



**Housing: Case Studies**  
Prepared for  
**The Schar School of Policy & Government**

**November 2018**


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**Presentation Topics**

- **Why Housing Affordability Matters** to residents, communities, and employers
- **Housing as support to other priorities:** transportation, schools performance, workforce & economic development, health outcomes.
- **Proven Solutions & Innovations:** resources and toolbox, can be tailored to each jurisdiction
- **Acknowledging community concerns:** height, density, parking, traffic, schools
- **Case Studies:** examples of how housing can work in multiple jurisdictions, and lessons learned

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## Why Housing Matters

### Why is Housing Affordability Important?

- Affordability = Stability
- **Stability increases** resident job retention, schools performance, mental and physical health, and predictability in finances toward meeting short- and longer-term monetary goals
- Housing costs are generally the **single-greatest cost** in a household's monthly budget; the more affordable those costs are, relative to household income, the more money is available to meet other critical daily needs: health care, transportation, food, clothing, education costs, e.g.
- Housing stability through affordability **reduces risk of foreclosure and eviction**, which can have catastrophic effects on both individual households, property managers, and the locality as a whole.

*From Housing Virginia*

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## Why Housing Matters

### Why is Housing Affordability Important?

- Affordability is an **increasing priority for employers** of all kinds:
  - For the **attraction and retention** of their workforce at all incomes
  - For **competitive advantage** in communities seeking to land employers or job expansions
  - For greater efficiency in transportation and other infrastructure, **increasing on-time, and on-call, job performance** in any industry and income level.
- In revitalizing communities, the construction of affordable homes can also help to **stimulate economic growth**, adding jobs, growing the tax base, and private investment in a locality
- A healthy mix of housing options allows **employees to stay in a community** as their needs, incomes, and family sizes change throughout life.

*From Housing Virginia*

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## Housing = Opportunity to Leverage Markets

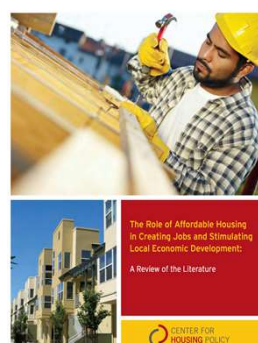
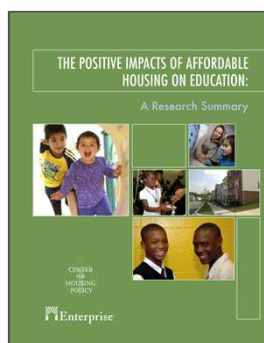
### Why is Housing Affordability Important?

- A diverse mix of housing types and affordability benefits communities:
  - Allows **more workers to live closer** to their jobs, children's activities, and other resources (like doctors, grocery stores, civic infrastructure)
  - Proximity between housing and other destinations **reduces traffic congestion and improves the environment**, especially when paired with transportation alternatives
  - Greater housing choices at all income levels incentivizes landlords and property owners to **maintain the quality and appearance of their buildings** to compete for residents
  
- Local public investment in affordability goes further when **leveraged with private investment**
  - **Greater flexibility with local trust funds** and support than in state/federal programs
  - Federal tax credit program achieves some affordability (usually 60% AMI) - can be **paired with local subsidy to "buy down" housing costs** to serve those at extremely low incomes, like seniors, formerly homeless individuals and families, and employees working at or below minimum wage.



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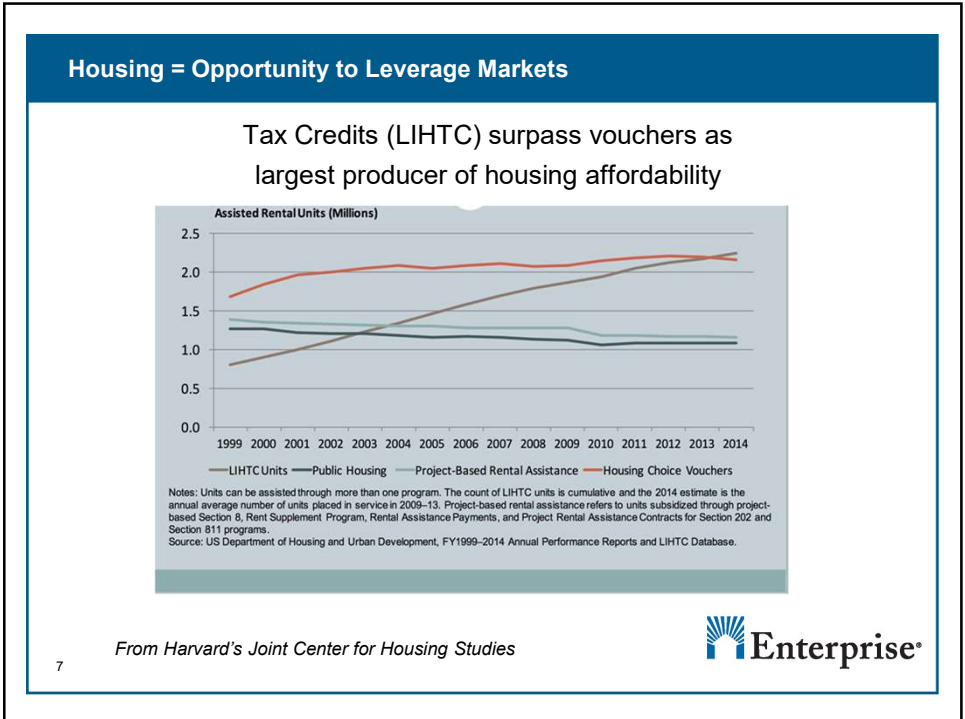
## Why Housing Matters




Examples from the Center for Housing Policy,  
Enterprise Community Partners



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- ### Proven Housing Solutions & Innovations
- #### Affordable Homeownership
- First-time homebuyer financing support
  - Live Where You Work financing support
  - Inclusionary Zoning/Housing to include for-sale residential projects
  - Public and tax-exempt land donation for home ownership programs (land trusts, H4H models)
  - Ongoing Housing Counseling and Foreclosure prevention and response
  - Accessory Dwelling Units (aka Granny Flats) to subsidize home owner income
  - Financial support for home improvements and repairs (Rebuilding Together, e.g.)
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## Proven Housing Solutions & Innovations

### Rental Affordability

- Additional Grant and Loan Funding (Local, State & Federal)
- Social Impact Funding/Financing
- Continuum of Care – Permanent Supportive Housing, Veterans programs
- Equitable Transit-Oriented Development (eTOD)
- Finance-Free Tools – Zoning, Public Land, etc.
- Public Land and Tax-Exempt Development (Faith-Based)
- Declare Housing Affordability as a priority in land use decisions (comprehensive plans, zoning regulations, small area district overlays)



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## Proven Housing Solutions & Innovations

### Emerging Ideas nationally:

- **Denver** - pilot "buy-down" program uses local trust fund dollars to turn vacant high-end apartments into affordable units.
- **Cleveland** - Glencove artist housing and Cleveland Housing Network lease-to-purchase equity programs for rent paid; supports future down-payment assistance on site or within eligible properties.
- **San Francisco** – Mercy House project combines family daycare centers and employment opportunities for residents.
- **Atlanta** – uses the Purpose-Built Communities model at East Lake, centering new housing affordability near high-performing charter schools.
- **Baltimore** – 21<sup>st</sup> Century Schools combined with Inspire Neighborhoods program to coordinate investment in both public schools buildings and community development based on local needs
- **Tempe, AZ** – Combines NewTown Community Land Trust Model with "MicroEstate" 600 sf home models for residents.
- **3-D Printed Housing** – Newest form of pre-fab, small unit housing; can be stacked or stand-alone.



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### Acknowledging Community Concerns

#### Some concerns about affordable development are also concerns about all development:

- Project heights
- Project density
- Adequate parking for new project residents and visitors
- Traffic implications of new projects
- Schools enrollment and impact

#### Others may be targeted to projects with committed affordability:

- Impact on adjacent property values
- Perceived increased risk of crime
- Concerns over schools performance

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### Acknowledging Community Concerns

#### Public Awareness and Sharing Others' Experiences Can Mitigate these concerns:

- Work in transparent public process with local residents to plan together for new growth in communities
- Scale heights from town centers, transit nodes, commercial corridors to SFH/35' height areas. Allow for genuine taper with higher stories at apex
- Scale densities that allow for mixed-use, and increase residential densities to allow for duplex, townhouse, small apartment buildings through larger multi-family, in context with overall capital and comprehensive plans

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### Acknowledging Community Concerns

#### Public Awareness and Sharing Others' Experiences Can Mitigate these concerns:

- Tie parking ratios to availability of alternatives to car traffic. Affordable projects tend to have lower car usage rates and especially where transportation alternatives are available (train, light rail, bus, shuttles, bicycling, walking)
- Schools overcrowding is not tied to the incomes of the students attending; reducing family stability and children's access to quality public education negatively impacts community sustainability over time

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### Acknowledging Community Concerns

#### Public Awareness and Sharing Others' Experiences Can Mitigate these concerns:

- Property values in Virginia are increasing where positive economic activity, including new development, is allowed to take place. This includes quality new affordable housing production and rehab/preservation projects.
- Greatest positive property value impacts occurs where mixed-use, mixed-income approaches are implemented, especially where local government has invested in community infrastructure (including transportation network, public schools, presence of anchor institutions, jobs and commercial activity in a range of sectors.)

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## Acknowledging Community Concerns

### Public Awareness and Sharing Others' Experiences Can Mitigate these concerns:

- New housing affordability projects often improve the conditions on sites where they are located, and increase tax base (and property values)
- New mixed-income housing is not shown to produce noticeable increases in crime or security risk; tenants at extremely-low income often have case managers and nonprofit services support to provide even greater intervention than general, anonymous neighbors.
- Engage law enforcement, sheriff's office, nonprofit organizations in planning process, foster opportunities for partnership to meet residents' needs, and provide communications link to community during and after project completion



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## Acknowledging Community Concerns

### Public Awareness and Sharing Others' Experiences Can Mitigate these concerns:

A 2010 study (Schwartz) in Montgomery County MD found:

- Residential stability improved students' academic outcomes.
- Children in public housing benefited academically most from attending low-poverty schools, and also from living in low-poverty neighborhoods

A 2012 Urban Institute report (Cunningham, MacDonald) states,

*"Academically, some studies have found that homeless and highly mobile students score lower than stably housed children do on standardized tests in reading, spelling, and math (Obradovic et al. 2009; Rafferty, Shinn, and Weitzman 2004; Rubin et al. 1996)."*



Housing as a Platform for Improving Education  
Outcomes among Low-Income Children

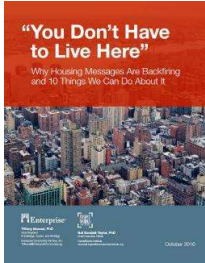

May Cunningham  
Urban Institute  
No. 2012

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**Acknowledging Community Concerns**

**Messaging Matters**

Two recent reports from Enterprise Community Partners & Frameworks Institute outline why traditional messaging on housing is unsuccessful, what is more likely to be successful, and how to integrate it


Ex: Talk about systems, not individuals: *“The market doesn't produce enough housing for people in all kinds of jobs”*



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**Case Studies:  
from Plans to Projects**

**Envision Loudoun**  
**Embark Richmond Hwy**  
**Tysons: Scott Run**  
**Prince William: Town Square at Dumfries**  
**Arlington: Macedonian Faith-Based Development**  
**Alexandria: Jackson Crossing**



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**Case Study: Envision Loudoun**

**2040 Comprehensive Plan Process:**

Anticipated adoption early 2019

Designates for Policy Areas: Urban, Suburban, Transition, Rural

Suburban policy area mostly built-out; requires more density and production in new urban areas near Metro and other infrastructure

Emphasis on revitalization of aging areas, infill development also.

82% of all Loudoun housing stock is single-family detached, with 80% at 3+ BR

Studio and 1-BR stock is only 6% of all housing

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**Case Study: Envision Loudoun**

**2040 Housing Recommendations:**

Includes 13 strategies, 59 actions for housing to address:

- Mixed-income, transit-oriented and job-located development
- Diverse housing locations, types, and design
- Existing housing preservation and rehabilitation
- Special population needs
- AH units requirement in projects of 20+ units with at least 1 dwelling/acre
- Use of public and tax-exempt land to facilitate new housing development
- Public-Private partnership efforts

County capitalized local revolving trust fund in 2018 with up to \$25 million from prior ADU cash-outs;

Guidelines and local staff capacity created to accommodate competitive application process for local funds.

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### Case Study: Embark Richmond Highway

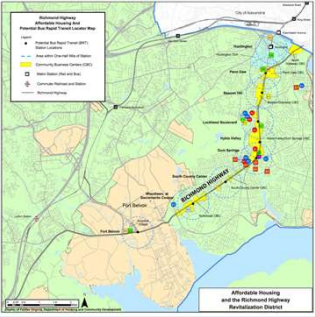
#### Embark Richmond Highway Plan:

Approved 2015

Studied Route 1 corridor transportation needs and infrastructure, and amended Fairfax Comprehensive Plan


Includes land use, density, uses for the areas within 1/2 mile of proposed BRT stations, corridor wide transportation systems, urban design, public facilities, and other elements

Policy guidance supports future Metrorail extension from the Huntington Metrorail station to Hybla Valley.



**Housing Contribution:**  
 $20\% \times 497K = 99K$  sf residential units

$\$3.00 \times [954+49] = \$3M$  contribution to local trust fund



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### Case Study: Embark Richmond Highway

#### Affordable/Workforce Housing:

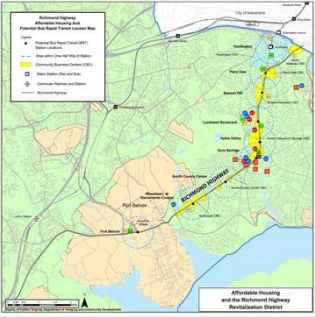
County's **ADU program** requires developers to set aside 5-6.25% of new residential units as ADUs in multifamily developments.

In SFH and TH developments that include 50 or more units, the developer is required to set aside up to 12.5% of all new residential units.

County's **WDU policy** is an incentive-based system that encourages the voluntary development of new housing affordable to a range of incomes in areas planned for mixed-use or high-density residential development.


Developer is expected to provide at least 12% of new residential units as affordable housing.

**The Policy Plan recommends increasing the supply of affordable housing units each year by an amount equal to at least 12% of the total housing production for the previous year.**



**ADU program serves up to 70% AMI**

**Workforce Development policy serves tiers at 80, 100, 120% AMI**



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**Case Study: Tysons Corner**

**Scotts Run North: Cityline Partners**

Updated Approval 2018

Existing 6.2 acre site near McLean Silver Line station

High-density, TOD mixed use development:

- 497,000 sf Residential (~475 units)
- 100,000 Ground-floor retail
- Substantial office component adjacent to residential buildings
- Open Space & Plazas
- Major transportation re-engineering and improvements



Housing Contribution:  
20% x 497K =  
99K sf residential units

Bedroom mix comparable to overall building



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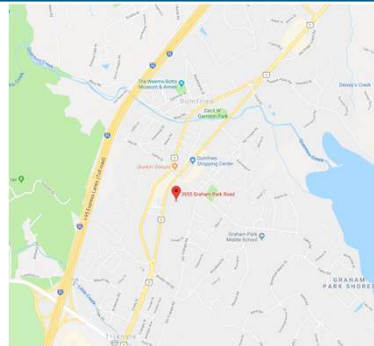
**Case Study: Prince William**

**Town Square at Dumfries**

Community Housing Partners  
2018 Construction begins

28.6 acre site north of Triangle, divided into 5 parcels:

- Market-rate TH development rights sold to finance...
- Two affordable housing projects, four stories tall across multiple buildings
- New road into development
- 1.5 acres contributed to Town of Dumfries



AH project: 227-units across 13.8 acres, units at 60% AMI (4% LIHTC)

AH senior project: 40 units across 3.6 acres (9% LIHTC financing)

Result is mixed—income, all new construction housing



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## Case Study: Arlington Faith-Based Development

### The Macedonian, Nauck Community

- Development Partners: Macedonia Baptist Church and AHC Inc.
- 36 units at 50-60% AMI
- 5 reserved for physically/mentally disabled
- 2,000 sq.ft. commercial space, including business incubator
- Church provided land, parking lot in heart of local neighborhood



\$14.9 million in total development costs, including  
 \$3.4 million LIHTC equity +  
 \$6 million in local AHIF loans



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## Case Study: Alexandria – Jackson Crossing

### Jackson Crossing: 1220 East Reed Avenue

- Partners: AHC, Inc., NeighborWorks, LIIF
- 78 units of 1,2,3 bedroom units serving 60% AMI
- Units close to transit, including DASH bus and Metro.
- Located near Potomac Yard retail complex, across Route 1



City of Alexandria loaned \$2.5 million in local trust fund support

City also transferred portion of city-owned land adjacent to AHC for the project.



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## Case Studies: Lessons Learned

- **Engage** residents in shaping the County's future
  - Address concerns and questions head-on to build trust and **stakeholder buy-in**
  - Use data and studies to ground conversations on **current** and **future** needs
  - Identify **goals, targets,** and **priorities** to address needs. Report on progress, changed conditions, lessons learned.
- Define **resources, policies,** and **strategies** that address the continuum of housing
  - **Leverage partnerships** with private, nonprofit, philanthropic, and anchor institutions to meet goals
  - **Communicate benefits of housing,** including those beyond housing, as projects, programs, and budget opportunities arise

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