

Housing Preparedness Index

A Resource Guide

The Housing Preparedness Index (HPI) is aimed at providing a framework to help local officials and concerned citizens think through the strengths and weaknesses of the local housing market. The specific intent is to help identify potential policies and strategies to address housing issues within the community. There are no necessarily correct or wrong answers. The HPI has two objectives: (1) a tool to help inform a broader discussion around housing issue within the community, (2) insert specific policy or strategy options related to housing. In the end, the insights gained from the HPI are from the conversations that occur when discussing each question. Upon completion of the HPI local officials and members of the community are encouraged to think about the next steps in improving the housing market for residents of the community.

The HPI is designed to elicit conversation around a series of housing related issues including:

- Existing comprehensive plans that address housing.
- Enforcement of existing policies related to housing.
- Does the community have a sufficient understanding of the local housing market?
- Local Capacity to Address Housing Issues.
- Resources for Addressing Housing Issues.

Within each block are a set of “yes/no” questions that are aimed at initiating a conversation about sound public policy practices or housing related strategies at the local level. The questions are not aimed at addressing specific public policy questions, such as how land use zoning laws should be structured but rather the environment that is necessary for effective identification and implantation of housing related policies and/or strategies at the local level. The questions are often ordered in a manner to build off the prior question. At times, the primary question may be answered “no” which means that the subsequent questions in the block may be unsuitable. Alternatively, one view the subsequent questions as how the community might proceed in addressing the initial question.

The intent of this document is to provide an overview of the “teaching objectives” behind each specific question. This is a “living” index and can, and should be, altered for specific educational settings. The knowledge of the local educator must help inform which questions to include or remove. It is also important to keep in mind that while the questions are phrased in a manner that the greater the number of questions answered “yes” the more effective local housing policies. The overall intent of the HPI is to stimulate discussion amongst elected local government officials and concerned citizens while injecting ideas about housing policy/strategies into the conversation.



Existing Comprehensive Plans

Many communities have Comprehensive Plans in place that cover a range of topics including land use policies (e.g., zoning regulations) and housing elements. The effectiveness of these Comprehensive Plans, however, are not always clear. This block of questions is aimed at helping structure a conversation around the Comprehensive Plan and how it may, or may not, relate to local housing issues. If the community has a Comprehensive Plan in place, how well known is the plan, and/or how up to date is the plan? If the community has no Comprehensive Plan in place, it may be a starting point for the community. If a Plan is in place, people are aware of the Plan and it is considered up to date, what insights about addressing housing issues can be gained by revisiting the Plan? If the community does not have a Comprehensive Plan and is reluctant to undertake comprehensive planning, or at a minimum land use planning, the community may not be in a position to address housing issues.

Enforcement of Current Policies

Many communities' concerns around the local housing market can be grouped into two broad categories: (1) availability of affordable housing and (2) quality of the existing housing stock. This block of questions is aimed at ensuring minimum quality standards for existing housing. If the community has a set of up to date policies concerning housing within the community, are those policies enforced? If the policies (e.g., building codes) are not enforced, then the policies are ineffective at maintaining quality housing. If the community is unwilling or reluctant to enforce current housing policies, then the community may not be in a position to address housing issues. The set of questions is also aimed at suggesting what a set of housing quality policies might contain (e.g., building codes).

Housing Market

The housing market is a complex one that is not necessarily easy to understand. How well understood is the actual housing market: are discussions based on perceptions or a true understanding of the market? Do perceptions about the housing market match the realities of the market? While Housing-CEA program is aimed at providing a broad overview of the local housing market, the overview might not be sufficiently detailed to address specific housing issues. Does the community need to further explore the housing market to make more informed decisions?

Local Capacity to Address Housing Issues

What are the existing resources available in the community to address housing issues? Are the available resources being used to their fullest advantage? If the community responds "no" to these questions, potential future policies/strategies might be identified. Notions such as "land trusts" [land owned by the local government or nonprofit that can be leased, long-term, at reduced rates to builders to reduce the costs of land] and "land banks" [the local government purchases key parcels of land to ensure a critical mass of land for future residential development or public use] are introduced.

Resources for Addressing Housing Issues

To what extent is the community pursuing financial resources to leverage housing issues? There are numerous programs (grants) at the federal and state level that are available to communities to address a wide range of housing issues. To what extent are communities tapping into these resources? Are there community nonprofits or foundations that are tapping into resources to assist the community in addressing housing issues?

Existing Plans/Policies Related to Housing

Yes	No	Not Sure	
<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	We have a comprehensive plan in place that identifies our vision of our community?
<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	Our comprehensive plan has identified land use patterns related to residential, commercial, industrial, agriculture and mixed uses?
<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	As a community we have revisited and updated our comprehensive in the past five years as the conditions of our community change?
<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	We have developed, implemented and enforce land use regulations that guide the location of future development and protect prized features of our community?
<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	Housing is explicitly addressed in the comprehensive plan?
<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	The housing elements of the comprehensive plan have been reviewed by a citizens committee in the last five years?
<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	Major actors in the housing market (e.g., bankers, contractors, developers, real estate brokers, local government) coordinate their efforts to support the plan?
<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	Any recommended changes to the housing elements of the comprehensive plan have been adopted by local government?
<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	Provisions are made for single and multi-family housing?
<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	Minimum lot size is flexible enough to allow for “starter home” development?
<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	The land use plan allows for higher density residential development to facilitate more affordable housing?
<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	Accessory dwelling units (ADUs), (e.g., in-law suites, granny flats, or accessory apartments) are allowed for additional living quarters on single-family lots?

Comments:



Existing Housing Codes/Policies

Yes	No	Not Sure	
<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	We have adopted and enforce a housing code to require developers and builders to meet minimum quality levels?
<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	Our housing code is designed to encourage owners of residents to provide basic maintenance?
<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	Our housing code is designed to treat landlords (owners of rental properties) and homeowners the same?
<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	The community has a well-established understanding of what “substandard” housing means?
<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	We vigorously enforce housing codes to encourage property owners to upgrade or sell poorly maintained properties?
<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	We vigorously pursue payment of delinquent property taxes to pressure owners of abandoned or underused properties to sell?
<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	To address habitually poorly maintained, underused, or abandoned properties we are willing to use statutory authority to condemn and redevelop the property?
<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	Does the community allow for “planned unit development overlays” or allowances for flexibility on zoning restrictions?
<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	We have revised and/or streamlined the development review and re-zoning process?
<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	We have revised and/or streamlined the building permitting process?

Comments:



Understanding of Local/Regional Housing Market

Yes	No	Not Sure	
<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	The community has conducted an analysis of the local/regional housing market sufficient to make informed decisions?
<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	A “healthy” housing market requires a certain level of “churn” (housing offered for sale or rentals becoming available), is the level of “churn” acceptable?
<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	The community has land available for residential growth?
<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	The community has the proper balance between housing for purchase as well as for rental?
<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	Members of the community communicate regularly with local businesses to see if inadequate housing is a barrier to hiring or expanding operations?
<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	There is a good flow of information between the major actors in the housing market (e.g., bankers, contractors, developers, real estate brokers) and local government officials and concerned citizens?
<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	The community has adequately assessed the capacity of the community to accept a growth in population associated with new housing development?
<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	Can people who work in the community afford to live in the community?
<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	Are local jobs of sufficient quality (wages) to support the local housing market?
<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	Is there a “Community Action Program” (CAP) within your county focused on addressing poverty within the community?

Comments:



Local Capacity to Address Housing Issues

Yes	No	Not Sure	
<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	We have a local public or non-profit agency charged with developing affordable housing?
<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	We have an Ombudsman Office to help tenants address issues related to fair housing rights?
<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	There exists an active “Habitat for Humanity” type program in the community?
<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	Are there community resources to aid people with short-term housing crises?
<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	Is there transitional housing for people moving from homelessness to permanent housing?
<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	There are “retirement community” housing opportunities for older residents?
<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	There is sufficient “assisted living” housing for older residents?
<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	The community has a “land trust” program?
<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	The community has a “land bank” program to create a critical mass of land for development or public use?
<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	The community has a “place-making” program to improve the attractiveness of the community to potential future residents?

Comments:



Resources for Addressing Housing Issues

Yes	No	Not Sure	
<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	We regularly apply for state and federal community development grants to aid us in addressing housing issues?
<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	We actively monitor HUD, WHEDA, USDA, EDA and other state and federal agencies for grant opportunities to support our efforts around housing?
<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	We have the resources to fund local home repair loan and grants programs?
<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	The community has successfully secured funding for homeless assistance in the past five years?
<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	The community has used Community Development Block Grants for housing including rehabilitation in the past five years?
<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	Local financial institutions are working together to ensure that there is a pool of money for developers to refurbish existing housing, build affordable, and to help encourage “first movers”?
<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	The community has used grant money to tear down inferior housing and sell lots to developers?
<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	The community has used grant money to offset landfill disposal costs associated with redevelopment?
<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	There is a community “down payment assistance” program for first time homebuyers?
<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	We work with first time home buyers through mortgage insurance subsidy programs?
<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	The community regularly works with local banks to ensure that they are working on affordable housing issues as part of their Community Reinvest Act (CRA) obligations?
<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	We have explored using an “Affordable Housing TIF Extension” to extend the life of a TID by one year and use the proceeds to help with affordable housing?

Comments:



Additional Comments

