HUD 2015 Income Limits		Average Job Wage
1-Person Family	\$150,000	Chief Executive
	\$140,000	
	\$130,000	—— Engineering Manager
	\$120,000	
	\$110,000	
<b>D</b>	\$100,000	—— Pharmacist
	\$90,000	— Operations Manager  School Psychologist
	\$80,000	Software Developer
	\$70,000	—— Database Admin. —— Principal
	\$60,000	——— Network Admin.
Median  \$54,019  Low \$39,950	\$50,000	Registered Nurse Police Officer Librarian
Low	\$40,000	Industrial Mechanic Teacher (Mid./High)
\$39,950	\$30,000	Teacher (Elem.) Construction Secretary
Very Low \$25,000	\$20,000	—— Janitor —— Retail Sales
Extra Low \$15,000	\$10,000	Bartender
_ <b>_</b>		



## **Housing Vision Chart**

Emergency Housing Options					
Shelter		Temporary	Transitional	Permanent	Permanent
		Housing	Housing	Supportive	Housing
125 – One			(TBRA)	Housing	
Facility		100	35	22	
Transients and Chronically Homeless  May or may not seek shelter, may or may not be interested in permanent emergency temporary housing (ETH), transitional housing (TH), or permanent supportive housing (PSH).	ar Fa W Lill ma so an	ingle Homeless and Homeless amilies with or rithout Children kely will seek shelter; any will move into TH; ome will need PSH and others will require rivate housing.	Single Homeless and Homeless Families with or without Children  Likely will qualify for TH immediately if vouchers are made available.	Single Homeless, Disabled and/or Chronically Homeless  Assuming not ALL disabled will need PSH and not all chronically homeless will pursue PSH.	Single Homeless, Homeless Families with or without Children  Ultimate goal of Vision. Comes in form of conventional rental agreements, homeownership, Section 8 Housing/Public Housing, among
Providers: Lawrence Community Shelter – 125 beds (+15 cold weather overflow) Willow Domestic Violence Center – 30 beds		roviders: amily Promise – 7 units	Providers: LDCHA – 40 vouchers	Providers: LDCHA – 6 units  Salvation Army – 14 units  TTH – 20 units  Bert Nash – 8 units	others.  Providers: LDCHA – 435 units + 777 vouchers  TTH – 122 units LHFH– 67 units LIHTC – 534 units
Family Promise – 8 units  TOTAL: 155 beds (+15 cold weather overflow) and 8 units	тс	OTAL: 7 units	TOTAL: 40 vouchers	TOTAL: 48 units	TOTAL: 1158* + 777 vouchers * LDCHA vouchers are used in some of these units

Emergency Shelter: A short-term facility (90-120 days) used to get people off the street in order to stabilize for movement to better housing options. <u>This option does not include or account for shelters that serve special populations (Hearthstone, First Step House, etc.).</u>

Emergency Temporary Housing: <u>A parallel alternative to the shelter</u>, where people can obtain immediate housing while awaiting a spot in TH or other longer-term housing, working to address housing barriers.

Transitional Housing: Assisted housing with support services, available for up to two years.

Permanent Supportive Housing: Permanent housing with ongoing support services.

Permanent Housing: Assisted or non-assisted public or private housing with no time limit.

### **Affordable Housing Waiting Lists in Lawrence**

Justice Matters February 4, 2016

In early 2015, members of Justice Matters' Affordable Housing and Homelessness Working Group discovered that 624 individuals and families were on waiting lists for affordable housing in Lawrence. These numbers were obtained from the following affordable housing partners:

6 Habitat for Humanity59 Tenants to Homeowners559 Lawrence Douglas County Housing Authority624 total

When we returned to these partners in 2016, these are the numbers that were reported:

6 Habitat for Humanity

84 Tenants to Homeowners

seeking rental assistance: 45

seeking affordable home ownership: 39

581 Lawrence Douglas County Housing Authority

General Housing (Public Housing and Section 8 Housing Choice Vouchers): 373

Senior Housing (Babcock, Peterson, Clinton): 148

HOME TRBA (Homeless): 48

HOME TRBA (SPMI): 8

New Horizons—Shelter with Children: 2

HOPE (Substance Abuse and Chronic Mental Illness): 1

Re-entry/Corrections: 1

**671 TOTAL** 

Note: Family Promise does not keep a waiting list.

## Sample Affordable Housing Programs

Land Use	Encourage Infill	Housing	Inclusionary	Housing	Tax Credit	Land	Employer-	Expand	Provide	Acquire	UniverCity
Incentive	Development	Overlay	Zoning	Trust Fund	Preferences	Banking	Assisted	Voucher	Supportive	Older Units	Neighborhood
Grants	·	Zones	J				Housing	Program	Services		Partnership
Provide	Lot donation, zoning	Identify sites	Require	Established	Adopt	Acquire	Encourage	Ordinance	Offer	Older units	Iowa City, IA
incentive	incentives/changes,	and ensure	developers	sources of	preferences	vacant lots	large	prohibiting	education,	in need of	program in
grants (or	reduced/waived City	that all or a	to set aside a	funding are	for project	or hold land	employers	landlords	counseling	repair	cooperation
appropriations)	development/permit	portion of	certain	pooled to	locations near	near future	to offer	from	and case	would be	with the
to encourage	fees and/or property	the new	percentage	support the	schools, parks,	transit	down	distinguishing	management	purchased	University of
development	tax	development	of all new	construction,	grocery stores,	investments	payment	between	to assist with	in	lowa to
projects that	abatements/rebates	includes	housing	acquisition	workforce	or major	assistance	voucher	both	partnership	preserve
include	as incentives to	affordable	units to be	and	training sites	employment	to	holders and	obtaining	with non-	residential
affordable and	developers building	housing	designated	preservation	and public	centers to	qualified	non-vouchers	and	profit	neighborhoods
workforce	affordable infill		as affordable	of affordable	transportation.	offer	staff to	holders;	maintaining	and/or for-	adjacent to
housing	development;		housing or	housing and	These projects	developers	purchase	Offer	housing	profit	campus and
	Expand the financial		pay fees in-	related	would receive	incentives	affordable	incentives		developers	downtown
	support available to		lieu to the	services	extra points in	to build	housing	and		for use as	area
	non-profit housing		community		the scoring	affordable	(ex. Drake	education to		affordable	
	developers		for future		criteria for	housing	University	private		housing	
			development		LIHTC or		Home	landlords			
			of affordable		through the		Incentive	explaining			
			housing		local Housing		Plan)	the benefits			
					Trust fund			of accepting			
								vouchers;			
								Fund			
								additional			
								vouchers			

# Sample Methods of Funding Affordable Housing

Discretionary Local Revenues	Dedicated Housing Fees	Housing Trust Fund	First Time Homebuyer Program in addition to current CDBG/HOME programs
<ul> <li>General fund appropriations</li> <li>Designated portion of local sales tax or transient occupancy tax (ex. Columbus, OH)</li> <li>Food and beverage tax (ex. Miami-Dade County)</li> <li>Voter-approved bond revenues (ex. Charlotte, NC)</li> <li>Property tax levy (ex. Seattle, WA)</li> <li>TIF Set-Aside (ex. Portland, OR)</li> <li>Business Registration Fee (ex. San Francisco, CA)</li> </ul>	<ul> <li>Housing impact fees on commercial or residential development projects that generate new jobs needing affordable housing (ex. Somerville, MA)</li> <li>Demolition tax on removal of residential housing (ex. Highland Park, IL)</li> <li>Mortgage registration/filing fee or property transfer fee dedicated to affordable housing (ex. Philadelphia, PA)</li> <li>In lieu fees paid as an alternative to direct construction of required affordable housing (ex. Boston, MA)</li> </ul>	<ul> <li>Public or private donations to add affordable housing stock to portfolio</li> <li>Identify and develop local funding sources to maintain long term sustainability</li> <li>Home resales and loan repayments will generate revenue internally to support development of additional affordable homes</li> </ul>	<ul> <li>Closing costs and down payment assistance loans; Gap financing between the fair market value and the maximum sales price the income qualified owner can afford</li> <li>Repayment of loans are used to fund future assistance</li> </ul>

#### Sample Affordable Housing Programs

Land Use Incentive Grant (ex. Asheville, NC)

 Provide incentive grants (or appropriations) to encourage development projects that include affordable and workforce housing

Encourage affordable housing development on infill sites

- Lot donation, zoning incentives/changes, reduced/waived City development/permit fees and/or property tax abatements/rebates as incentives to developers building affordable infill development
- Expand the financial support available to non-profit housing developers
  - Provide additional support for both operating and project expenses, including land donations and low cost financing

Affordable housing overlay zones (ex. Corte Madera, CA)

 Identify sites and ensure that all or a portion of the new development includes affordable housing

Inclusionary Zoning (ex. Over 500 programs in 27 states)

- Require developers to set aside a certain percentage of all new housing units to be designated
  as affordable housing or pay fees in-lieu to the community for future development of affordable
  housing
  - o Offer incentives to lower developer's costs:
    - Density bonuses
    - Waive or reduce City development fees
    - Tax abatements
    - Property tax rebates on increased property value/taxes as a result of new residential infill development or rehabilitation, as authorized by Kansas Statutes (12-17, 114-118) (ex. Wichita, KS NRA)
    - Accessory dwelling units
    - Mixed use zoning
    - Setback reductions / Increased heights / Open space flexibility
    - Alterations to parking requirements

Housing Trust Fund (ex. Over 700 programs in 47 states)

• Established sources of funding pooled to support the construction, acquisition and preservation of affordable housing and related services

#### Tax Credit Preferences

Adopt preferences for project locations near schools, parks, grocery stores, workforce training
sites and public transportation. These projects would receive extra points in the scoring criteria
for LIHTC or through the local Housing Trust fund

#### Land Banking

- Hold land near future transit investments or major employment centers to offer developers incentives to build affordable housing
- Acquire vacant lots for future development of affordable housing

#### **Employer-Assisted housing**

• Encourage large employers to offer down payment assistance to qualified staff to purchase affordable housing (ex. Drake University Home Incentive Plan)

#### Expand voucher program

- Ordinance prohibiting landlords from distinguishing between voucher holders and non-vouchers holders
- Offer incentives and education to landlords explaining the benefits of accepting vouchers
- Fund Additional housing vouchers
  - Households that do not already receive vouchers can apply, with 30% of their income going toward rent and the voucher paying the rest to private landlords

#### Link housing to supportive services

 Offer education, counseling and case management to assist with both obtaining and maintaining housing

#### Partner to purchase, rehabilitate and hold older units

 Older units in need of repair would be purchased in partnership with non-profit and/or forprofit developers for use as affordable housing

#### UniverCity Neighborhood Partnership program

- Iowa City, IA program in cooperation with the University of Iowa to preserve residential neighborhoods adjacent to campus and downtown area
  - The City purchases currently rented homes with special financing from local lenders in designated areas
  - o The City funds up to \$50,000 of renovation per home. The renovations are carried out by local contractors selected through a competitive building process
  - The homes are sold as affordable, owner-occupied housing to income qualified buyers. The selling price is set at the original acquisition price plus loan carrying costs. The cost of the renovation is waived after the homebuyer retains ownership as their primary residence for five years, but the home must be maintained as owner-occupied affordable housing for twenty years.







