HOUSING FOR ALL TOOLKIT
JOHNSON COUNTY, KANSAS AND MUNICIPALITIES

UCS

United Community Services of Johnson County

JUNE 2021

TABLE OF CONTENTS

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Thank you to members of the Technical Committee, Health Equity Network, and Housing for All Task Force.

Executive Summary

We all have an important role to play in achieving our vision of safe, stable, and attainable housing for all. The United Community Services of Johnson County (UCS), in partnership with Johnson County Government and the municipalities within the County, facilitated a results-oriented, multi-sector process to identify sustainable housing strategies appropriate for each jurisdiction to ensure vibrant, healthy communities now and into the future.

Housing affordability in Johnson County is important for a number of reasons:

1. A sufficient supply of attainable and diverse housing types is critical for robust local economic growth.

2. Access to safe and stable housing is the foundation for healthy communities and the well-being of individuals and families throughout the community.

3. Housing and transportation are inextricably linked, and encouraging attainable housing in locations connected to jobs, services, and other amenities is a key element of sustainable development and long-term success.

Informed by a collaborative process involving a Countywide Housing Study, a multi-sector Housing for All Task Force, and extensive evidence-based research, this Housing for All Toolkit equips local communities with strategies for taking action in their own jurisdictions. This serves as a go-to resource for local governments, organizations, service providers, developers, and residents to learn about, take action, and contribute to housing solutions in Johnson County.

Here you will find information on nearly 30 recommendations ranging from state legislation to local planning and zoning, from funding mechanisms to public-private partnerships and beyond. This Toolkit serves as a menu of options. Not all recommendations will be appropriate for all community types, but the right combination and application in your community will help shape the future of housing in Johnson County.

◼ Johnson County Housing Study Process Overview

The United Community Services of Johnson County (UCS), in partnership with Johnson County Government and the municipalities within the County, conducted a housing market and needs assessment led by RDG Planning & Design. This resulted in the Johnson County Housing Study, an in-depth analysis of the current and future needs for affordable, workforce, and other housing options to bridge gaps in housing demand and supply. Each strategy in the study is included in the Housing for All Toolkit and is tied to a wealth of information that forms a picture of Johnson County's housing market.

The coordination of all cities in Johnson County is vital for addressing housing challenges in Johnson County. All cities must be willing to participate in realizing the full impact of new regional housing strategies. Lastly, the strategies cannot be realized by cities alone. Extensive public and private partnerships are essential to leveraging all possible resources and regional cooperation.

View the final Johnson County Housing Study Report here.

Housing for All Task Force Process Overview

To move the Housing Study outcomes into action, UCS in partnership with Johnson County Government and the municipalities within the County, conducted a multi-sector, countywide Housing for All Task Force organized and facilitated by Shockey Consulting. The Housing for All Task Force's goal is to shape the future of housing by creating strategies to achieve the community's vision of safe, stable, and attainable housing for all. This process brought together 117 Johnson County residents and stakeholders who represent diverse backgrounds and unique perspectives, including residents, educators, employers, developers, homebuilders, health care providers, social service providers, and community leaders. The Housing for All Task Force met in four two-hour workshops over the course of two months to collectively determine how to meet our future housing needs and develop a housing strategy based on the findings from the Johnson County Housing Study.

In order to achieve a vision where everyone has opportunity and access to safe, stable, and attainable housing, we first needed to understand the barriers. This process involved deep discussions around the barriers to housing in Johnson County, including market realities, community opposition to multi-family housing, and socio-economic challenges. An important component of this work involved a racial equity and inclusion training for all Task Force members to establish shared terminology, present historic and current data for context, and discuss and learn from the County's history of residential segregation. Equipped with this knowledge, Task Force members engaged in meaningful discussions to identify the obstacles to homeownership and formed equitable solutions to achieve our vision.
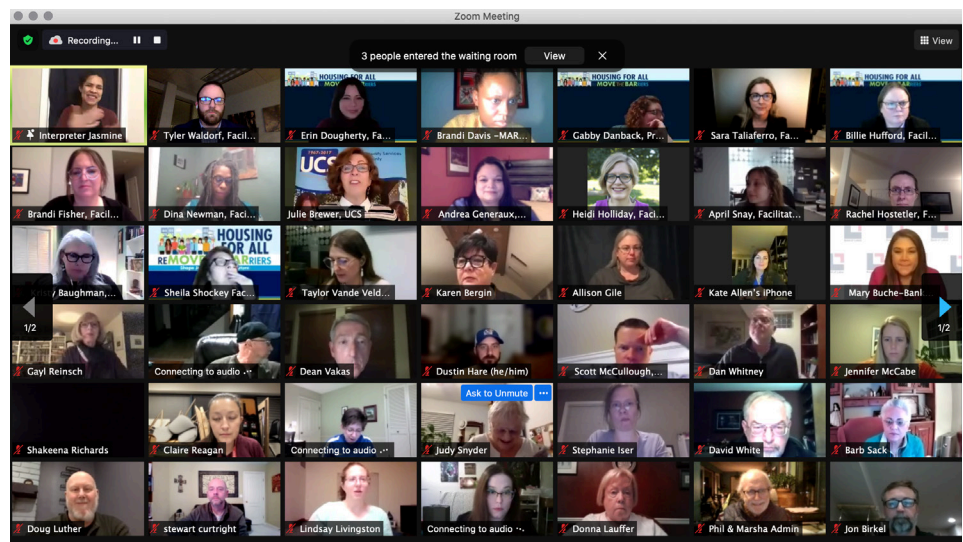
Housing for All Task Force members were encouraged to explore evidence-based research and housing resources on EnRICHLY, an educational social learning platform. Through this network, Task Force members engaged in relevant resources and participated in discussions to inform the decision-making process.

View the EnRICHLY Housing Equity Learning Network here.

Conversations with the Task Force directly shaped the Housing for All Toolkit. The Housing for All Task Force discussed existing strategies, made additional recommendations, and determined their level of impact and feasibility in their community. Each strategy included in this Toolkit is supported by the Housing for All Task Force.

■ Understanding the Problem

Access to attainable housing has been a growing concern across the nation for decades. A 2020 report by the National Low Income Housing Coalition found that minimum wage workers cannot afford a two-bedroom rental in the nation and one-bedroom rentals are not attainable in 95% of counties. Multiple factors contribute to the lack of attainable housing including historic and current policies and wages not keeping pace with costs of housing. The median contract rent for Johnson County in 2018 was $884, requiring an income over $17 per hour for a unit to be affordable to renters. That number climbs for those wishing to purchase a home in Johnson County with a median house value of $277,300 in 2018 without consideration for maintenance and other costs.

Historically, housing policy has been fraught with racial and economic disparities. The post-World War II economic boom brought a rise in housing development and suburban communities. Policies restricted ownership and led to discrimination in housing and the inability for people of color to build generational wealth. The impacts of policies like restrictive covenants, red-lining, and block busting still play a significant role in limiting housing choices in communities across the country. Johnson County was not immune to discriminatory policy and systemic racism played a role in the development of Johnson County. Although policies have changed, the "Not in My Backyard" (NIMBY) perspective and lack of political will to address the issue continues to drive the lack of attainable housing in Johnson County perpetuating racial and economic disparities today.

During the same time, restrictive zoning laws led to an abundance of single-family homes and large multi-family apartment complexes resulting in a decrease of mixed density neighborhoods and Missing Middle Housing types such as row housing, duplexes, and smaller multi-family developments. The lack of housing types is often cited as a barrier to attainable housing and current restrictive zoning prevents developers from increasing the number of Missing Middle Housing types. The lack of diverse housing types and segregated land uses drives younger people away from suburbs in search of affordable options and walkable neighborhoods with diverse business types.

Existing housing stock plays a key role in addressing housing attainability. Maintaining the quality of existing housing is vital to preventing unhealthy, unsafe, and inadequate living conditions that can leave many who struggle to find affordable housing at risk.

Existing housing is often incompatible with the needs of individuals with disabilities and those wishing to remain in their homes as they age. Building code can make it difficult and expensive to upgrade existing homes to accommodate all ages and abilities. Often a rehabilitation project on an existing home requires extensive upgrades to meet current building code standards that can be costly to retrofit. Elderly individuals

Attainable Housing

Attainable housing is not the same as affordable housing or subsidized housing. Attainable housing refers to market rate housing for-sale that is unsubsidized, profitable and meet the needs of those with incomes between 80% and 120% of the Area Median Income. The price points for attainable housing vary by metro area depending on the Area Median Income, with FHA Loan Limits typically hovering around 115% of Area Median Income. Attainable Housing is sometimes called workforce housing because it is important to have teachers, firefighters, police officers and others who make up the workforce living in the community.

Affordable Housing

Housing and Urban Development (HUD), a federal agency, defines affordable housing as housing that costs no more than 30% of a household's monthly income. That means rent and utilities in an apartment or the monthly mortgage payment and housing expenses for a homeowner should be less than 30% of a household's monthly income to be considered affordable. In 2018, the estimated median household income in Johnson County ranged from as low as $52,364 in De Soto to $250,000 in Mission Hills. The median household income for the entire County is $86,746.

wishing to downsize or needing to downsize due to maintenance costs and the ability to continue upkeep are faced with increasing purchase prices, creating an economic disadvantage. As elderly populations remain in their current homes, the lack of existing home stock that may be more affordable than new construction is a challenge to find for first-time home buyers.

Additionally, new construction costs have made new homes unattainable for many in Johnson County. Building costs have seen increases in the cost of materials, labor, land, municipal and utility fees, and costs from construction remaining idle waiting for plan approvals, permitting, and inspections. These costs increase with the need to accommodate the lack of consistency in regulations across communities in Johnson County. Construction costs lead developers

to focus on higher value developments as building attainable units is not profitable.

Furthermore, additional monthly expenses can impact an individual's ability to attain housing. Johnson County job centers that are not near public transit force job seekers to incur the additional costs of auto ownership with an average transportation cost per household in Johnson County of almost $13,000 per year. Additionally, the need for an automobile can impact employer costs and have been shown to increase turnover and attendance versus employment options along transit corridors. Childcare, utilities, student loans, and other additional costs compound affordability and many are only one paycheck or emergency away from losing housing.

History of Residential Segregation

At a glance

◼ Johnson County, Kansas was originally a part of the Shawnee Indian reservation and in 1854 the area was opened to white settlement and in 1854, the area was opened to white settlement and the county was officially created a year later.

◼ J.C. Nichols great influenced the formation of the Federal Housing Authority and pushed his segregationist ideas, resulting in the use of redlining and blockbusting to maintain all-white neighborhoods.

◼ Throughout the Kansas City metropolitan region, the history of redlining is still visible when viewing current populations by race as stark dividing lines remain.

◼ Johnson County also struggles with attracting LGBTQ populations with significantly lower LGBTQ populations compared to neighboring counties.

Johnson County, Kansas was originally a part of the Shawnee Indian reservation and in 1854 the area was opened to white settlement and the county was officially created a year later. Over the next 15 years the population of Johnson County would grow to 13,000 residents. The population remained relatively unchanged until the 1910s. Fueled by the construction of interurban railroads, suburban developments became attractive to residents wishing to escape the industrialized areas of Kansas City. Johnson County's population increased to over 33,000 residents by 1940, almost doubled to 63,000 by 1950, and again almost doubled to 120,000 by 1960. Less than 1% of Johnson County's population in 1960 was non-white.

Many of the neighborhoods in Johnson County were designed by developers to be all-white. Racially restrictive covenants were used to prevent non-white home buyers from settling in Johnson County. The restrictive covenants were championed by J.C. Nichols and promoted across the country as "best practices" for developing all-white communities and excluding primarily Black and Jewish populations

Source: State Historical Society of Missouri

from purchasing property and homes in "upscale communities".

J.C. Nichols greatly influenced the formation of the Federal Housing Authority (FHA) and pushed his segregationist ideas resulting in the use of redlining and blockbusting to maintain all-white neighborhood developments across the country and in Johnson County.

Although restrictive covenants have been ruled unenforceable, the effects of the covenants remain in Johnson County today as racial minority populations account for less than 15% of the total population. Neighboring Jackson County, Missouri's racial minority population accounts for nearly 30% of the overall population and racial minority populations in Wyandotte County, Kansas are near 33% of the total population.

Throughout the Kansas City metropolitan region, the history of redlining is still visible when viewing current populations by race as stark dividing lines remain. Reports have shown that these policies continue in many areas today with African Americans and Latinos experiencing significantly higher rates of being declined for mortgage loans and many institutions only servicing predominantly white areas

of communities with loans being denied in areas with higher racial minority populations.

Johnson County also struggles with attracting LGBTQ populations with significantly lower LGBTQ populations compared to neighboring counties. Census data showing same sex unmarried population percentages of total unmarried populations are half of Jackson County's population and Wyandotte County's population percentage is four times that of Johnson County.

It is important to talk about and address past and current impacts of systemic racism and the lack of diversity in Johnson County to prevent similar outcomes as new policies and programs are instituted. Johnson County wants to create an inclusive, welcoming community that does not exclude anyone.
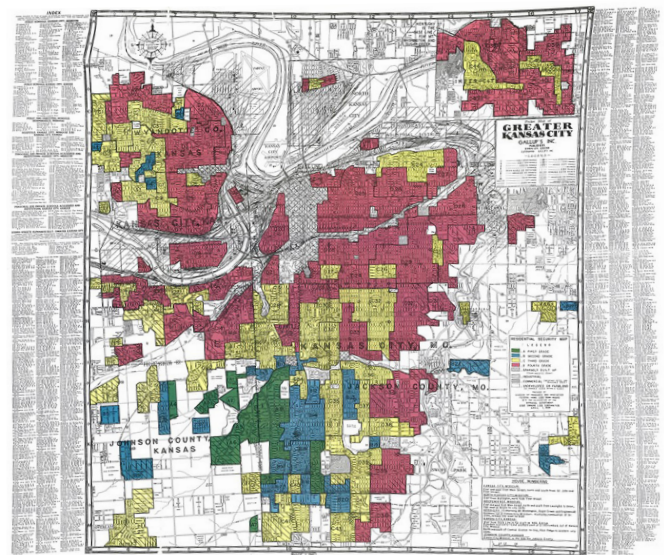
Source

Source

Historic Links:

- [Systemic Racism Explained](#)
- [Johnson County Department of Health & Environment History, Housing & Health](#)
- [Dividing Lines: A History of Segregation in Kansas City](#)

History

5 EXAMPLES OF INSTITUTIONAL RACISM IN THE UNITED STATES

Enslavement in the U.S.

The impacts of slavery on race relations remain today. Failures by federal and state governments to officially acknowledge and apologize for the atrocities of slavery along with displays of confederate images and debates over the iconizing of confederate leaders perpetuate division and influence policy today.

Racism in Medicine

Racism in medicine has been well documented through U.S. history. Accounts of unethical and harmful medical studies and procedures performed on minorities (without consent and compensation) along with denial of services and treatment have been well documented and continue today. Denial of benefits for Black veterans, studies like the Tuskegee Institute syphilis study, and race-norming in medical treatment most recently acknowledged by the National Football League are just a few examples of racism in medicine.

Race and World War II

The heroic accounts of racial minorities in WWII led to attempts to end centuries of segregation and racism in the military, but today the relationship between Nazism and white supremacy are still prominent in American culture. Internment camps were used during WWII to imprison Japanese Americans due to unfounded fears of espionage. Profiling based on race continues today.

Racial Profiling

Racial profiling remains a significant issue in the U.S. today. Stop and Frisk and policies allowing officers to ask for citizenship documentation without cause continue across the U.S. today. Unconscious biases impact decisions and actions from people every day. Incidents of increased calls to police and escalations over benign activities are common and often a result of conscious and unconscious racial profiling.

…in Policing

Patterns of racial inequalities in policing and U.S. court systems have been well documented and continue to occur today. Traffic stops target racial minorities at higher rates and data shows those stopped are more likely to be searched. Racial minorities have higher arrest and conviction rates along with receiving greater penalties.

…in Education

There is a noticeable gap in funding for education when you compare communities of color to white communities. The funding disparities overflow to extracurricular activities also, leaving racial minorities with fewer opportunities. Racial minorities are asked for identification at educational incidents to validate their presence at higher rates than fellow white students.

…by Retailers

Incidents of "shopping while Black" have been well documented and occur frequently. Reports of being followed throughout a retailer are widespread and the frequency increases at stores with higher prices.

Race, Intolerance, and the Church

In recent years, religious organizations have faced allegations and issued apologies for historic and continued acts of racial discrimination. Churches in the U.S. remain largely racially segregated today because of the continued discrimination that occurs. In addition to issues identified in religious organizations, religion is often used by businesses to deny service to racial minorities and LGBTQ+ individuals. The belief that individuals have the right discriminate based on religious beliefs increased from 8% in 2014 to 22% in 2019.

Barriers

Barriers Addressed in the
Housing for All Toolkit

ABILITY TO AGE IN PLACE

◼ Aging in place allows a person to continue to live in their home and community and remain independent and safe, regardless of age, income, or ability.

COMPETITIVE INVESTMENT BUYERS

◼ Homebuyers, especially first-time homebuyers, often meet competition from investment buyers who make full cash offers to flip or rent the property at a higher price.

COST OF HOUSING

◼ When housing and transportation costs are combined, a threshold of less than 45% of the household income should be spent on housing and transportation. When housing and transportation costs are combined, a threshold of less than 45% of the household income should be spent on housing and transportation.

DEVELOPMENT COSTS

◼ Development costs encompass a large range of costs that developers incur to acquire land, meet government regulations and requirements, add required infrastructure, along with many other costs to develop.

FINANCIAL RISK OVER TIME

◼ Financial risk for developers is increased as projects take longer to complete. Prolonged periods waiting for approval of plans, permitting, inspections, and other regulatory requirements can increase the development costs and risks incurred by financing institutions and developers.

KNOWLEDGE OF PROGRAMS AND RESOURCES

◼ Multiple programs are currently available to help with development costs and home ownership. Each program comes with different requirements and the public may not be aware of what options are available and how to navigate the programs.

LACK OF DIVERSE HOUSING TYPES

◼ Zoning in many communities combined with financial returns limit the type of new housing constructed in communities to detached single family and large multi-family developments. This has created a lack of Missing Middle Housing types.

LIMITED SUPPLY OF FIRST-TIME HOME BUYER OPTIONS

◼ First-time home buyer options typically include smaller and existing housing. Increasing costs in new construction and fewer Missing Middle Housing options leads to individuals remaining in homes leaving little existing stock available for first-time home buyers.

MISINFORMATION AND SOCIAL MEDIA

■ Misinformation, often spread through social media, can create opposition from residents when affordable housing projects are proposed.

NOT IN MY BACKYARD (NIMBY-ISM)

■ NIMBY stands for "Not in My Backyard" and in the context of housing, the abbreviation refers to residents who broadly oppose new housing construction, oftentimes multi-family housing, in their communities. The opposition to affordable or attainable housing is usually based on fear, prejudice, and assumed characteristics of the population that will be living in the development.

OVERALL COST OF LIVING

■ Expenses such as housing, transportation, utilities, healthcare, food, childcare, and other basic expenses account for the overall cost of living. Increasing costs of basic needs without comparable wage increases can decrease the amount of income available for housing or lead to forgoing basic needs in order to afford housing.

POLITICAL WILL

■ The determination of a politician to act on an issue to produce a desired outcome. Political will can be impacted by many factors and impact how attainable housing choices is addressed in a community.

QUALITY OF EXISTING HOUSING STOCK

■ Existing housing stock may not be well maintained and in need of rehabilitation to make the housing adequate for habitation. Many jurisdictions have guidelines that address exterior housing quality, but regulations are rare to ensure interiors are maintained.

SYSTEMIC RACISM

■ The history of Johnson County includes practices and policies that restricted and continue to impact housing access for communities of color.

REHABILITATION COSTS

■ Rehabilitation of existing properties can require developers to complete additional updates outside of the original scope of work, increasing the costs for rehabilitation.

RESTRICTIONS AND REGULATIONS

■ Current zoning and community regulations can prevent developers from building housing types that may be more affordable to individuals.

■ Vision Statement

To achieve **SAFE**, **STABLE**, and **ATTAINABLE** housing for all who want to live in Johnson County.

■ ■ ■ ■ ■ ■ ■

■ How Will We Measure Success?

Increase amount of housing units.

Increase housing choice (type of housing, price points, and acceptance).

Reduce the number of households that are cost-burdened due to housing.

Increase access to transit and employment.

Improve health outcomes.

Improve environmental outcomes.

Increase awareness, action, and partnerships. Increase grassroots efforts/advocacy in support of this issue.

Increase dispersion of attainable and affordable housing choices geographically throughout the community.

Increase diversity and inclusion of residents in Johnson County.

Increase investment from public, private, and non-profit sources

Increase number of permits pulled for rehabilitation.

Overall Approach

The overall approach of the Johnson County Housing for All Task Force work is to increase housing options for all by removing barriers to quality, healthy housing. The phrase "FOR ALL" is intentional.

- For All represents the desire to be inclusive of all people regardless of race, ethnicity, age, gender, religion, sexual orientation, gender identity, gender expression, disability, economic status, and other diverse backgrounds.

- For All means increasing the total amount of housing available as a strategy to reduce overall costs. When housing supply is low, the price per unit rises. When housing supply is high, the price per unit reduces.

- For All reflects the need for a variety of housing products at various price points so that all people who work in Johnson County have more of an opportunity to live here as well. A variety of housing products are needed to meet the needs of people who are at different stages of life and accommodate the preferences of all generations.

More supply is needed across all price points and housing types. The approach of the Housing for All Toolkit is targeted to specifically address the following housing solutions:

- Attainable Housing
- Affordable Housing
- Subsidized Housing

Attainable Housing

Attainable housing refers to market rate housing for-sale that is unsubsidized, profitable, and meets the needs of those with incomes between 80% and 120% of the Area Median Income. The price points for attainable housing vary by metro area depending on the Area Median Income, with FHA Loan Limits typically hovering around 115% of Area Median Income. Attainable housing is not the same as affordable housing or subsidized housing. Attainable Housing is sometimes called workforce housing because it is important to have teachers, firefighters, police officers and others who make up the workforce living in the community.

Affordable Housing

United States Department of Housing and Urban Development (HUD) defines affordability as paying no more than 30% of median household income for housing. This affordability standard is not an underwriting standard, and it does not say that households are unable to pay more than that amount, but it is a useful rule-of-thumb. Households may choose to pay more to get the housing they need or want but, according to HUD standards, they should have access to decent, safe housing for no more than 30% of their household income. While the goal is to keep housing costs at 30% of Median Household Income, the "H+T Index" or cost of housing and transportation should not go above 45% of income. Anything more is a cost burden. Most cities in Johnson County saw household incomes rise by a lower percentage than home and rental costs in the past decade. The most impacted are households making under $50,000 who rent. They have more difficulty finding affordable options than those that can purchase because of fewer options and rents increasing faster than incomes.

HOUSEHOLDS IN JOHNSON COUNTY, KANSAS

$12,774
ON TRANSPORTATION COSTS EVERY YEAR

$1,065
PER MONTH

21,592
AVG HOUSEHOLD VMT (Vehicle Miles Traveled)
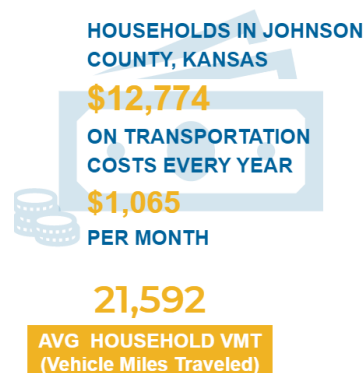
Median Mortgage	Homeowners paying more than 30% on housing	Median Rent	Renters paying more than 30% of income on housing
$1,799	18%	$1,109	39.6%

AMI	Annual Salary	Can Afford 30% for Housing Monthly	Can Afford 15% for Transportation Monthly	Total for Housing + Transportation Can Afford Without Being Burdened
30%	Bank Teller $28,632	$716	$358	$1,074
50%	Administrative Assistant $44,372	$1,109	$555	$1,664
80%	Food Services Manager $69,213	$1,730	$865	$2,595
100%	Civil Engineer $82,529	$2,063	$1,032	$3,095
120%	Actuarial $104,095	$2,602	$1,301	$3,903

Source: Based on salary data from the 2017 Paycheck to Paycheck Database for the Kansas City KC-MO region and the 2017 Johnson County median household income

Subsidized Housing

Many federal and state housing funding programs are tied to the 30%, 50%, and 80% of the median income for households of different sizes. Examples of eligibility for subsidized housing, cost burdened, and targeted income levels for attainability. For a bank teller, making about 30% AMI, they could afford at most a 1-bedroom apartment. An administrative assistant making 50% AMI could afford up to a 2-bedroom apartment. A food service manager making 80% AMI could afford any rental and is the breaking point for wages that would support purchasing a home.

Housing for All

Housing demand is most often spurred by a change in lifestyle such as marriage, divorce, change in employment, birth of a child, children moving out, or retirement, any of which can result in a choice to simplify life with low-maintenance living and greater disposable income. In Johnson County, a transition is happening where many homeowners are aging and the population is turning over. Most of the current population is either elderly or just putting roots down as young families. Nationally, the number of individuals moving into their retirement over the next ten years will be at the highest rates in history. This population shift will have a significant impact on the housing market. We are seeing the impacts already as many seniors are moving out of Johnson County to find housing options that better suit their needs.

There is a substantial need for Universal Design, the process of creating housing products that are accessible to people regardless of their age, ability, or lifestyle. Universal Design suits everyone, including those aging, those establishing roots, young families, and empty nesters. It is important that a variety of housing be available at different price points and for all stages of life.

01	02	03	04	05
STARTING OUT	ESTABLISHING ROOTS	FAMILY LIFE	LIFESTYLE CHANGE	AGING
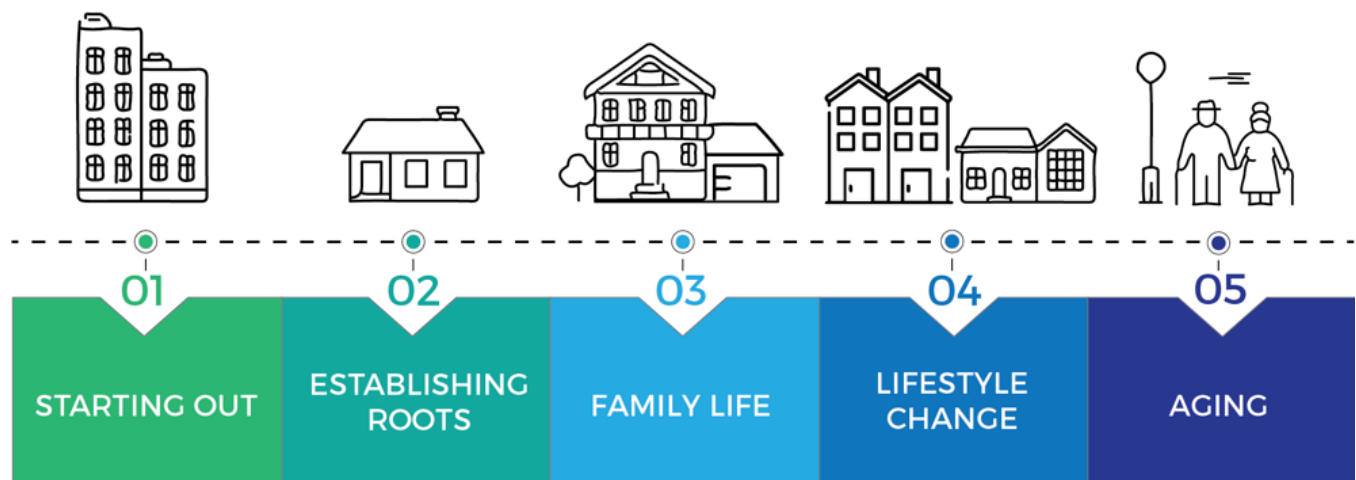
■ Community for All Ages

The Communities for All Ages Recognition Program, an initiative of KC Communities for All Ages and the First Suburbs Coalition, offers an incentive to local cities and counties to become more welcoming to residents of all ages and, in the process, more vibrant, healthy, and prosperous. Communities can work to achieve three progressive levels of recognition: Bronze (awareness), Silver (assessment) or Gold (policy adoption). Participating communities assess existing policies and actions in the areas of public spaces and outdoor buildings; housing and commercial development; transportation/mobility; social inclusion, communication and participation; civic participation and employment; and community and health services. For information, visit the website.

The Housing Toolkit includes multiple recommendations that will help address housing for all ages and specifically help increase housing options for aging populations. Throughout the document recommendations that directly or indirectly create solutions for Community for All Ages are identified with a ■ icon.

Overall Countywide Strategy for Implementation

STEP 1	Convene stakeholders to inventory resources, identify gaps, and prioritize housing stock to be preserved, rehabilitated, and built.
STEP 2	Review zoning, property maintenance, building codes and ordinances.
STEP 3	Establish organized, informed housing advocates.
STEP 4	Target currently available resources to priority initiatives and locations.
STEP 5	Create organizational and legal mechanisms to leverage additional housing resources.
STEP 6	Leverage additional housing resources and allocate them to fill targeted gaps and fund priority initiatives.
STEP 7	Measure outcomes. Adjust. Adopt.

Goals

01 Preserve and rehabilitate existing housing stock

02 Reduce overall household expenses so housing is more affordable

03 Increase the variety of housing product types, especially middle density

04 Incentivize production of affordable and attainable housing stock by sharing risk, reducing gaps in the private market, and funding housing

05 Build affordable and attainable housing advocacy

GOAL 01

Preserve and Rehabilitate Existing Housing Stock

The Johnson County Housing Study prioritizes the need to maintain existing attainable housing throughout the County. Houses in good condition now are not guaranteed to be in good condition in the future. Many areas of Johnson County are older and have increased needs for regular property maintenance. This is a heavy expense for some households. These are areas to conserve and ensure homeowners have the funds to upkeep the homes.

RECOMMENDATIONS OVERVIEW:

⭐ **1.A**	**Encourage housing revitalization by reviewing codes and ordinances and by:** ◾ **Evaluating existing housing preservation, property maintenance, health and safety codes, and rehabilitation programs for effectiveness regularly, set new goals, and reallocate funding if needed.** ◾ **Create or modify a redevelopment code and/or variance process to encourage residential reinvestment while still ensuring building safety.**
1.B	◾ **Assist with maintenance and repair costs to ensure safe housing.**
1.C	**Promote "Opportunity to Purchase" policies, which require owners to notify tenants of intent to sell and provide them (or an approved third party) an opportunity to purchase.**

⭐ Top recommendation as recommended by Housing Task Force

◾ Community for All Ages, see page 23

RECOMMENDATION 1.A

Encourage housing revitalization by reviewing codes and ordinances and by:

■ **Evaluating existing housing preservation, property maintenance, health and safety codes, and rehabilitation programs for effectiveness regularly, set new goals, and reallocate funding if needed.**

■ **Create or modify a redevelopment code and/or variance process to encourage residential reinvestment while still ensuring building safety.**

CONTEXT:

Evaluating existing programs is key to maintaining effective programs. When evaluating existing programs, cities should set performance metrics to measure success, ensure sufficient allocation of funds to programs, and evaluate elimination of ineffective funds or policies to reduce inefficiencies in time and resources. Evaluating programs regularly can often be pushed aside for lack of priority and simply evaluating programs without identified performance metrics does not have the impact of implementing new innovative policies and actions.

Rehabilitating existing properties can trigger compliance with current building codes for the entire residential structure. Requiring everything to be brought the current building code, especially for large multi-family properties can be costly. By creating a redevelopment code to encourage residential reinvestment, communities can still ensure building safety while reducing the cost burden on the property owner. Reducing the cost burden on the property owner or developer will result in more affordable housing options within the existing housing stock.

BARRIERS ADDRESSED:

Knowledge of programs and resources, quality of existing housing stock, rehabilitation costs, restrictions and regulations

COMMUNITY TYPE:

Countywide

IMPLEMENTATION LEAD:

Mid-America Regional Council convenes County and municipalities

IMPLEMENTATION TIMEFRAME:

1 - 3 years

PERFORMANCE MEASURES:

■ Number of municipalities that review codes and ordinances

■ Total dollars invested in housing renovation

CASE STUDIES:

There are many programs used in Johnson County cities today that can help rehabilitate existing housing. The Housing Study provides guidance on the evaluation process along with the programs that are currently available in Johnson County (pages 299 and 308 – 309). View Housing Related Programs in Johnson County of the Johnson County Housing Study here.

A case study by the National Association of Home Builders compares the differences between conventional building codes and rehab codes looking at a single-family house in Chester Township, New Jersey. Read the study here.

RECOMMENDATION 1.B

■ **Assist with maintenance and repair costs to ensure safe housing.**

CONTEXT:

The goal of these programs is to allow homeowners who might not otherwise be able to afford necessary repairs to maintain a safe and healthy living environment. Owners can use these funds to bring a property up to code, tend to electricity or plumbing issues, repair the roof and floor, or make upgrades that enhance the home's energy efficiency or accessibility. Assistance with maintenance costs can help prevent the displacement of low-income households who otherwise may struggle to keep their home in livable condition. Aside from improving living conditions and safety, maintaining homes also increases community appearance and property values. Programs addressing these issues tend to aid in drastic scenarios or when buildings are in serious need rather than addressing needs along the way to upkeep and maintain housing.

BARRIERS ADDRESSED:

Knowledge of programs and resources, quality of existing housing stock, rehabilitation costs

COMMUNITY TYPE:

Countywide

IMPLEMENTATION LEAD:

County, municipalities

IMPLEMENTATION TIMEFRAME:

3 - 5 years

PERFORMANCE MEASURES:

■ Investment in housing rehabilitation

■ Number of housing units rehabilitated

CASE STUDIES:

Kansas City offers various home repair programs available to low- and moderate-income households. Learn more about the programs offered here.

Johnson County already has two existing programs:

■ Johnson County Minor Home Repair Program

■ HOME Program

Some Johnson County Municipalities have existing programs:

■ Lenexa – Exterior Grant Reimbursement Program

■ Merriam – Exterior Home Improvement Grant

■ Mission – Mission Possible (minor home repair)

■ Olathe – Deferred Loan Program

■ Olathe – Emergency Repair Program

■ Prairie Village – Exterior Grant Program

■ Roeland Park – Neighbors Helping Neighbors Program

GOAL 1: Preserve and rehabilitate existing housing stock

RECOMMENDATION 1.C

Promote "Opportunity to Purchase" policies, which require owners to notify tenants of intent to sell and provide them (or an approved third party) an opportunity to purchase

CONTEXT:

The Tenant Opportunity to Purchase Act (TOPA) provides tenants of single-family housing units or qualified non-profits the opportunity to purchase a home before it goes on the market.

The Community Opportunity to Purchase Act (COPA) offer tenants and qualified non-profits the first right to purchase multi-family buildings For example, this program has a proven track record in Washington DC of preventing displacement, preserving affordable housing, and advancing racial equity by creating cooperative ownership opportunities. This can be enforced through a rental property license.

While getting legislation to pass could be difficult, municipalities can pass policies which increase the feasibility of the recommendation. This would address the trend of out-of-state investors buying up homes for rental properties. Clear distinction between multi-family buildings and single-family homes would need to be addressed in the policies, and another ramification is that classifications of buildings are taxed differently.

BARRIERS ADDRESSED:

Competitive investment buyers, cost of housing, limited supply of first-time homebuyer options

COMMUNITY TYPE:

All

IMPLEMENTATION LEAD:

Municipalities

IMPLEMENTATION TIMEFRAME:

3 - 5 years

PERFORMANCE MEASURES:

■ Number of housing units purchased by previous renters

CASE STUDIES:

COPA was created to prevent tenant displacement and promote the creation and preservation of affordable rental housing. Check out how it's working in San Francisco.

Washington D.C. was the first community to enact TOPA. Between 2002 and 2013, thousands of low-income residents have been able to remain in almost 1,400 units preserved under the program. Learn how the program has helped retain affordable housing here. You can also find details on Washington D.C.'s program here.

GOAL 1: Preserve and rehabilitate existing housing stock

GOAL 02

Reduce overall household expenses so housing is more affordable

The strict cost of a mortgage, rent, property taxes, and insurance are not the only costs a household bears. Transportation, childcare, and property maintenance are other major expenses for Johnson County residents. Addressing household expenses that impact the overall cost of living is a way to make housing in Johnson County more attainable.

RECOMMENDATIONS OVERVIEW:

⭐ **2.A**	◼ **Reduce overall household expenses by locating housing near employment centers with transportation options by providing incentives to developers in these locations. Work with Mid-America Regional Council (MARC) to include projects for the Transportation Improvement Plan that improve access to housing and jobs.**
2.B	◼ **Expand utility assistance program resources and reach.**
2.C	**Provide additional housing choice vouchers, allow for voucher portability between jurisdictions, and increase landlord education and awareness to promote voucher acceptance.**
2.D	**Work with housing authorities to consider incentives for locating affordable housing developments, and of Replacement Housing Factor (RHF) Fund units near transit.**
2.E	**Encourage employers to offer a program to provide additional housing services and resources and reduced rent on market rate rental housing.**
2.F	◼ **Support incentives and partnerships to address quality of life issues, including wrap-around services that create or provide access to health and wellness spaces and activities.**

⭐ Top recommendation as recommended by Housing Task Force

◼ Community for All Ages, see page 23

RECOMMENDATION 2.A

■ Reduce overall household expenses by locating housing near employment centers with transportation options by providing incentives to developers in these locations. Work with Mid-America Regional Council (MARC) to include projects for the Transportation Improvement Plan that improve access to housing and jobs.

CONTEXT:

Increasing access to transportation options other than single passenger cars gives opportunities for households to spend less on mobility. For some households, these options are a necessity. There is a large amount of land in Johnson County that is undeveloped along major transportation routes. These are opportunities to increase density and bring public transportation to more areas.

The federal government standard defining affordable transportation costs is less than 15% of annual income. An individual's transportation costs can vary greatly across the country depending on density, location of jobs and affordable housing, and mass transportation options. Transportation costs more than 15% can greatly impact the ability to afford housing in communities. Cities can prioritize and incentivize developers to provide attainable housing units near jobs and transportation to help lessen the transportation barriers faced by lower-income households and to make living in Johnson County more feasible for households with one or no personal vehicles. Johnson County Transit is reviewing current transportation options in order to reprioritize resources to support more transit options in Johnson County with a focus on transit that supports workforce housing and improving transit access along employment corridors (Housing Study page 53, Place of Work map).

BARRIERS ADDRESSED:

Cost of housing, lack of diverse housing types, limited supply of first-time home buyer options, overall cost of living

COMMUNITY TYPE:

All

IMPLEMENTATION LEAD:

County, municipalities, KCATA

IMPLEMENTATION TIMEFRAME:

3 - 5 years

PERFORMANCE MEASURES:

■ Total number of attainable housing units within a 15-minute walk to an employment center or a less than 10-minute walk to a transportation solution

■ Total transportation dollars leveraged from Federal funding sources to support affordable housing Countywide

CASE STUDIES:

Developments near transit stops can help reduce overall costs for individuals by reducing/eliminating the cost of single driver transportation options. The Housing Study identifies strategies for affordable transit orientated developments.

Affordable housing is highly desired around transit and lower-income populations, employers of lower-income populations, and patrons of those businesses benefit the most from transit access. Learn more about incentivizing housing around transit locations here.

MARC conducts an environmental justice analysis when they update the Transportation Improvement Plan. You can find the 2018-2022 TIP here.

GOAL 2: Reduce overall household expenses so housing is more affordable

RECOMMENDATION 2.B

■ Expand utility assistance program resources and reach.

CONTEXT:

The Housing for All Task Force identified the overall cost of living as a barrier to affordable housing. By assisting low-income individuals and families with utility bill payments, people can prioritize spending on rent, mortgage, or other household costs. The Low-Income Home Energy Assistance Program (LIHEAP) assists eligible low-income households with their heating and cooling energy costs, bill payment assistance, energy crisis assistance, weatherization, and energy-related home repairs. Local utilities and non-profit organizations may provide additional assistance.

BARRIERS ADDRESSED:

Overall cost of living

COMMUNITY TYPE:

All

IMPLEMENTATION LEAD:

County, municipalities, non-profit, local utility companies

IMPLEMENTATION TIMEFRAME:

3 - 5 years

PERFORMANCE MEASURES:

■ Total dollars of assistance provided

CASE STUDIES:

Multiple programs can help reduce energy costs for individuals and families providing overall cost savings to help make housing affordable. Learn about the different programs that are available in Kansas here.

Some Johnson County Municipalities have existing programs:

■ Merriam - Franchise Fee Rebate

■ Mission – Community Rebate Program (Franchise Fee/ Property Tax/Solid Waste Utility Rebates)

■ Roeland Park – Property Tax Rebate Program

■ Johnson County – Senior Rebate Program

GOAL 2: Reduce overall household expenses so housing is more affordable

RECOMMENDATION 2.C

Provide additional housing choice vouchers, allow for voucher portability between jurisdictions, and increase landlord education and awareness to promote voucher acceptance.

CONTEXT:

Housing vouchers can allow people who may otherwise not be able to live in a community the ability to do so. Vouchers help to address those that are cost burdened paying more than 30% of their income on housing, which allows them to live more comfortably and be able to better afford other expenses such as childcare, utilities, or transportation. Housing vouchers can lead to red flagging renters and misconceptions or stereotypes of those using vouchers and not all landlords may accept vouchers.

In Johnson County, there are available vouchers but a lack of housing units that will accept vouchers. Allowing for voucher portability between jurisdictions and increased landlord education to promote voucher acceptance will help address this issue. As voucher use increases, it is important to ensure the community meets increased demand for vouchers. This can be accomplished by approaching and working with the Congressional Delegation to expand resources, working with the Kansas Legislation to implement programs, and supplementing voucher programs with local resources.

BARRIERS ADDRESSED:

Cost of housing, knowledge of programs and resources, NIMBY-ism, overall cost of living

COMMUNITY TYPE:

All

IMPLEMENTATION LEAD:

County, non-profit

IMPLEMENTATION TIMEFRAME:

3 - 5 years

PERFORMANCE MEASURES:

■ Total dollars in housing vouchers used

■ Total units accepting vouchers

> **The Johnson County Housing Authority has a Section 8 Housing Choice Voucher (HCV) Program.**
>
> Learn more here.

CASE STUDIES:

Housing Choice Vouchers can help families move to higher quality neighborhoods, improve neighborhood socio-economic diversity, and reduce homelessness, family separations, and exposure to crime. Learn more about the effectiveness of Housing Choice Voucher programs here.

Learn about the Housing Choice Vouchers Program here.

GOAL 2: Reduce overall household expenses so housing is more affordable

RECOMMENDATION 2.D

Work with housing authorities to consider incentives for locating affordable housing developments, and of Replacement Housing Factor (RHF) Fund units near transit.

CONTEXT:

Replacement Housing Factor Fund Grants are awarded to public housing agencies that have removed housing units from inventory for the sole purpose of developing new public housing units. All replacement units must be undertaken in accordance with public housing development regulations, meaning there is an opportunity to incentivize, encourage, or require the development of affordable housing units near transit. Additionally, there are a significant number of HUD-assisted properties that are near transit. The preservation of these and other federally subsidized housing units within walking distance of transit stations are an important element of a mixed-income, transit-oriented housing strategy.

BARRIERS ADDRESSED:

Cost of housing, lack of diverse housing types, overall cost of living

COMMUNITY TYPE:

Large and mid-sized municipalities

IMPLEMENTATION LEAD:

County

IMPLEMENTATION TIMEFRAME:

1 - 3 years

PERFORMANCE MEASURES:

■ Total units developed along major corridors served by transit stops

CASE STUDIES:

Learn about Replacement Housing Factor Funding here.

GOAL 2: Reduce overall household expenses so housing is more affordable

RECOMMENDATION 2.E

Encourage employers to offer a program to provide additional housing services and resources, such as childcare, and reduced rent on market rate rental housing.

CONTEXT:

Major employers in Johnson County are experiencing workforce recruitment challenges due to housing affordability issues. High housing costs can prevent workers from living near their jobs and can put a strain on the local economy by slowing employment growth. To get ahead of this issue, employers should advocate for and invest in affordable housing as a way to support their workforce and local economy.

BARRIERS ADDRESSED:

Cost of housing, lack of diverse housing types, limited supply of first-time homebuyer options, overall cost of living

COMMUNITY TYPE:

All

IMPLEMENTATION LEAD:

Chamber organizations, economic development groups, non-profits

IMPLEMENTATION TIMEFRAME:

1 - 3 years

PERFORMANCE MEASURES:

■ Total employer funding leveraged for attainable housing

CASE STUDIES:

In recent years, there has been a trend in large employers making large investments into affordable housing in their communities. For example, Microsoft invested $750 million into affordable and Missing Middle Housing types in Seattle, not only for employees, but for other middle- and low-income residents. Learn more about Microsoft's commitment here.

RECOMMENDATION 2.F

■ Support incentives and partnerships to address quality of life issues, including wrap-around services that create or provide access to health and wellness spaces and activities.

CONTEXT:

Wrap-around services bring together families, community-based services, and existing support services to create an individualized plan to help meet needs. The plans are created with a team approach and monitored to ensure the desired outcomes are produced and adjusted as needed and can help stabilize families and improve their current socio-economic status. Wrap-around services can help reduce bureaucratic barriers and identify solutions for highest-need families.

In addition to wrap-around services, the built environment impacts health and quality of life issues. A person's zip code can be a determination in their health. Access to fresh food options, walkable neighborhoods, nearby parks, and safety additions like lighting can improve a person's overall quality of life and healthcare costs incurred by individuals.

BARRIERS ADDRESSED:

Ability to age in place, cost of housing, knowledge of programs and resources, overall cost of living

COMMUNITY TYPE:

Countywide

IMPLEMENTATION LEAD:

Non-profit, municipalities, developers

IMPLEMENTATION TIMEFRAME:

3 - 5 years

PERFORMANCE MEASURES:

■ Grant dollars leveraged

■ Number of locations where wrap-around services are part of development

CASE STUDIES:

The U.S. Department of Health and Human Services awarded five grants to test the effectiveness of supportive housing for vulnerable families. More information about the experiences of the five communities can be found here.

GOAL 03

Increase the Variety of Housing Product Types, Especially Middle-Density

Almost as many multi-family units were built throughout the County in the past ten years as single-family units but as the population grows and shifts, the demand for multi-family, in particular middle density housing will continue. This type of housing is called Missing Middle Housing and includes duplexes, fourplexes, cottage courts, and multiplexes.

The Johnson County Housing Study prioritizes the need to increase the variety of housing product types, especially in middle-density. The Missing Middle Housing types require economies of scale to be profitable for many larger private market developers. The Kansas City metro has many smaller scale developers who could play a crucial role in providing middle density housing.

These house-scale buildings fit seamlessly into existing residential neighborhoods and support walkability, locally-serving retail, and public transportation options. They provide solutions along a spectrum of affordability to address the mismatch between the available U.S. housing stock and shifting demographics combined with the growing demand for walkability.

The majority of Missing Middle Housing types have 4-8 units in a building, or 4-8 units on a lot in the case of a cottage court. Most Missing Middle Housing building types are 2 to 2.5 stories in height, with the exception of the cottage court at 1.5 stories. They have a maximum of one off-street parking space per unit.

Upper Missing Middle Housing types typically have 12 units per building, with a maximum of 19 units. These are typically deeper buildings, and 3-4 stories in height. These buildings should be treated as a separate category of Missing Middle Housing, and used very carefully in low-to-moderate intensity neighborhoods or more liberally in higher intensity neighborhoods.

Carriage houses (also known as Accessory Dwelling Units or ADUs) are not a Missing Middle Housing type but can be a useful tool in increasing housing access and affordability without changing the community's physical character.

Most older households want to age in their cities, but increasing assessed values make that difficult with higher tax burden, on top of the need for home renovation for universal design. The ability to stay in the community also means the option to move to a small, accessible, and attainable dwelling, which options are limited. When this natural cycle is interrupted, housing prices can go up for all ages and income levels.

RECOMMENDATIONS OVERVIEW:

3.A	**Facilitate the construction of infill housing by:** ■ Identifying infill sites and proactively planning ways to aid in site prep, infrastructure up-sizing, and sharing risks in developing new market rate residential units. ■ Developing an infill housing pattern book for Second-Tier Suburbs in KC Metro and using this to create neighborhood design standards that require infill development to complement the existing neighborhood's character.
3.B	**Modify parking requirements and expand shared parking.**
⭐ **3.C**	**Encourage and incentivize the development of Missing Middle Housing Types by:** ■ Amending ordinances to allow blended densities and encourage developers to create residential products in a range of sizes for a range of income levels. ■ Developing Missing Middle Housing Plans for neighborhoods, corridors, or opportunity sites, such as abandoned malls or brownfield sites. ■ Encouraging more sustainable neighborhoods through smart planning principles that encourage density near commercial activity centers, promote walkability, and integrate green spaces. ■ Amending local ordinances to allow quality, attainable housing, especially in Missing Middle Housing by-right in more zoning districts thereby eliminating the need to rezone, reducing costs and risks associated with public hearings and City Council approval. ■ Developing a Missing Middle Housing Handbook that covers zoning, site selection, design, entitlement, and provides a template to help developers align housing proposals with a city's comprehensive plan goals and targeted housing needs, increasing the chance for site plan approval. ■ Fast-track approval of development projects containing affordable housing.
3.D	**Facilitate adaptation of existing homes and construction of new units that accommodate people of all ages and abilities throughout their lifespan by:** ■ Adopting Communities for All Ages and Universal Design standards. ■ Amending ordinance to allow for homes in which eight or fewer unrelated elderly persons reside together in co-housing. ■ Amending ordinances to allow for Accessory Dwelling Units (ADUs) to accommodate multi-generational housing.

⭐ Top recommendation as recommended by Housing Task Force

■ Community for All Ages, see page 23

GOAL 3: Increase the variety of product types, especially middle-density

RECOMMENDATION 3.A

Facilitate the construction of infill housing by:

■ **Identifying infill sites and proactively planning ways to aid in site prep, infrastructure up-sizing, and sharing risks in developing new market rate residential units.**

□ **Developing an infill housing pattern book for Second-Tier Suburbs in KC Metro and using this to create neighborhood design standards that require infill development to complement the existing neighborhood's character.**

CONTEXT:

Some municipalities have underused sites with existing infrastructure prime for development. Often these include vacant commercial shopping centers, old buildings, and abandoned homes. The Johnson County Housing Study recommends municipalities identify infill sites with potential for development of Missing Middle Housing types. By aiding with site prep and infrastructure services, municipalities can reduce the risk for developers, incentivizing development. To achieve our goals, it is important to consider pairing this incentive with affordability requirements. Although infill development has its expenses, existing infrastructure can reduce costs for both the city and the developer. The revitalization of downtowns, such as Overland Park, are creating more diverse housing and spurring economic development and increased property values.

Infill development needs to complement the existing neighborhood's character and provide appropriate transitions where needed. Principles to consider with infill development include transitions, scale, and context. By creating housing types that integrate seamlessly into existing neighborhoods, resident fears and concerns can be eased. The Townhomes east of Olathe West High School and the Townhomes at Buckley Court in Overland Park are good examples of design with density.

BARRIERS ADDRESSED:

Cost of housing, development costs, lack of diverse housing types, limited supply of first-time home buyer options, quality of existing housing stock, restrictions and regulations

COMMUNITY TYPE:

All

IMPLEMENTATION LEAD:

Municipalities, Mid-America Regional Council, developers

IMPLEMENTATION TIMEFRAME:

1 - 5 years

PERFORMANCE MEASURES:

■ Number of infill housing sites developed with attainable housing

CASE STUDIES:

Infill housing has been a successful development strategy in many communities and offers many possibilities to reduce costs by utilizing existing infrastructure. Learn how four different communities have successfully implemented infill developments here.

Creating a toolkit to allow developers and citizens know the expectations of infill housing can help reduce opposition to Missing Middle Housing options in predominantly single-family neighborhoods. An example of an infill design toolkit can be found here.

The Right Type Right Place report discusses how California can use infill housing projects to increase affordable housing, generate economic prosperity, and meet sustainability goals. Read the report here.

GOAL 3: Increase the variety of product types, especially middle-density

RECOMMENDATION 3.B
Modify parking requirements and expand shared parking.

CONTEXT:

The cost of developing multi-family housing units is often expensive due to parking requirements. By modifying parking requirements and expanding shared parking options, developers can provide more housing units and make better use of available land. Property owners adjacent to multi-family housing establishments may agree to share parking lots to reduce traffic and the maintenance costs associated with unused spaces.

Off-street parking requirements have a tremendous impact on small-scale residential infill. On most small lots, Missing Middle Housing types work well when parking requirements are reasonable (1 per unit or less). However, when parking requirements are higher, this reduces the developable area, and thereby the economic viability of Missing Middle Housing types.

BARRIERS ADDRESSED:

Cost of housing, development costs, lack of diverse housing types, NIMBY-ism, restrictions and regulations

COMMUNITY TYPE:

All

IMPLEMENTATION LEAD:

Municipalities

IMPLEMENTATION TIMEFRAME:

1 - 3 years

PERFORMANCE MEASURES:

- Number of parking units reduced
- Total number of attainable housing units

CASE STUDIES:

The cost of parking for a rental unit is 17% of a unit's rental cost, reducing development and continued maintenance costs can create more affordable housing options. Learn more about options to reduce parking costs and discover how other communities are implementing changes to parking requirements here.

GOAL 3: Increase the variety of product types, especially middle-density

RECOMMENDATION 3.C

Encourage and incentivize the development of Missing Middle Housing Types by:

- **Amending ordinances to allow blended densities and encourage developers to create residential products in a range of sizes for a range of income levels.**

- **Developing Missing Middle Housing Plans for neighborhoods, corridors, or opportunity sites, such as abandoned malls or brownfield sites.**

- **Encouraging more sustainable neighborhoods through smart planning principles that encourage density near commercial activity centers, promote walkability, and integrate green spaces.**

- **Amending local ordinances to allow quality, attainable housing, especially in Missing Middle Housing by-right in more zoning districts thereby eliminating the need to rezone, reducing costs and risks associated with public hearings and City Council approval.**

- **Developing a Missing Middle Housing Handbook that covers zoning, site selection, design, entitlement, and provides a template to help developers align housing proposals with a city's comprehensive plan goals and targeted housing needs, increasing the chance for site plan approval.**

- **Fast-track approval of development projects containing affordable housing.**

CONTEXT:

Missing Middle Housing types were common in pre-war America, but in the last 70 years, housing developments have been primarily single-family and large multi-family projects. Currently, opposition from community members along with restrictive zoning can make adding Missing Middle Housing developments difficult. A handbook can help identify locations where Missing Middle Housing would be most effective, reduce ambiguity for developers, and create buy-in from community members concerned about design.

Municipalities should work to eliminate Conventional (Euclidean) zoning which regulates by land use, dividing neighborhoods into single-family residential, multi-family residential, commercial, and industrial. Conventional zones typically rely on numeric values, such as floor area ratio (FAR) and density, which results in unpredictability and creates barriers to Missing Middle Housing. Instead, municipalities should adopt form-based standards by regulating building forms, massing, and transitions. Communities should implement programs that incentivize development that include affordable housing units.

Going from concept to build can be a lengthy process for developers. Delays in the process can add to the cost of development. These uncertainties increase the level of risk for developers and tend to drive developers to continue creating existing housing types that have evidence of approval, removing their uncertainties and risk.

Public hearings can delay developments, lead to multiple changes in development plans, and create additional costs for developers including soft costs preparing for and attending the meetings. Policy changes allowing for Missing Middle Housing can be implemented in areas to eliminate the additional costs currently associated with attempting to build Missing Middle Housing in single family zoning.

BARRIERS ADDRESSED:

Ability to age in place, cost of housing, development costs, lack of diverse housing types, limited supply of first-time home buyer options, misinformation and social media, NIMBY-ism, political will, restrictions and regulations

COMMUNITY TYPE:

All

IMPLEMENTATION LEAD:

Municipalities, developers

IMPLEMENTATION TIMEFRAME:

1 - 3 years

PERFORMANCE MEASURES:

■ Total number of Missing Middle Housing, attainable housing units constructed in jurisdiction with modified ordinances

CASE STUDIES:

The Housing Study appendix includes a city zoning ordinance review checklist (page 314) to help communities review their current zoning and update policies based on the community's needs. View the Ordinance Review Checklist on Page 314 here.

The Twin Cities have utilized mixed-use/mixed-income projects to help create affordable housing as their population grows. Learn more about the program and examples of projects here.

Two communities in the Washington DC area have utilized inclusionary zoning for 20 and 40 years. Learn about each community here.

Eugene Oregon has created a Missing Middle Housing handbook to help guide the development of a variety of housing types. The handbook can be found here.

Chattanooga, Tennessee created a development packet that helps decrease the approval timelines for developers. Learn more about the packet on Page 304 of the Johnson County Housing Study here.

GOAL 3: Increase the variety of product types, especially middle-density

RECOMMENDATION 3.D

Facilitate adaptation of existing homes and construction of new units that accommodate people of all ages and abilities throughout their lifespan by:

- **Adopting Communities for All Ages and Universal Design standards.**
- **Amending ordinance to allow for homes in which eight or fewer unrelated elderly persons reside together in co-housing.**
- **Amending ordinances to allow for Accessory Dwelling Units (ADUs) to accommodate multi-generational housing.**

CONTEXT:

The Housing for All Task Force identified a lack of housing product suitable for seniors as a major barrier to housing attainability in Johnson County. The aging population in Johnson County is having difficulty downsizing to smaller homes due to lack of availability. Elderly persons who wish to remain in Johnson County and downsize their living space are faced with challenges of finding a smaller home that is affordable, often resulting in elderly persons staying in their current homes. Currently, seniors are staying in their larger single-family homes because they do not want to move away from Johnson County. If Johnson County had smaller, diverse housing options for seniors that are low-maintenance, more single-family homes would become available for young families. Smaller and low or no maintenance developments will help provide solutions to elderly persons.

Many older adults are no longer able to maintain the homes where they lived for years. Housing options such as apartments, duplexes, and condos allow older adults to downsize, eliminate or reduce yard work, and maintain close relationships with neighbors. However, many neighborhoods do not have enough multi-family or ADA compliant buildings to fill the need. Municipalities can adopt Communities for All Ages and Universal Design Standards to require developers to meet criteria that accommodates the needs of all ages and abilities, as well as changing needs over time. Examples of Universal Design elements include no-step entrances, wide doorways, roll-in showers, smooth transitions, and open floor plans that provide a five-foot turning radius in all rooms.

BARRIERS ADDRESSED:

Aging in place, cost of housing, lack of diverse housing types, limited first-time homebuyer options, overall cost of living, restrictions and regulations.

COMMUNITY TYPE:

All

IMPLEMENTATION LEAD:

County, municipalities, developers, non-profits, service providers, and Mid-America Regional Council

IMPLEMENTATION TIMEFRAME:

5 - 7 years

GOAL 3: Increase the variety of product types, especially middle-density

PERFORMANCE MEASURES:

- Total number of housing units occupied by seniors that are under 1,800 square feet per unit and affordably priced
- Total Accessory Dwelling Units constructed
- Total homes built or remodeled to Universal Design Standards
- Number of communities with Community for All Ages Gold Designation

CASE STUDIES:

New Holland, Pennsylvania is home to small homes clustered in neighborhoods that provide housing for seniors that require minimal maintenance and create a sense of community with shared green space and common areas. Read more about the development here.

Upzoning in communities will help create more density and should result in lower housing costs. Learn more about the advantages and challenges of upzoning here.

Multiple jurisdictions throughout the Kansas City region have completed the Communities for All Ages program through MARC to help the communities apply an age focused lens to policies and processes. You can learn more about the program here.

Universal Design guides development to help ensure housing is designed to accommodate all ages and abilities. Learn more about Universal Design here.

Madison, Wisconsin has successfully retained the diverse housing options that arose organically in the city over decades allowing the needs to be met for a variety of people at various stages of life. Read more about the success of Missing Middle Housing in Madison here.

Missing Middle Housing allows a variety of housing types intended to accommodate mixed incomes in a community. Learn more about Missing Middle Housing here.

Communities for All Ages status:

BRONZE LEVEL:

- Johnson County
- Olathe

SILVER LEVEL:

None

GOLD LEVEL:

- Mission
- Roeland Park

GOAL 3: Increase the variety of product types, especially middle-density

GOAL 04

Incentivize production of affordable and attainable housing stock by sharing risk, reducing gaps in the private market, and funding housing

Affordable housing is achieved when housing expenses do not exceed 30% of household income. Additional financial burdens can also impact the ability for many to afford housing in Johnson County. The Johnson County Housing Study prioritizes the need to increase the financial ability of builders and developers to try different attainable housing types by creating mechanisms to share or reduce risk. Building housing that is affordable to all incomes is often not cost effective for developers. However, solutions that address both individual and developer costs, risk and funding gaps are beneficial in creating affordable housing opportunities in communities.

RECOMMENDATIONS OVERVIEW:

4.A	■ Convene housing funders and other stakeholders to identify attainable housing financing gaps for the region.
4.B	■ Utilize non-profit organizations with access to additional private funding, local, state, and federal dollars to build affordable housing, buy and rehabilitate low-quality homes and sell them at attainable costs.
4.C	■ Create a central database of existing housing programs/resources, including financial assistance programs and other necessities that affect the cost of living (i.e. childcare, transportation, and student debt), lean on community partners to help market it to the community, and partner with organizations to ensure the database is actively reviewed and updated.
⭐ **4.D**	Create a funding mechanism for attainable and affordable housing by: ■ Creating a housing trust fund. Local and state housing trusts provide shared equity programs, combining tax credits with tax-exempt bonds to incentivize housing production. ■ Creating a community land trust.
4.E	■ Explore new financing strategies, such as special benefit districts, revenue bonds, and pool of public and private funds to assist with pre-development costs.
4.F	■ Promote the Low-Income Housing Tax Credit (LIHTC) program, which allows owners or purchasers of multi-family buildings to revitalize older properties in need of renovation.
4.G	■ Provide flexible HOME Investment Partnership Program dollars to create new affordable housing.
4.H	Use HUD technical assistance and capacity building to strengthen fair housing compliance and educate jurisdictions and non-profits about resiliency.
⭐ **4.I**	■ Remove code uncertainties in the development process. Cities can review their zoning ordinances, infrastructure standards, and design recommendations to increase efficiencies during the development review phase to support diversity and affordability of housing types.
4.J	■ Waive or reduce development fees and charges for housing developments that include a targeted percentage of affordable housing units integrated into the development.
4.K	■ Allow technology and building materials that are durable, energy efficient, and relatively inexpensive as well as off-site construction of units.
4.L	Ensure Black, Indigenous, People of Color (BIPOC) developers, contractors, and service providers benefit from government housing investments and non-profit programs.
4.M	Modify zoning and ordinances to allow for homeless shelters in municipalities and increase access to housing, shelter, services, programs, resources, and information for those experiencing homelessness.

⭐ Top recommendation as recommended by Housing Task Force

■ Community for All Ages, see page 23

GOAL 4: Incentivize production of affordable and attainable housing stock by sharing risk, reducing gaps in the private market, and funding housing

RECOMMENDATION 4.A

■ **Convene housing funders and other stakeholders to identify attainable housing financing gaps for the region.**

CONTEXT:

Multiple resources are available to help with funding affordable housing. Multiple perspectives on what programs are currently being used, the effectiveness of the programs, and the availability of other programs can help identify and reduce funding gaps. Mid America Regional Council is already working in this space regionally. Consider forming Public/Private Partnerships, strengthening existing partnerships, and forming a lending consortium.

BARRIERS ADDRESSED:

Cost of housing, development costs, financial risk over time, political will

COMMUNITY TYPE:

Countywide

IMPLEMENTATION LEAD:

Mid-America Regional Council

IMPLEMENTATION TIMEFRAME:

1 - 3 years

PERFORMANCE MEASURES:

■ Total dollars for affordable housing leveraged

■ Total units of attainable housing Countywide

CASE STUDIES:

The City of Grand Rapids, Michigan set an aggressive policy target for a citywide inventory of 30% affordable housing units. One tool created to help with the effort is an Affordable Housing Fund leveraged by dedicated city revenues, private contributions, and interest earnings. Additionally, a board provides recommendations for policy changes and managing allocations. Learn more here.

Affordable housing funding gaps make it difficult for rental properties to offer rentals at affordable pricing. Learn how developers are using a combination of subsidies to help reduce or eliminate the funding gap here.

GOAL 4: Incentivize production of affordable and attainable housing stock by sharing risk, reducing gaps in the private market, and funding housing

RECOMMENDATION 4.B

■ Utilize non-profit organizations with access to additional private funding, local, state, and federal dollars to build affordable housing, buy and rehabilitate low-quality homes, and sell them at attainable costs.

CONTEXT:

Community development corporations (CDCs) are 501(c)(3) non-profit organizations that are created to support and revitalize communities. CDCs often deal with the development of affordable housing. They can also be involved in a wide range of community services that meet local needs such as education, job training, healthcare, commercial development, and other social programs. While CDCs may work closely with a representative from the local government, they are not a government entity. As non-profits, CDCs are tax-exempt and may receive funding from private and public sources.

Johnson County has a Community Housing Development Organization (CHDO), a private non-profit, community-based organization that has staff with the capacity to develop affordable housing for the community it serves. At least 15 percent of HOME Investment Partnership funds from the HUD must be set aside for specific activities to be undertaken by the Community Housing Development Organization (CHDO). Activities include: the acquisition and/or rehabilitation of rental housing; new construction of rental housing; acquisition and/or rehabilitation of homebuyer properties; new construction of homebuyer properties; and direct financial assistance to purchasers of HOME-assisted housing that has been developed with HOME funds by the CHDO.

By purchasing homes for rehabilitation, a non-profit organization can maintain the housing stock that is affordable as well as build new homes. These homes can then be sold to new, often first-time home buyers. Organization and continued investment would be needed to maintain an effective program, as well as a continued supply of low-quality homes in need of rehabilitation.

BARRIERS ADDRESSED:

Competitive investment buyers, cost of housing, limited supply of first-time home buyer options, quality of existing housing stock

COMMUNITY TYPE:

Countywide

IMPLEMENTATION LEAD:

Non-profit

IMPLEMENTATION TIMEFRAME:

3 - 5 years

PERFORMANCE MEASURES:

■ Dollars leveraged
■ Number of units rehabilitated and sold for attainable amount
■ Number of units built and sold for attainable amount

CASE STUDIES:

CDCs run the gamut from large, well-established organizations like New Community Corporation in Newark, NJ (which owns and manages 2,000 units of housing and employs more than 500 people) to community groups that meet in a church basement. Large or small, CDCs have in common an involvement in development work. They generally have a staff and some degree of incorporation. Learn more here.

Over a five-year period NeighborWorks Northeast Nebraska has implemented a highly successful Purchase Rehab Resale program. Under the program a qualifying household identifies a home, an assessment of the home for structural stability is completed, followed by a NeighborWorks Northeast Nebraska purchasing the home to complete any repairs needed. Learn more here.

Marlborough, a community in Kansas City, MO, has created a Community Land Trust to help create affordable housing options for purchase. Learn more about the Marlborough Community Land Trust here.

GOAL 4: Incentivize production of affordable and attainable housing stock by sharing risk, reducing gaps in the private market, and funding housing

RECOMMENDATION 4.C

■ **Create a central database of existing housing programs/resources, including financial assistance programs, available funding, and other necessities that affect the cost of living (i.e. childcare, transportation, and student debt), lean on community partners to help market it to the community, and partner with organizations to ensure the database is actively reviewed and updated.**

CONTEXT:

There are many resources scattered throughout Johnson County that lead to fragmented efforts targeted at specialized solutions. The database would connect organizers of programs, community members, those looking for help, and those wanting to help. It could include information on housing programs as well as identify all federal, state, and local funding available for affordable housing. Combining resources could lead to new knowledge and partnerships through Johnson County. A central database could provide a one-stop-shop for those seeking more information or assistance as long as the database is user-friendly and accessible.

Challenges include the time and resources needed to compile resources as well as the partner collaboration. There is also a chance the database would not be heavily utilized if awareness and access is not high. This database would need frequent updating and reviewing to ensure accuracy as well.

BARRIERS ADDRESSED:

Cost of housing, knowledge of programs and resources, overall cost of living

COMMUNITY TYPE:

Countywide

IMPLEMENTATION LEAD:

County, municipalities, service provider, non-profit, Mid-America Regional Council

IMPLEMENTATION TIMEFRAME:

1 - 3 years

PERFORMANCE MEASURES:

■ Total users of database

CASE STUDIES:

Grand Rapids, Michigan has made housing a forefront policy in their community and their ongoing efforts have resulted in a Housing Strategies Toolkit listing all the available programs or initiatives in progress and what they will address. View the database here.

GOAL 4: Incentivize production of affordable and attainable housing stock by sharing risk, reducing gaps in the private market, and funding housing

RECOMMENDATION 4.D

Create a funding mechanism for attainable and affordable housing by:

■ **Creating a housing trust fund. Local and state housing trusts provide shared equity programs, combining tax credits with tax-exempt bonds to incentivize housing production.**

■ **Creating a community land trust.**

CONTEXT:

Federal housing subsidies can fall short of the financial assistance developers need to build affordable housing. A combination of financial resources would benefit communities and allow more targeted plans focused on individual community needs.

State housing trust funds are the backbone of housing in the trust fund world. State housing trust funds collected in excess of $1.6 billion in 2020 to advance affordable housing initiatives in their states. Forty-seven states have created sixty housing trust funds. Additionally, fourteen states have passed legislation that encourages and/or enables local jurisdictions to dedicate public funds to affordable housing. Housing Trust Fund gives priority in funding awards based on six factors:

• geographic diversity as reflected in the ConPlan

• the extent to which rents will be affordable, especially for ELI households

• the length of time rents will remain affordable

• the merits of an applicant's proposed activity

• the use of other funding sources, and

• the applicant's ability to obligate HTF dollars and undertake funded activities in a timely manner

In 2020, County housing trust funds generated more than $200 million. There are currently 69 County housing trust funds in seventeen states.

In 2020, housing trust fund revenues generated by cities exceeded $1 billion. The most common revenue source collected by city housing trust funds are developer fees. There are 118 city housing trust funds in thirty-four states.

A community land trust is a tax-exempt non-profit organization that acquires and develops real estate to provide safe attainable and affordable housing to low-income homeowners. A community land trust acquires property similar to any other housing developer using private and public housing subsidies. A community land trust is different from a developer in that it seeks to create homes in an effort to increase access to homeownership and build generational wealth through dual ownership.

BARRIERS ADDRESSED:

Cost of housing, development costs, financial risk over time, political will

COMMUNITY TYPE:

Countywide

IMPLEMENTATION LEAD:

County, municipalities, non-profit

GOAL 4: Incentivize production of affordable and attainable housing stock by sharing risk, reducing gaps in the private market, and funding housing

RECOMMENDATION 4.D
Continued

IMPLEMENTATION TIMEFRAME:

5 - 10 years

PERFORMANCE MEASURES:

- Total dollars leveraged
- Total units of attainable housing
- Total housing units sold through Community Land Trust

CASE STUDIES:

The voters of Charlotte, North Carolina approved a $15 million bond to develop a local Housing Trust Fund to provide affordable homes for low- and moderate-income households. Since that time, the housing trust fund has financed 5,122 new and rehabilitated affordable housing units. Learn more about how they prepared for this vote and what the results were here.

State housing trust funds are the backbone to addressing critical housing needs. Forty-seven states have created sixty housing trust funds, all of which are funded and managed differently. Fourteen states have passed legislation that encourages or enables local jurisdictions to dedicate public funds to affordable housing. The most common revenue sources collected by state housing trust funds are the real estate transfer tax and the documentary stamp tax. Learn more about the various ways states fund and manage housing trusts here. Another example here. Another example here.

Marlborough, a community in Kansas City, MO, has created a Community Land Trust to help create affordable housing options for purchase. Learn more about the Marlborough Community Land Trust here.

The Housing Trust Fund Project provides many resources to assist in establishing a Housing Trust Fund including a Publication and Resource Library.

Housing Trust Fund resources and contact information specific to Kansas can be found here.

RECOMMENDATION 4.E

■ **Explore new financing strategies, such as special benefit districts, revenue bonds, and pool of public and private funds to assist with pre-development costs.**

CONTEXT:

Identifying gaps in funding will help in identifying new financing strategies that can aid in developing affordable housing solutions. New financing strategies can be tailored to the needs of each community and provide targeted assistance.

Special benefit districts are frequently used by local governments to encourage and promote orderly development and infrastructure improvements which will pay for themselves by allowing the costs for an improvement to be assessed to the properties directly benefiting from such improvement.

Revenue bonds are a class of municipal bond issued to fund public projects which then repay investors from the income created from the project. These are different than general obligation bonds. The repayment of general obligation bonds is secured by all the revenues generated by an entity, including their tax revenues. The repayment of revenue bonds is guaranteed only by revenues obtained by the projects that were subsidized using the bonds. Tax revenues are not used at all.

Another example of financing options to explore are Flexible Housing Subsidy Pools (FHPs or FHSPs) which are an emerging systems-level strategy to fund, locate, and secure housing for people experiencing homelessness in a more coordinated and streamlined way. The overall approach of an FHP involves pooling resources from public and private entities that offer financial assistance for rents and couple assistance with supportive services. While the pool's eligibility may be determined by the funder, community policy priority (e.g., chronic homeless status, frequent system utilization), or a combination of these or other factors, any strategy should be co-developed with Black, Indigenous, people of color (BIPOC) and people with lived expertise of homelessness. Learn more about Flexible Housing Subsidy Pools here.

BARRIERS ADDRESSED:
Cost of housing, development costs, financial risk over time, political will

COMMUNITY TYPE:
Countywide

IMPLEMENTATION LEAD:
Mid-America Regional Council

IMPLEMENTATION TIMEFRAME:
3 - 5 years

PERFORMANCE MEASURES:
■ Total dollars of attainable housing financed
■ Total units of attainable housing constructed due to the financing assistance

CASE STUDIES:

Current financing strategies may not fully address affordable housing needs in each community leading to the need for innovative financing strategies. Learn how the Chicago Region used innovative financing approaches for affordable housing here.

Proceeds from the issuance of bonds can be used to provide affordable housing subsidies. Learn more about the process and communities that have utilized general obligation bonds for affordable housing subsidies here.

In October 2016, Greensboro, NC put to vote a $25 million bond project to fund the purchase, construction, and improvements to housing for low to moderate households. Learn more here.

Over 770 housing trust funds across the nation play an important part in providing affordable housing. Discover how housing trust funds work at state, county, and city levels and the benefits achieved here.

The Kansas Housing Trust Fund is developing a permanent supportive housing project in Lawrence, KS. Learn more about the development and how communities can apply for funding here.

GOAL 4: Incentivize production of affordable and attainable housing stock by sharing risk, reducing gaps in the private market, and funding housing

RECOMMENDATION 4.F

■ Promote the Low-Income Housing Tax Credit (LIHTC) program, which allows owners or purchasers of multi-family buildings to revitalize older properties in need of renovation.

CONTEXT:

The Low-Income Housing Tax Credit provides a tax incentive to construct or rehabilitate affordable rental housing for low-income households. LIHTC subsidizes the acquisition, construction, and rehabilitation of affordable rental housing for low- and moderate-income tenants. The LIHTC program gives State and local LIHTC-allocating agencies the equivalent of approximately $8 billion in annual budget authority to issue tax credits for the acquisition, rehabilitation, or new construction of rental housing targeted to lower-income households. Many types of rental properties are LIHTC eligible, including apartment buildings, single-family dwellings, townhouses, and duplexes which addresses diversity in attainable housing.

The Low-Income Housing Tax Credit (LIHTC) program offers housing options to households earning less than 80% of Area Median Income (AMI). Units in this program are not required to remain permanently attainable. The incentives usually end after 15 years, but in the 1990s, this was extended to 30 years with an option to leave after 15 years. Since its inception in 1987, the Low-Income Housing Tax Credit (LIHTC) has provided funding for 65 housing projects with 6,990 affordable housing units in Johnson County. These projects include developments that are all affordable units and projects with a mix of affordable and market rate units. Projects were primarily new construction; however, several involved acquisition and rehab of existing buildings. In just the first three years, the program produced 666 affordable housing units in Johnson County. In the 1990s, 29 LIHTC projects were completed in the County, accounting for 2,277 units. However, since 2000, 24 projects have been placed in service with only 731 units. Many other programs have experienced less support over the years. Recent changes to the federal tax code have made the sale of LIHTC less lucrative and therefore, there have been fewer projects Receiving funding is highly competitive as funding is limited and demand is high. Johnson County has clearly experienced a decline in the development of these projects as 2017 was the last year a LIHTC project was completed. It is difficult to predict whether property owners will maintain affordable rents once the requirement has expired, but the loss of hundreds of units would further strain the market for affordable or attainable housing.

BARRIERS ADDRESSED:

Competitive investment buyers, cost of housing, knowledge of programs and resources, limited supply of first-time homebuyer options, NIMBY-ism, quality of existing housing stock (especially rental properties)

COMMUNITY TYPE:

Countywide

IMPLEMENTATION LEAD:

Municipalities, non-profit, service providers

IMPLEMENTATION TIMEFRAME:

1 - 3 years

PERFORMANCE MEASURES:

■ Total dollars in tax credits leveraged
■ Total attainable housing units added

CASE STUDIES:

Learn more about LIHTC, types of credits, the allocation process, and recent developments here.

Lawrence, KS has multiple community programs to help tenants become home owners including the Lawrence Community Housing Trust. Learn more about the housing trust and other programs here.

GOAL 4: Incentivize production of affordable and attainable housing stock by sharing risk, reducing gaps in the private market, and funding housing

Provide flexible HOME Investment Partnership Program dollars to create new affordable housing.

CONTEXT:

HOME provides formula grants to states and localities that communities use, often in partnership with local non-profit groups, to fund a wide range of activities including building, buying, and/or rehabilitating affordable housing for rent or homeownership or providing direct rental assistance to low-income people. It is the largest Federal block grant to state and local governments designed exclusively to create affordable housing for low-income households. HOME funds in Johnson County are currently used for repair of existing housing for qualified individuals. These funds could also be used to create affordable housing product.

BARRIERS ADDRESSED:

Cost of housing, knowledge of programs and resources, limited supply of first-time homebuyer options, overall cost of living, quality of existing housing stock, rehabilitation costs

COMMUNITY TYPE:

All

IMPLEMENTATION LEAD:

County, municipalities, non-profit

IMPLEMENTATION TIMEFRAME:

1 - 3 years

PERFORMANCE MEASURES:

■ Total dollars leveraged with HOME Investment Partnership Program

■ Total number of attainable housing units added due to program

CASE STUDIES:

The HOME Investment Partnership Program helps fund a variety of activities ranging from building new homes to rehabilitating existing homes in order to provide affordable housing choices. Learn how San Jose is using HOME funding to create new affordable housing in the community here.

GOAL 4: Incentivize production of affordable and attainable housing stock by sharing risk, reducing gaps in the private market, and funding housing

RECOMMENDATION 4.H

Use HUD technical assistance and capacity building to strengthen fair housing compliance and educate jurisdictions and non-profits about resiliency.

CONTEXT:

HUD's Community Compass initiative funds technical assistance and capacity building activities with an innovative, outcome-focused approach and a collaborative effort among HUD, its customers, and the organizations providing assistance and capacity building on behalf of HUD. Community Compass helps HUD's customers navigate complex housing and community development challenges by equipping them with the knowledge, skills, tools, capacity, and systems to implement HUD programs and policies successfully. The goal of Community Compass is to empower communities so that successful program implementation is sustained over the long term. Activities performed under Community Compass include:

- Needs assessments
- Direct Technical Assistance and Capacity Building engagements
- Development of products and tools
- Self-directed and group learning
- Knowledge management

BARRIERS ADDRESSED:

Cost of housing, knowledge of programs and resources, lack of diverse housing types, NIMBY-ism, political will, systemic racism

COMMUNITY TYPE:

Countywide

IMPLEMENTATION LEAD:

County and non-profit partnership

IMPLEMENTATION TIMEFRAME:

1 - 3 years

PERFORMANCE MEASURES:

- Technical assistance dollars leveraged
- Need to add something else here.

CASE STUDIES:

Community Compass helps bring together a variety of programs offered by HUD and determines how a community can benefit from the programs and provides knowledge about the various programs available. Learn more here.

GOAL 4: Incentivize production of affordable and attainable housing stock by sharing risk, reducing gaps in the private market, and funding housing

RECOMMENDATION 4.I

■ **Remove code uncertainties in the development process. Cities can review their zoning ordinances, infrastructure standards, and design recommendations to increase efficiencies during the development review phase to support diversity and affordability of housing types.**

CONTEXT:

Each city will have different priorities to address in the regulatory framework. Zoning code amendments to allow different housing types will not trigger more variety on their own. Mitigating potential barriers upfront and increasing efficiencies in the construction phase will support filling housing gaps. A well-structured and design-oriented zoning ordinance will prevent possible adverse effects of density, building mass, land use conflicts, and transportation. Requiring a grid street network, less right-of-way, parking, and other infrastructure standard changes can reduce the cost of the development, which is sometimes shared with the developer and passed onto the purchaser of the home. Consistency among jurisdictions would help make development more seamless throughout the County.

There is an opportunity for municipalities to partner with the Homebuilders Association and area developers to develop shared metrics around costs of the overall development process, especially upfront costs. These metrics could also be used to attract additional affordable housing development to the County.

BARRIERS ADDRESSED:

Cost of housing, development costs, financial risk over time, lack of diverse housing types, limited supply of first-time homebuyer options, restrictions and regulations

COMMUNITY TYPE:

All

IMPLEMENTATION LEAD:

Municipalities

IMPLEMENTATION TIMEFRAME:

1 - 3 years

PERFORMANCE MEASURES:

■ Number of municipalities updating code

■ Average time in review to approval in days

■ Percentage of cost experienced by developer for infrastructure and approval process

CASE STUDIES:

Reviewing and updating zoning ordinances to eliminate outdated or inefficient requirements can help lower costs and increase affordability. Rethinking zoning ideas and examples can be found here.

GOAL 4: Incentivize production of affordable and attainable housing stock by sharing risk, reducing gaps in the private market, and funding housing

RECOMMENDATION 4.J

■ **Waive or reduce development fees and charges for housing developments that include a targeted percentage of affordable housing units integrated into the development.**

CONTEXT:

Reducing the cost to develop a site leads to lower costs and subsequently lower costs per housing unit when tied to incentives for including certain price points or housing products. Several methods are already used in Johnson County and include shared costs, special assessments, subordinate payments, and infrastructure standards. Municipalities charge developers impact fees to finance new or expanded public facilities and services. In many cases, the impact fees are tied to the number of units, not unit size. In other words, a 5,000 sq ft. home and a 500 sq ft. home may be charged the same impact fee. This is a disincentive for developers to construct small-scale, multi-unit buildings and encourages building units as large as the market would support, since higher sales prices would help mitigate the impact fee for that project.

BARRIERS ADDRESSED:

Cost of housing, development costs, financial risk over time, lack of diverse housing types, limited supply of first-time homebuyer options, NIMBY-ism, systemic racism, restrictions and regulations

COMMUNITY TYPE:

Countywide

IMPLEMENTATION LEAD:

Municipalities

IMPLEMENTATION TIMEFRAME:

1 - 3 years

PERFORMANCE MEASURES:

■ Number of affordable units integrated into developments as a result of incentive

CASE STUDIES:

The City of Shawnee has an excise tax for building out infrastructure. The city can waive the tax for development and several projects have used it. (Page 135 of the Housing Study.) Learn more here.

Revised impact fee schedules can help decrease costs for developers while ensuring needed revenue is available to cover costs incurred by communities. Examples of how fees can be altered can be found here.

GOAL 4: Incentivize production of affordable and attainable housing stock by sharing risk, reducing gaps in the private market, and funding housing

RECOMMENDATION 4.K

Allow technology and building materials that are durable, energy efficient, and relatively inexpensive as well as off-site construction of units.

CONTEXT:

By allowing for different types of materials, developers can reduce costs to construct new housing and provide more affordable housing products. By encouraging energy efficient building codes, residents can save costs on utilities and reduce their overall cost of living. For example, allow prefabricated housing built off-site with energy and water efficiency in mind and assembled on-site.

An annual demonstration project with research on cost savings related to material use, energy efficiency, and waste reduction would provide insight into the cost-benefits and affordable outcomes.

BARRIERS ADDRESSED:

Development costs, cost of housing, lack of diverse housing types, limited supply of first-time homebuyer options, overall cost of living, restrictions and regulations

COMMUNITY TYPE:

All

IMPLEMENTATION LEAD:

Municipalities

IMPLEMENTATION TIMEFRAME:

1 - 3 years

PERFORMANCE MEASURES:

■ Average cost of constructing median housing product

■ Costs savings on materials savings and energy efficiency based on research

CASE STUDIES:

Technological advances have resulted in many alternative materials that can be used to reduce building costs. Read about some of the alternatives here.

GOAL 4: Incentivize production of affordable and attainable housing stock by sharing risk, reducing gaps in the private market, and funding housing

RECOMMENDATION 4.L

Ensure Black, Indigenous, People of Color (BIPOC) developers, contractors, service providers, homeowners, and renters benefit from government housing investments and non-profit programs.

CONTEXT:

There is a history of disproportionate impacts of housing challenges on communities of color in cities across the county. Johnson County's past involved the use of racially restrictive legal tools that developers, real estate agents, and government agencies implemented to exclude communities of color from access to housing. Racial equity must be at the center of course correcting housing strategies to ensure residents have access and opportunity to homeownership in Johnson County. For example, municipalities can incentivize applications that offer or provide access to programs like homeownership support, workforce development programs, proximity to jobs and transit, and access to health and wellness spaces and activities.

To create a more equitable community, there is a need to address these disproportionate impacts through targeted involvement. Ensuring BIPOC developers and service providers are equally included in investments and programs such as LIHTC is a crucial step to ensuring equal distribution and promotion of investments across the county. This recommendation requires a commitment and resources and can be difficult to measure. Minority Business Enterprises have requirements such as be at least 51% minority–owned, managed and controlled. Different types of developers and service providers such as commercial/industrial and residential would need to be considered for level of impact.

The LIHTC program involves an extensive screening process. Prioritizing access to affordable housing opportunities by ensuring marginalized residents are not unfairly screened out of the process due to arrest/conviction records, evictions, or credit scores is a step toward acknowledging and correcting systemic barriers to housing access.

BARRIERS ADDRESSED:
Systemic racism

COMMUNITY TYPE:
All

IMPLEMENTATION LEAD:
County, municipalities, non-profit, developers

IMPLEMENTATION TIMEFRAME:
1 - 3 years

PERFORMANCE MEASURES:
■ Total dollars invested in Minority Business Enterprises
■ Total contracts or %

CASE STUDIES:
The Chicago department of Housing released the country's first Racial Equity Impact Assessment on a Qualified Allocation Plan for LIHTC to examine how different racial and ethnic groups are or will be affected by existing or proposed programs, policies, or decisions. Read the article here.

GOAL 4: Incentivize production of affordable and attainable housing stock by sharing risk, reducing gaps in the private market, and funding housing

RECOMMENDATION 4.M

Modify zoning and ordinances to allow for homeless shelters in municipalities and increase access to housing, shelter, services, programs, resources, and information for those experiencing homelessness.

CONTEXT:

The Housing for All Task Force identified homelessness as an "unseen" but critical issue in Johnson County. Poverty, unemployment, and lack of affordable housing are common causes of homelessness. Risk factors can be exacerbated by personal vulnerabilities such as mental health challenges, substance abuse, trauma and violence, illness, divorce, and disabilities. Housing and shelter programs can help address the root causes of homelessness through a range of essential recovery support services. To effectively address housing needs of residents experiencing homelessness, there needs to be a continuum of supports from shelter and transitional living solutions, to permanent supportive housing and subsidized housing responses that enables a household to stair-step back into self sufficiency when possible. Research also shows that interventions to prevent homelessness are more cost-effective than addressing issues after someone becomes homeless. Rehousing helps stabilize an individual, connecting them with community support and resources to help them maintain housing.

The Greater Kansas City Coalition to End Homelessness works to unify and connect organizations in order to more effectively work together to provide services to those in need. Insight and collaboration from their organization would be beneficial in implementing programs in Johnson County.

BARRIERS ADDRESSED:

Cost of housing, knowledge of programs and resources, overall cost of living

COMMUNITY TYPE:

Countywide

IMPLEMENTATION LEAD:

County, municipalities, non-profit

IMPLEMENTATION TIMEFRAME:

3 - 5 years

PERFORMANCE MEASURES:

■ Total housing units provided for the unsheltered

■ Reduction in the unsheltered population in County

■ Number of cities increasing access to housing for the unsheltered

■ Ordinances supportive of shelters and transitional living solutions

GOAL 4: Incentivize production of affordable and attainable housing stock by sharing risk, reducing gaps in the private market, and funding housing

CASE STUDIES:

A comprehensive program that includes housing and social programs can help reduce the number of people experiencing houselessness. Learn how the Tiny House Village in Kansas City has become a national model for helping to reduce homelessness among veterans by combining housing options with social services here.

Shawnee, KS adopted a new codes allowing four different types of shelters in the community to help address housing for homeless populations. You can read the ordinance here.

Lenexa, KS, in an agreement with the Shawnee Mission Unitarian Universalist Church, allows the church to operate a cold weather overnight shelter through 2022 as the city works to study and update zoning ordinances to address the inclusion of shelters in the community. Learn more about the process currently underway in Lenexa here.

Kansas Senate Bill 366 prohibits jurisdictions from requiring affordable housing as a portion of all new developments or rehabilitations through inclusionary zoning ordinances. Jurisdictions are not restricted from including affordable housing requirements in incentive packages offered to developers.

GOAL 05

Build affordable and attainable housing advocacy

The Johnson County Housing Study prioritizes the need to establish, create, and develop a network of housing advocates as an over-arching goal to achieving safe, stable, and attainable housing. Recent community engagement through surveys and the Housing for All Task Force made it clear that a vast number of community members understand the housing needs and support projects to address them. While group conversations and connections are crucial and already prevalent throughout Johnson County, there is a need for organized advocacy and common direction. A grassroots network would bring diverse knowledge and experiences to housing discussions in Johnson County. Such a network could raise awareness to the different housing needs throughout Johnson County and open more community communication with City officials.

RECOMMENDATIONS OVERVIEW:

5.A	**Develop a grassroots network of housing advocates in all communities to be a voice for housing affordability and diversity by:** ■ **Educating various sectors in our community on the history and impacts of systemic racism in Johnson County to increase knowledge of our shared history and promote a more unified narrative of our community.** ■ **Promoting social diversity and importance of housing options by offering access to peer learning or study groups for residents interested in actively supporting attainable housing solutions.** ■ **Developing and managing a Housing Fact Book to be widely used by realtors, elected officials, citizen groups, and others when advocating for housing programs, products, and location.** ■ **Support job training efforts to expand the pool of available housing workers to help reduce construction costs and delays occurring from a lack of available workers. Partner with local schools, builders, and organizations to create internship programs to help develop housing worker pool.**
5.B	■ **Expand the benefits of homeownership to more people. Create a "Homeownership University" that teaches the nuts and bolts of working with real estate agents, choosing an affordable mortgage, accessing down payment, and closing cost assistance, as well as budgeting, planning, record keeping, home repair, and taxes.**

⭐ Top recommendation as recommended by Housing Task Force

■ Community for All Ages, see page 23

RECOMMENDATION 5.A

Develop a grassroots network of housing advocates in all communities to be a voice for housing affordability and diversity by:

▪ **Educating various sectors in our community on the history and impacts of systemic racism in Johnson County to increase knowledge of our shared history and promote a more unified narrative of our community.**

▪ **Promoting social diversity and importance of housing options by offering access to peer learning or study groups for residents interested in actively supporting attainable housing solutions.**

▪ **Developing and managing a Housing Fact Book to be widely used by realtors, elected officials, citizen groups, and others when advocating for housing programs, products, and location.**

▪ **Support job training efforts to expand the pool of available housing workers to help reduce construction costs and delays occurring from a lack of available workers. Partner with local schools, builders, and organizations to create internship programs to help develop housing worker pool.**

CONTEXT:

A grassroots network would bring diverse knowledge and experiences to housing discussions in Johnson County. Such a network could raise awareness to the different housing needs throughout Johnson County and open more community communication with City officials. Challenges could include raising awareness and ensuring equitable and continued participation in the network.

United Community Services of Johnson County and other organizations have focused on the need for attainable housing options for all Johnson County residents. There is a history of disproportionate impacts of housing challenges on communities of color in cities across the country. Structural racism played a significant role in Johnson County's early development. From deed restrictions to home associations to FHA-subsidized communities, Johnson County, like many of the United States' new suburban developments, witnessed each of these tools in action. Increasing knowledge in our community around these topics provides more awareness and advocates for diverse and accessible housing. This video explains how changes in demographics and generational preferences attribute to changing market realities, as individuals, couples, and families desire different types of housing to suit their lifestyle in the Kansas City metro area. Watch here.

Hear how Johnson County is taking action to address disparities and create both health and housing Equity. An exhibit at the Johnson County Museum tells the story of the birth of Johnson County and its impact on racial diversity in housing to provide context for the data contained in this study. Learn more here.

Promoting social diversity in housing options could increase affordability and housing options for diverse social groups. A non-profit or grassroots group could convene peer learning or study groups for residents interested in actively supporting attainable housing solutions. Such a group could build community capacity, advocate for more affordable, attainable, and diverse housing types, and explore the feasibility and implementation of affordable housing policies and strategies across the county.

A Housing Fact Book could be useful in communicating housing topics to community members and promote local advocacy through creating a common framework. Realtors, elected officials, citizen groups, and others could use this tool when advocating for housing programs, products, and location. Cons may include the time and resources needed to create the book and distribution as well as agreement of content. This recommendation alone would not make visible changes in Johnson County housing but provide information on how to do so.

Creating a well-trained workforce and adequate number of workers to fill open construction positions is important to help lower housing costs. Positions left unfilled can create delays in development adding to final costs. Programs that offer internships for high school and college students can fill seasonal warm weather positions when development is at its peak and provide valuable training that allows students to fill open full-time positions after graduating. The Kansas City region has many workforce development initiatives underway. Establishing partnerships with organizations such as, Workforce Partnership, Johnson County Community College, or MARC's Regional Workforce Intelligence Network (RWIN) can be beneficial to expanding the workforce pool in not only housing construction, but other trades that are tied to housing like plumbers and electricians.

BARRIERS ADDRESSED:
Ability to age in place, cost of housing, lack of diverse housing types, misinformation and social media, NIMBY-ism, political will, systemic racism

COMMUNITY TYPE:
Countywide

IMPLEMENTATION LEAD:
Existing or new non-profit providing education and tools; workforce development organization; local schools and institutions

IMPLEMENTATION TIMEFRAME:
1 - 3 years

PERFORMANCE MEASURES:
- Membership numbers
- Quantity of testimony given
- Number of people reached with educational and outreach efforts
- Number of units of attainable housing built
- Number of website views of Housing Fact Book
- Number of Housing Fact Books downloaded

CASE STUDIES:
With strong neighborhood leadership and resident community, the Lykins Neighborhood in Kansas City was able to implement neighborhood planning strategies, build neighborhood wealth and safeguard residents against displacement as the neighborhood starts to deliver higher economic and social opportunity. Learn more here.

Rhode Island has created a Housing Fact Book that is reviewed and updated yearly to provide a state and regional analysis of affordable housing. You can review the fact book here.

Wyandotte County utilizes an action team to focuses on reducing housing barriers with equitable strategies. See Safe and Affordable Housing section of the Community Health Improvement Plan Year 2 Annual Report for to learn more about the action team and the work they do starting on page 15 of the report.

RECOMMENDATION 5.B

■ **Expand the benefits of homeownership to more people. Create a "Homeownership University" that teaches the nuts and bolts of working with real estate agents, choosing an affordable mortgage, accessing down payment, and closing cost assistance, as well as budgeting, planning, record keeping, home repair, and taxes.**

CONTEXT:

Many first-time homeowners are unaware of the process and upkeep of owning a home. Providing more educational information and resources, such as workshops, videos, and trainings on how to maintain a property could significantly enhance quality of life for renters and avoid expensive rehabilitation later.

BARRIERS ADDRESSED:

Cost of housing, knowledge of programs and resources, limited supply of first-home buyer options

COMMUNITY TYPE:

Countywide

IMPLEMENTATION LEAD:

Interested advocates in conjunction with realtors, Homebuilders Association, Chamber organizations

IMPLEMENTATION TIMEFRAME:

1 - 3 years

PERFORMANCE MEASURES:

■ Quantity of potential homeowners served

■ Quantity of people who go through program and purchase a home

CASE STUDIES:

Saint Louis University has provided a housing benefit to its employees through an Employer Assisted Housing Program (EAHP). The EAHP provides three benefits for the University employees including housing information and education on home ownership. Learn more here.

Landlord University is a training sponsored by the Neighborhoods and Housing Services Department of the City of Kansas City, Missouri. Learn more here.

Johnson County already has an existing program:

■ Johnson County – Homebuyer Assistance Program

Some Johnson County Municipalities have existing programs:

■ Olathe – Homeownership Program

GOAL 5: Build affordable and attainable housing advocacy

How to Talk About Housing in Your Community (Pro Tips)

Help municipalities facilitate meaningful conversations with elected officials and the public and move forward identified recommendations for action.

We are all in this together! Attainable housing benefits the entire community, not just the individual. Solutions are for everyone, not only those seeking affordable housing. Focusing on the benefits to the community will help drive support for ideas and new proposals.

Talk about the past and plan for better outcomes. The history of racial segregation in housing and how it impacts today's housing policies must be talked about. A community that understands what led to many concerns with affordable housing can plan for better outcomes and help create an inclusive and equitable community.

Housing affordability is complex! Identify all the links that led us here. Many factors impact housing including zoning, commodity pricing, workforce availability, transportation, wages, historic and current policy along with many more. It is important for each community to identify, discuss, and propose solutions to the root causes that create a lack of attainable housing to reach a viable solution.

Build support by talking about people and homes, not commodities. Housing should not be viewed as only a commodity to be bought and sold, but instead discussed with examples of how adequate housing benefits people and the community. Discussions that require communities to choose what kind of community they want to be and what the community values will help frame the conversation in a positive people focused way that will help lead to solutions that work.

Frame your conversation for your community— don't shut down the conversation at the first "buzzword". Common jargon like density, affordable, incentives, and other phrases can paint an inaccurate picture of the need and path towards addressing affordable housing. Avoid using words that will create a negative view of what your community is trying to accomplish by creating a picture of what affordable housing looks like. Do you want more density or do you want a community that offers nearby amenities, allows your children to safely walk or bike to school, includes nearby jobs eliminating long commutes, and offers nearby outdoor spaces for recreation?

Conversation starter:
How many of you have ever lived in an apartment?