between philanthropic organizations, private developers, and government actors in areas such as the Mississippi Delta region, Chicago, Illinois, and Louisiana. Promoting the involvement of private investors, community development corporations (CDCs) and philanthropic organizations in addition to the government in funding affordable housing ventures will create diverse funding opportunities. Through diversification comes stability and it is hoped that these measures will enable the affordable housing arena to maintain growth. This recommendation should be considered at all levels of government; discovering how to enhance and coordinate funding from a variety of sources to alleviate financial stresses often placed on just one

entity in affordable housing provision will likely increase its provisional achievements. Sharing the burden among various financial sponsors will create a shared responsibility in furnishing affordable housing.

Limitations

While it is appealing to have a diverse range of funding options for the creation of affordable housing opportunities, this aim is rather idealistic. Due to limited funds, philanthropic organizations, and CDCs may not be able to offer the financial support necessary to engage in large-scale ventures. For example, the non-profit organization, Habitat for Humanity, can only fund and build a limited number of units per year. Similarly, the financial impact of this organization and similar non-profits is rather minute when compared to private and government funding contributions.

Recommendation 4: Strengthen support for affordable housing projects among H-GAC Board of Directors to provide leadership on the issue

The H-GAC Board of Directors provides a useful platform for the council to foster support for affordable housing and necessary amenities to serve low-income populations. In the wide range of interviews conducted, nearly one-quarter (8/36) of respondents were local elected officials selected from the Board of Directors member directory. The results of these interviews were observed across the spectrum, with extreme opposition to affordable housing in some instances and zealous support in others.

It was over the course of these interviews, and upon recognizing the political agenda-setting power of these individuals, that the potential opportunity to indirectly enhance support for affordable housing through leadership was realized. To achieve this requires the convergence of thoughts and opinions on the issue. Fully informing these municipal decision-makers is key to achieving their support on affordable housing initiatives and planning by H-GAC. It may be in the best interest of H-GAC to call in reputable scholars and academics from area universities (such as the University of Houston and Texas A&M University) to attest to the value of affordable housing, how it works, who it serves, and why it is important. Answering these questions and others sure to be posed by Board members are vital to establishing political will for the further provision of affordable housing in non-vulnerable areas.

Limitations

As elected officials, persuading members of the Board of Directors to favor affordable housing may prove difficult. Many may argue that their opposition to such housing options stems from the constituents whom they represent. Another problem with investing time in educating and framing the issues of affordable housing among board members is the simple fact that there may be high turnover among elected officials in different years creating ebbs and flows in the success of this endeavor. Furthermore, many elected officials may fail to view affordable housing problems as something in need of fixing: many jurisdictions face different housing issues in which affordable housing may or may not be viewed with the same level of importance.

Recommendation 5: Foster collaboration among stakeholders by acting as networking HUB

As highlighted throughout the case studies, collaboration among stakeholders was a common theme that contributed to affordable housing ventures. Given the wide range of stakeholders that play a role in the provision of affordable housing, H-GAC (or even a state-level agency) may be able to increase support and initiatives for future affordable housing developments by providing a networking resource for stakeholders. For instance, projects that include the work of private developers and non-profits demonstrate collaboration among stakeholders. But how are such alliances formed? Fostering stakeholder relations and creating alliances may become the role of a state agency or even H-GAC. Creating an online database of contacts, funding sources, material providers, etc. will act as a hub for those interested in pursuing affordable housing ventures. This resource could include the exchange of ideas, technologies, goals, and general information. It is also suggested that in support of the online networking resource, an annual or bi-annual conference be held where cohesive visioning and regional plans are shared among stakeholders and also provides an opportunity to exchange resources in whatever capacity they appear.

Limitations

Recruiting individuals to participate in this networking opportunity may be difficult especially during the infancy period. Compiling information, various contacts, and resources may also be an ex-

pensive commitment on behalf of H-GAC (or other agency). It is also not certain that such resource pooling would create collaboration on future affordable housing projects.

Recommendation 6: Encourage owners of vacant rental units in established mixed-use and mixed-income neighborhoods to accept housing voucher holders as renters

In terms of expanding current affordable housing stock within the immediate region, Galveston County has begun to turn vacant mid- to moderate-level income apartment units into Section 8 housing. For this particular area, a large supply of unused apartment spaces due to the inability to fill buildings to full-capacity has created reason for county officials to encourage new renter populations into these apartment structures, especially because of the run-down “project” structures that are no longer suitable. While such a strategy may be unique to this area within the region (with its excess rental spaces), this may be a strategy that state and federal government officials may wish to encourage. Because these units exist in built-up areas and, in addition, have occupants with various income ranges, social stratification in terms of income and access to amenities is prevented. This may be a cost-effective solution for government entities to consider as it utilizes pre-existing developments.

Limitations

Anytime a discussion on the topic of re-locating or opening up an area not previously accessible to

certain populations, NIMBYism emerges. Low-income populations who, through the housing choice voucher program, are able to move into these established apartment complexes previously reserved for mid- to moderate-income levels, may certainly not be welcomed. As discussed extensively throughout this report, NIMBYism is one of the greatest oppositional forces to affordable housing. Opening up vacant rental spaces in mid- to moderate-income apartment complexes may invoke a fear among existing residents that these complexes will soon be turned into something similar to the notorious housing projects of the 1970s and 1980s. An additional limitation of this strategy may evolve from property owners who may be unwilling to accept housing choice vouchers.

Recommendation 7: Guide planning for CDBG projects focusing on infrastructure needs

Promotion

Community development block grants are becoming increasingly important in communities all across the United States—especially given the fiscal crises many communities are facing. In its original intent, CDBG grants are provided to communities to fund affordable housing, enhance services, and create jobs. However, often these grants are spent to fund projects and development efforts that do little to effect change in the affordable housing market. While certainly reconfiguring the allocation scheme used by HUD to distribute funds may be an effective means of increasing funding dedication to affordable housing ventures, a more salient op-

tion of dedicating these funds appropriately would be to link expenditures to necessary infrastructure needs. Many stakeholders referenced the incredible amount of funding that is available through these grants. Therefore, guiding the use of these grants through a regional or state-operated planning organization may provide essential guidance in prioritizing projects to be funded. As demonstrated in the literature review and reaffirmed in the stakeholder interviews, many affordable housing units lack appropriate access to amenities—in particular, transportation. With H-GAC or a state-appointed agency guiding grant appropriations to various communities, more effective and responsible spending may be observed—especially because these funds will be more appropriately dedicated to further affordable housing efforts whether that be buying land for affordable housing development that is not as susceptible to natural disasters or generally increasing access to opportunity.

Limitations

With a planning organization at the state level guiding CDBG funding appropriation, a certain element of community-based planning is lost, with particular emphasis on the citizen participation process. State agency planning limits local governments' ability to guide the direction of their community and rather relies on the visioning of state actors. Similarly, although to a lesser extent, the same could be said if this type of planning or guidance was provided at the regional level.

Even if these grant guidance efforts were to be provided to local governments with no obligation of lo-

calities to accept these spending suggestions, these plans or guidance documents would prove to be very expensive. They would require a knowledge of the local area and essentially a reliance on community housing authority's published analyses of impediments to fair housing—documents which are not necessarily reassessed and rewritten often.

Recommendation 8: Embark on educational campaign dedicated to explaining why affordable housing is important and why it is needed

NIMBY attitudes are one of the most difficult oppositional forces to counter. Nearly all stakeholders interviewed agreed that NIMBYism is one of the greatest challenges faced by officials working to improve the affordable housing situation in their respective communities. The seriousness of this problem warrants a sincere effort to dispel myths associated with affordable housing and populations served by these units. Many community members do not understand why affordable housing has become an issue that now involves the government. Educating the public on why affordable housing is necessary and important in addition to explaining various housing programs and their purpose will encourage support for these establishments. This outreach effort may include an altogether rebranding of the term affordable housing into something less notorious and more positive in nature. To accomplish these goals, community outreach efforts should include task forces, promotional publications, and the use of a wide variety of media sources (newspapers, magazines, mailers, social media, etc.). This can be

an undertaking at any level of government, but may be particularly impactful in the H-GAC region to foster support for affordable housing initiatives.

Limitations

As with any public outreach campaign, there may be difficulty reaching certain audiences. It is also unknown the effectiveness such an effort would have in limiting community opposition to affordable housing. It is very difficult to rid people of stereotypes and dispel common myths; there are many people who may remain skeptical of mixed-income developments. Furthermore, citizens may not be receptive of a new branding term and instead may view this effort as propagandizing. Costs of such an educational effort must also be considered.

Again, these recommendations made on behalf of the capstone group reflect the totality of the research provided in the literature review and case studies. To provide context and discover region-specific recommendations, the secondary regional analysis and stakeholder interview analysis was also useful. Joining these frameworks of research enabled the capstone group to determine actions and policies H-GAC or other government entities could implement that would further their goal of creating affordable housing options in resilient areas away from social and physical vulnerabilities.

Conclusions

As originally charged, the aim of this capstone project was to provide guidance in answering the question, “How can federal, state, and local policies, promote access to fair and affordable housing in high opportunity areas and create resilient affordable housing in areas vulnerable to natural disasters?” This report has provided evidence that that term ‘resilient’ is not simply limited to conversations related to natural disasters: social opportunities further exacerbate physical detriments among affordable housing populations making the populations served by these housing units less resilient. In other words, there is a recognized interplay between social and physical vulnerabilities and making a community ‘resilient’ requires both facets to be improved.

One of the most recent pieces of literature dedicated to the concept of resiliency, defined the term as “the existence, development, and engagement of community resources by community members to thrive in an environment characterized by change, uncertainty, unpredictability, and surprise” (Magis 2010, pp. 402). In the literature review, it was established that physical vulnerabilities often stem from social vulnerabilities—including financial disparities, lack of access to transportation, educational disparities, and limited social networks which may affect a population’s ability to mitigate, prepare, respond, and recover from natural disasters, respectively. The traditional placement of government-assisted housing has contributed to social vulnerabilities observed among populations served by these housing units. Government-assisted housing has seen a

transition from project-based assistance to tenant-based assistance. This transition has certainly lessened the severity of social disparities and population stratification, but social vulnerabilities continue to persist. As has been gleaned from interviews with affordable housing stakeholders, the NIMBY sentiment is one of the greatest impediments to housing placement in areas of opportunity within the H-GAC region. A deep fear of falling property values and rising crime rates are among the most commonly cited arguments against proximal housing placement. Resultantly, affordable housing units are often located in areas away from middle-class population centers. Many stakeholders, when asked where affordable housing units were located, stated that units were often placed on the edges of town—areas where land is the cheapest. Not unexpectedly, these areas are also likely to be the most prone to natural disasters largely because of their physical locations and deficient housing qualities (i.e. manufactured housing and mobile homes) further exacerbated by social stratification.

In returning to the charge of H-GAC to the capstone group, answering the question of how governmental policies can promote resilient affordable housing placement in areas of opportunity, a look at what community organizers and local leaders can contribute in this regard is worthwhile. The work of Magis (2010) provides an operational definition of the term ‘resilience’ which can be measured across various dimensions including community resources, the development of these resources, engagement of community resources, equity of distribution, and impact. Within the community, the engagement of

resources is heavily reliant on active community agents, collective action, and strategic action (planning and visioning).]

In relation to affordable housing within the Houston-Galveston area, this framework allows H-GAC to identify the various dimensions of community resilience within the region in an effort to improve the environment of the region as it relates to affordable housing. The first step in this process is to identify sources of natural, human, cultural, social, financial/built, and political capital in the region (Magis 2010). Through the engagement of these various levels of capital, community resilience is achieved and social sustainability established (2010). This conclusion is relevant to H-GAC largely because many of the problems associated with affordable housing that emerged from the research demonstrated a deficiency or weakness within these capital resources. For instance, NIMBY sentiments and community opposition to affordable housing pose a serious challenge in the creation and placement of affordable housing. However, investing in social activities on the part of H-GAC through various public outreach campaigns and task force groups, as recommended, will strengthen social capital throughout the region ultimately providing a source of leverage for the creation of affordable housing units. Similarly, collaboration among stakeholders coordinated through H-GAC will further strengthen human and financial capital within the region. As a networking hub, H-GAC will be able to consolidate affordable housing funding resources and program initiatives. Political capital can also be enhanced through leadership provided on behalf of H-GAC's Board of Directors.

Through concentrated efforts focused on reviving and utilizing existing area resources, H-GAC will likely be able to realize resilient affordable housing, both in the face of social and physical vulnerabilities. However, it must be made clear that these resources must be developed and engaged—collectively aimed at encouraging and providing affordable housing opportunities—to prove successful. Improving capital elements of community resources may not be an effort strictly undertaken by H-GAC, but also state and federal agencies. Most likely, state and federal agencies will be able to provide human and financial capital building mechanisms through improved technology processes to enhance affordable housing aid distribution and funding, respectively.

The policy and best practices recommendations provided to H-GAC within this report reflect efforts made on behalf of this capstone group to foster affordable housing resiliency while understanding fiscal, social, and political constraints. Nonetheless, as findings revealed within the literature, case studies, regional analysis, and interviews with area stakeholders have concluded, there is a present need for action in this policy arena.

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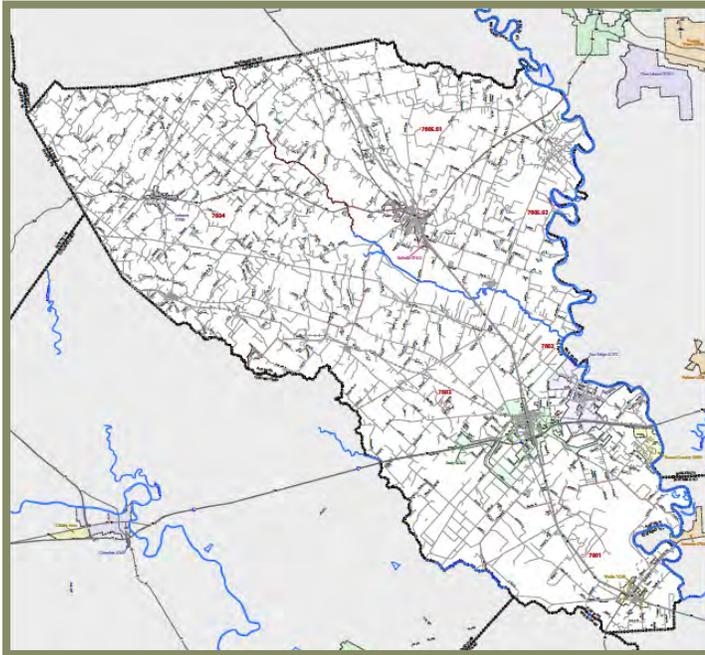
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H-GAC County Maps

Austin County Population 28,417



Housing Stats*

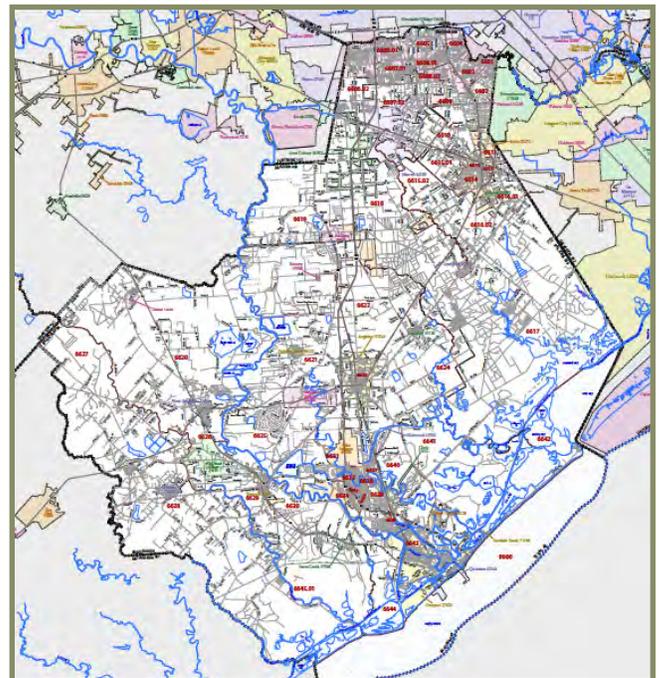
Total Housing 12,926
 Occupied Housing 10,837
 Owner-Occupied 8,192
 -Population 21,440
 Renter-Occupied 2,645
 -Population 6,765
 Vacant Housing 2,089
 For Rent 295
 For Sale 200
 Occasional Use Housing 830

*(in housing units unless noted)

Brazoria County Population 313,166

Housing Stats

Total Housing 118,336
 Occupied Housing 106,589
 Owner-Occupied 79,477
 -Population 232,904
 Renter-Occupied 27,112
 -Population 69,703
 Vacant Housing 11,747
 For Rent 4,236
 For Sale 1,674
 Occasional Use Housing 2,055



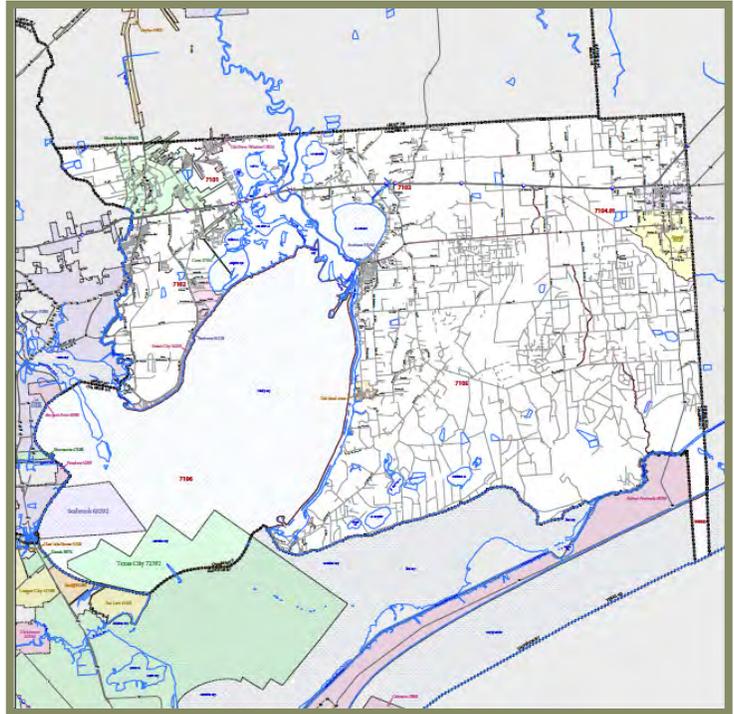
County Maps Source: http://www2.census.gov/plmap/pl_trt/st48_Texas/

Housing Stats Source: Census 2010

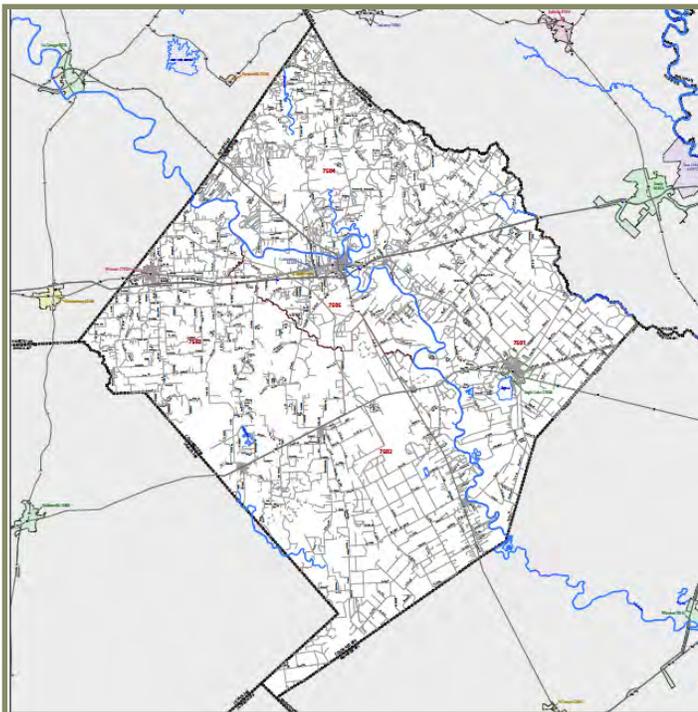
Chambers County Population 35,096

Housing Stats

Total Housing 13,291
 Occupied Housing 11,952
 Owner-Occupied 10,190
 -Population 29,905
 Renter-Occupied 1,762
 -Population 4,962
 Vacant Housing 1,339
 For Rent 293
 For Sale 211
 Occasional Use Housing 255



Colorado County Population 20,874



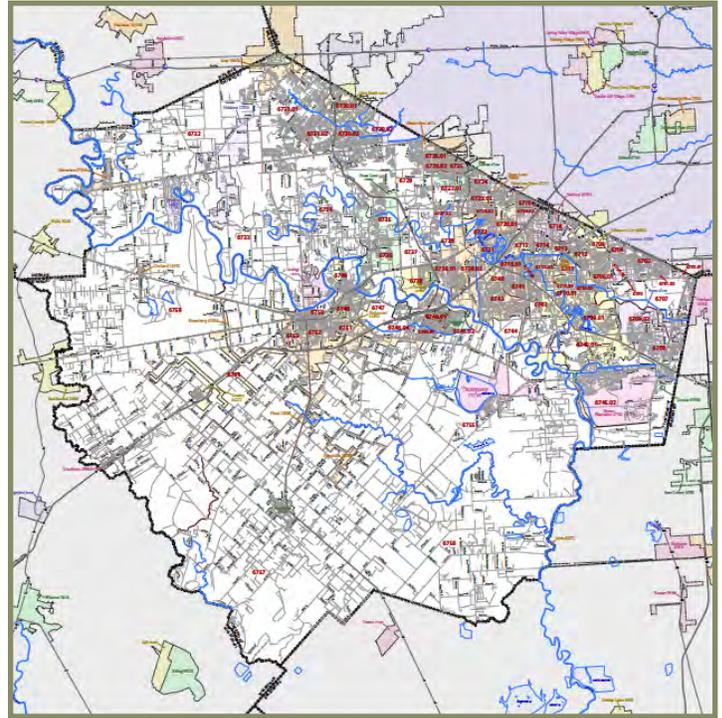
Housing Stats

Total Housing 10,527
 Occupied Housing 8,182
 Owner-Occupied 6,227
 -Population 15,626
 Renter-Occupied 1,955
 -Population 4,920
 Vacant Housing 2,345
 For Rent 204
 For Sale 109
 Occasional Use Housing 992

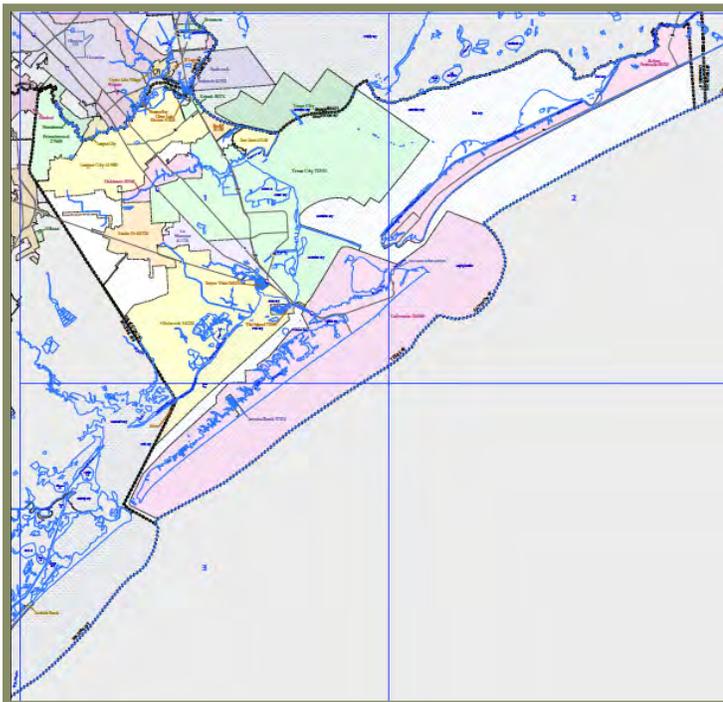
**Fort Bend County
Population 585,375**

Housing Stats

Total Housing 197,030
 Occupied Housing 187,384
 Owner-Occupied 149,749
 -Population 472,104
 Renter-Occupied 37,635
 -Population 107,335
 Vacant Housing 9,646
 For Rent 2,910
 For Sale 2,832
 Occasional Use Housing 626



**Galveston County
Population 291,309**



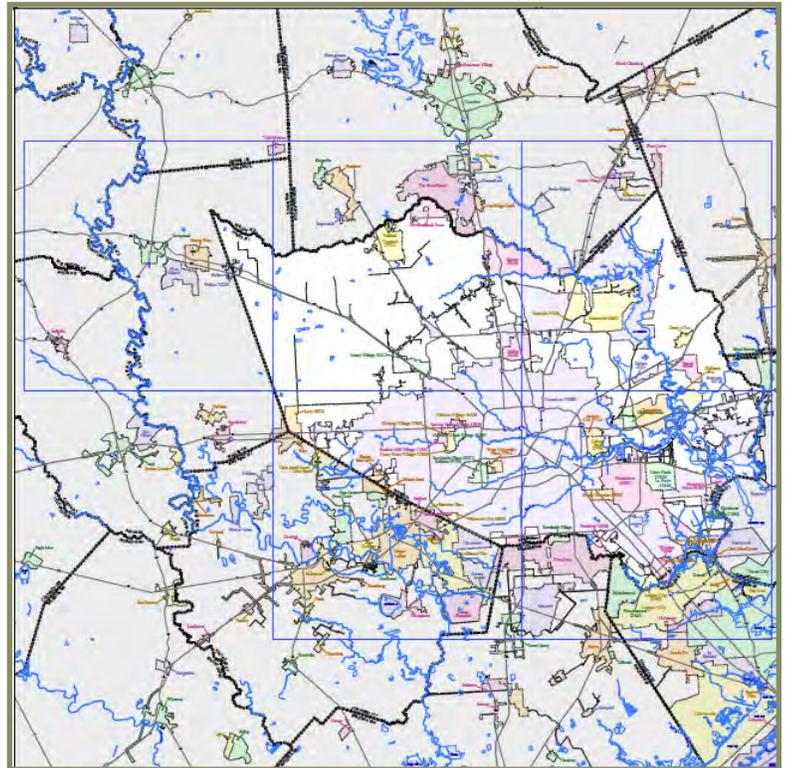
Housing Stats

Total Housing 132,492
 Occupied Housing 108,969
 Owner-Occupied 74,944
 -Population 204,775
 Renter-Occupied 34,025
 -Population 82,237
 Vacant Housing 23,523
 For Rent 6,671
 For Sale 2,419
 Occasional Use Housing 8,090

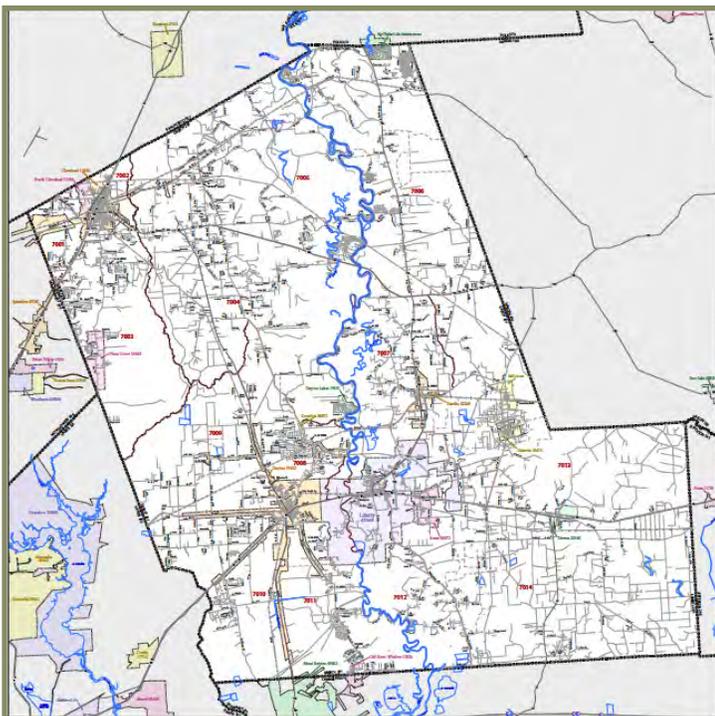
**Harris County
Population 4,092,459**

Housing Stats

Total Housing 1,598,698
 Occupied Housing 1,435,155
 Owner-Occupied 814,810
 -Population 2,436,920
 Renter-Occupied 620,345
 -Population 1,611,015
 Vacant Housing 163,543
 For Rent 99,127
 For Sale 19,077
 Occasional Use Housing 7,074



**Liberty County
Population 75,643**



Housing Stats

Total Housing 28,759
 Occupied Housing 25,073
 Owner-Occupied 19,341
 -Population 55,177
 Renter-Occupied 5,732
 -Population 15,322
 Vacant Housing 3,686
 For Rent 616
 For Sale 316
 Occasional Use Housing 765

Matagorda County Population 36,702

Housing Stats

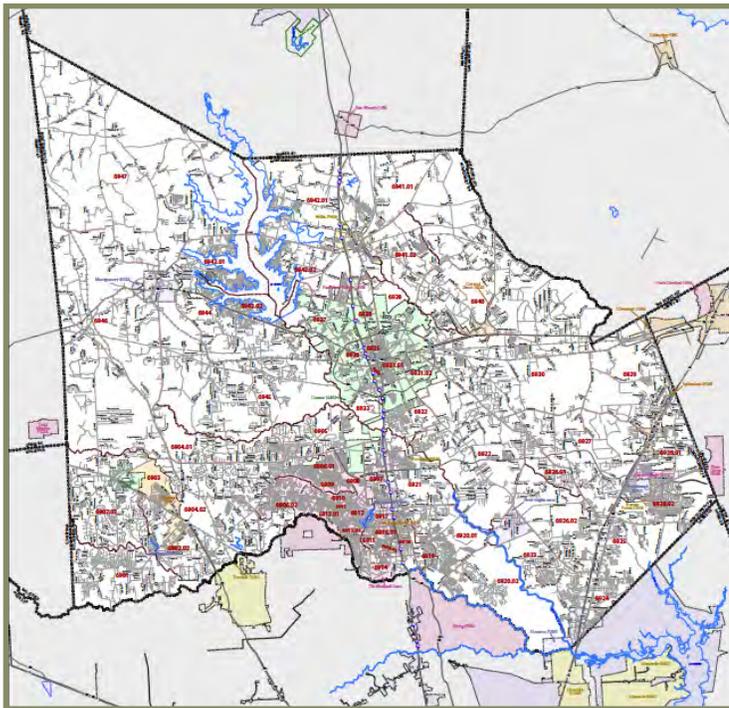
Total Housing 28,759
 Occupied Housing 25,073
 Owner-Occupied 19,341
 -Population 55,177
 Renter-Occupied 5,732
 -Population 15,322
 Vacant Housing 3,686
 For Rent 616
 For Sale 316
 Occasional Use Housing 765



Montgomery County Population 455,746

Housing Stats

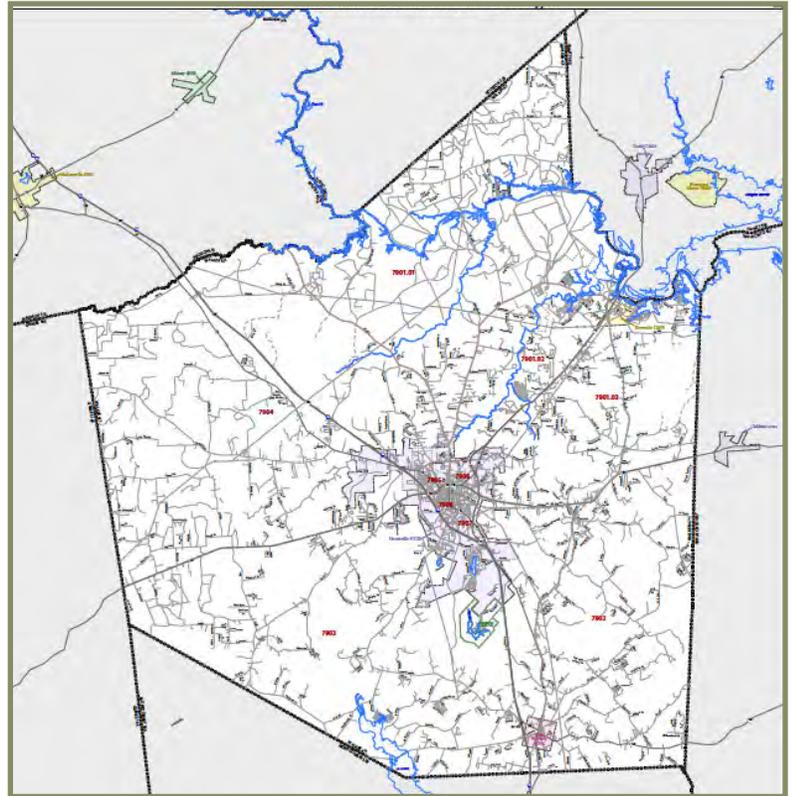
Total Housing 177,647
 Occupied Housing 162,530
 Owner-Occupied 120,007
 -Population 346,122
 Renter-Occupied 42,523
 -Population 106,400
 Vacant Housing 15,117
 For Rent 5,118
 For Sale 2,275
 Occasional Use Housing 3,364



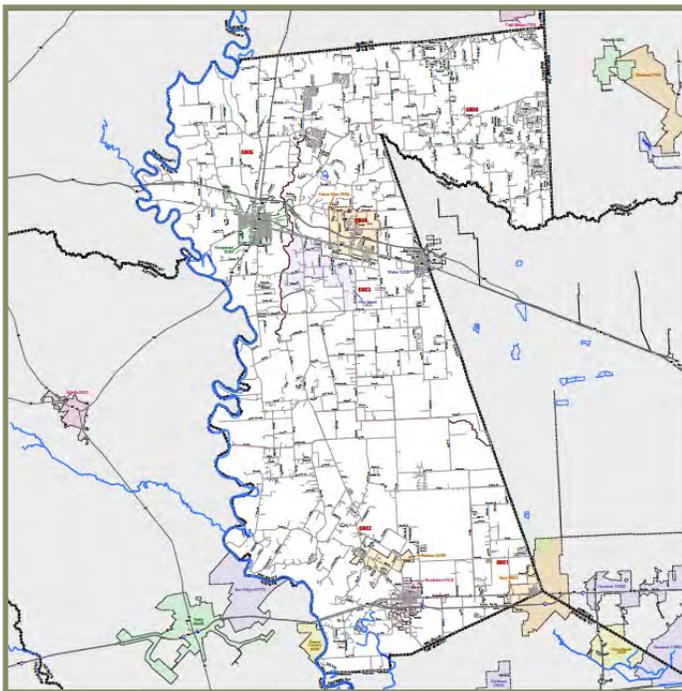
**Walker County
Population 67,861**

Housing Stats

Total Housing 24,058
 Occupied Housing 20,969
 Owner-Occupied 11,720
 -Population 30,202
 Renter-Occupied 9,249
 -Population 20,951
 Vacant Housing 3,089
 For Rent 761
 For Sale 225
 Occasional Use Housing 1,070



**Waller County
Population 43,205**



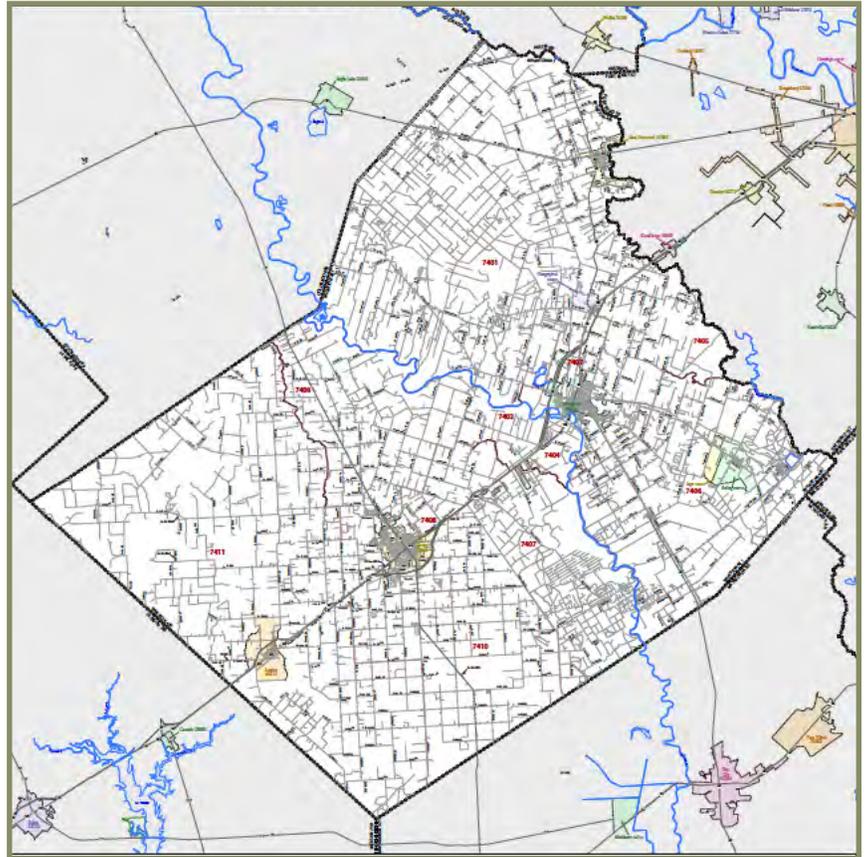
Housing Stats

Total Housing 15,839
 Occupied Housing 14,040
 Owner-Occupied 9,713
 -Population 27,305
 Renter-Occupied 4,327
 -Population 12,197
 Vacant Housing 1,799
 For Rent 438
 For Sale 204
 Occasional Use Housing 389

Wharton County Population 41,280

Housing Stats

Total Housing 17,127
Occupied Housing 15,132
Owner-Occupied 10,303
-Population 28,014
Renter-Occupied 4,829
-Population 12,817
Vacant Housing 1,995
For Rent 427
For Sale 183
Occasional Use Housing 335



Case Study Barriers and Policy Solutions

Localities		Barriers					Solution(s)
City	Region	NIMBY	High Poverty	Financial Barriers	Limited Access to Amenities	Stakeholder Collaboration	
Austin, TX	NC	X	X	X		X	SMART Housing, local gov't incentives
Atlanta, GA	NC	X	X	X		X	Resident participation, community collaboration, public/private partnerships, LIHTC
The Delta (MS, LA, AR)	NC	X	X	X	X	X	SHOP funds, human development, community collaboration
Nashville, TN	NC			X	X		Workforce Housing
Chicago, IL	NC		X	X			Housing cooperatives, state/local collaboration
San Francisco, CA	C	X		X	X	X	Inclusionary zoning and housing programs
Miami-Dade County, FL	C		X	X		X	LIHTC incentives, culturally conscious design, affordability commitments
Terrebonne Parish, LA	C		X	X	X		Elevated "above ground" building design, community partnerships
Norfolk, VA	C		X	X	X		New Urbanism design, transportation planning

Interview Discussion Guide

General Questions

1. What is your current position?
2. How long have you been there?

Current State of Affordable Housing

1. How is the affordable housing problem seen?
2. Is it an important topic on the agenda or less important compared to other local matters?
3. How would you characterize the housing situation for the poor in your area?
4. What do you see as the major housing problems?
5. In your community, what type of affordable housing is most prevalent?
6. What type of affordable housing works in your community?
7. How has affordable housing changed (or stayed the same) in recent years?
8. What differing opinions exist in the community with regard to affordable housing?

Affordable Housing Placement & Vulnerable Populations

1. Who are identified as the most vulnerable due to housing issues?
2. What is currently being done to address their needs?
3. Who has the major responsibility for addressing their needs?

Access to Amenities

One thing we are interested in is whether affordable housing is placed in areas with easy access to amenities.

1. In your opinion, is current housing near jobs, stores, shopping, entertainment and transportation?
2. How important is access to health centers in low-income areas?

Current Locations of Affordable Housing

1. Where is the housing placed now?
2. Are there problems with these locations?
3. In your opinion, is affordable housing placed in areas susceptible to dangers such as flooding, storm surge, or petrochemical facilities?
4. Are there any incentives to bring housing to non-vulnerable areas?
5. Where do you think is the best placement? Where should the housing be placed?

Affordable Housing Policy Solutions

1. There are many actors that impact affordable housing. In your opinion, have they worked together or against each other in their efforts?
2. Is there a particular affordable housing solution that you like/dislike and why?
3. Do you see the affordable housing situation for urban dwellers differing from those in suburban and rural areas? How?
4. Do you see the affordable housing for coastal areas differing from inland ones? How?
5. What do you think are the most important things to consider in affordable housing policy decisions—cost, transportation, jobs, and neighborhood preferences?
6. What would happen if nothing is done? Who would be affected and how?

Concluding Questions

1. Is there any information that I have not asked about, that you think I should know?
2. Who else should I talk to?
3. Do you have any information we could use to further our research?

INFORMATION SHEET

Project Title: *Capstone Class Study: Evaluating Options for Affordable Housing Policies for Vulnerable Populations in the Houston-Galveston Area*

You are being invited to take part in a research study being conducted by Texas A&M University and asked to read this form so that you know about this research study. The information in this form is provided to help you decide whether or not to take part. If you decide to take part in the study, you will be asked to sign this consent form. If you decide you do not want to participate, there will be no penalty to you, and you will not lose any benefit you normally would have.

Why is This Study Being Done?

This study is a student Capstone Class Project (Course 675-606) being conducted by students in the Bush Schools Master in Public Service and Administration (MPSA) program at Texas A&M University and taught by Professor Arnold Vedlitz. The purpose of this study is to evaluate options for affordable housing policies for vulnerable populations in the Houston Galveston area. We will identify key issues, trends and best practices through a comprehensive literature review, case study analysis, and in-depth interviews with key regional stakeholders. Ultimately, it is the intention of this group to evaluate policy recommendations derived from this qualitative field research and quantitative analysis of secondary data sources and make recommendations that may be useful for the Houston-Galveston Area Council and its members.

Why am I Being Asked to Be in This Study?

You are being asked because of your experience and knowledge of the affordable housing field, housing assistance programs, associated policies, and policy development and implementation. Additionally, because you are a male or female above the age of 18. This study is being sponsored by the Houston-Galveston Area Council (H-GAC).

How Many People will be Asked to be in This Study?

Overall, you are one of approximately seventy people being asked to participate in this study.

What are the Alternatives to Being in This Study?

The alternative is not to participate.

What Will You be Asked to do in This Study?

Your participation in this study will last approximately one hour. We will be interviewing you regarding affordable housing policies for vulnerable populations in the Houston-Galveston area.

We will be asking you open-ended questions and taking field notes during our interview. With your permission, will also be recording our interview.

Are There Any Risks To Me?

The things that you will be doing have no more than you would come across in everyday life. Although the researchers have tried to avoid risks, you may feel that some questions that are asked of you may be stressful or upsetting. Participation is voluntary and you do not have to answer anything you do not want to.

Are There Any Benefits to Me?

The things that you will be doing have minimal risk than you would come across in everyday life. Although the researchers have tried to avoid risks, you may feel that some questions/procedures that are asked of you will be stressful or upsetting. You do not have to answer anything you do not want to.

Will There be Any Costs to Me?

Aside from your time, there are no costs for taking part in the study.

Will I be Paid to be in This Study?

You will not be paid for being in this study.

Will Information From This Study be Kept Private?

The records of the study will be kept private. No identifiers linking you to this study will be included in any sort of report that might be published. If your interview is recorded, it will be used only for the purpose of verifying our field notes. It will not be transcribed. Both the field notes and the recordings will be destroyed at the end of our Capstone Class Project (the end of May 2012).

All field notes, recordings, and other relevant records will be stored in a secure and locked location and only the Capstone Class project research team will have access to these records (i.e. Professor Arnold Vedlitz, Zachary Chechavat, Alexander Finch, Chadwick Korth, Kymberly Reynolds, Dinorah Sanchez, Chloe Stark, and Britnee Warmerdam, and Meg Rogers). These field notes will be coded and entered into a database for analysis. No personal identifiers will be used in the database. Data will be reported in aggregate form only. Researchers would also like to be able to use statements made by respondents as a way of illustrating their points in scholarly publications, but these quotes will not be attributed to an individual, and all information that could lead to the identification of the individual who is the author of the quote will be removed.

Information about you will be kept confidential to the extent permitted or required by law. People who have access to your information include the Principal Investigator and research study personnel. Representatives of regulatory agencies such as the Office of Human Research Protections (OHRP) and entities such as the Texas A&M University Human Subjects Protection Program may access your records to make sure the study is being run correctly and that information is collected properly.

The agency sponsoring this study, the Houston-Galveston Area Council, will only be provided a final report of our findings. Your name will not be used in our report to the H-GAC.

Whom Can I Contact for More Information?

You can call the Principal Investigator, Dr. Arnold Vedlitz, to tell him about a concern or complaint about this research study. The Principal Investigator Dr. Arnold Vedlitz can be called at 979-845-2929 or emailed at avedlitz@bushschool.tamu.edu.

- Phone: (979) 845-2929 or Email: avedlitz@bushschool.tamu.edu

For questions about your rights as a research subject; or if you have questions, complaints, or concerns about the research and cannot reach the Principal Investigator or want to talk to someone other than the Investigator, you may call the Texas A&M Human Subjects Protection Program office.

- Phone: (979) 458-4067 or Email: irb@tamu.edu

May I Change my Mind About Participating?

You have the choice whether or not to be in this research study. You may decide to not begin or to stop the study at any time. If you choose not to be in this study or choose to stop being in this study at any time, there will be no effect on your relationship with Texas A&M University or the H-GAC. By participating in the interview you are giving permission for the investigator to use your information for research purposes.

Thank you.

Dr. Arnold Vedlitz
Bob Bullock Chair in Government and Public Policy
Director, Institute of Science, Technology, and Public Policy
(979) 862-8856
avedlitz@bushschool.tamu.edu

Email Recruitment Script

Dear Dr./Mr./Mrs. X:

My name is _____ and I am a Master's Degree Candidate at the Bush School of Government and Public Service at Texas A&M University working on a year-long Capstone class research project, "*Capstone Class Study: Evaluating Options for Affordable Housing Policies in the Houston-Galveston Area*" (see attached project information sheet).

This Capstone class is working under the direction of Dr. Arnold Vedlitz, Bob Bullock Chair in Government and Public Policy and Director of the Institute for Science, Technology, and Public Policy in the Bush School. The goals for the Capstone project are to identify probable impacts and challenges of the proposed policies faced by local agencies as they work to implement the changes. The research project will assist in identifying potential solutions or strategies to help mitigate difficulties and aid in successful implementation.

Your organization has been identified by the Capstone class as having an important stake or expertise in the affordable housing arena. For this study, we are conducting approximately seventy interviews in your area. With your permission, interviews will be recorded for the purpose of verifying our field notes. The purpose of this email is to ask for your assistance with our research by agreeing to let us interview you over the phone to get your ideas and suggestions about this important topic. I hope you will be able to contribute your ideas to this important study whose results will be presented to the Houston-Galveston Area Council and other organizations involved in this field.

We will be contacting you soon to try to set up a time that is convenient for you to participate in this interview. Thank you in advance for your help.

Sincerely,

XXXXXXXXXXXXXXXXXXXXx <insert name>

Master of Public Service and Administration Candidate 2012
The Bush School of Government and Public Policy

cc: Dr. Arnold Vedlitz
Bob Bullock Chair in Government and Public Policy
Director, Institute of Science, Technology, and Public Policy
(979) 862-8856
avedlitz@bushschool.tamu.edu

Telephone Recruitment Script

Hello, my name is _____. Could I speak with _____? I am a Master's Degree Candidate at the Bush School of Government and Public Service at Texas A&M University working on a year-long Capstone class research project taught by Professor Arnie Vedlitz. We are conducting a study evaluating options for affordable housing policies for vulnerable populations in the Houston-Galveston area. The goals of the Capstone project are to identify probable impacts and challenges of the proposed policies faced by local agencies as they work to implement the changes. The research project will assist in identifying potential solutions or strategies to help mitigate difficulties and aid in successful implementation.

I am contacting you because of your experience and knowledge of the affordable housing field, housing assistance programs, associated policies, and policy development and implementation. You are one of approximately seventy interviews we are hoping to conduct. Because of the open-ended nature of the questions, interviews may last for varying lengths of time. However, most interviews do not last for more than 1 hour. Most interviews will be conducted via telephone. With your permission, we would like to record an interview. This recording will only be used for the purposes of verifying my field notes and both the recording and the field notes will be destroyed at the end of the semester. Your participation is voluntary and anything said in the interviews will be held in confidence. I can send you an information sheet describing the capstone class study in more detail.

We hope you will help us to develop an accurate depiction of affordable housing policies for vulnerable populations in the Houston-Galveston area. Would you be interested in participating in an interview?