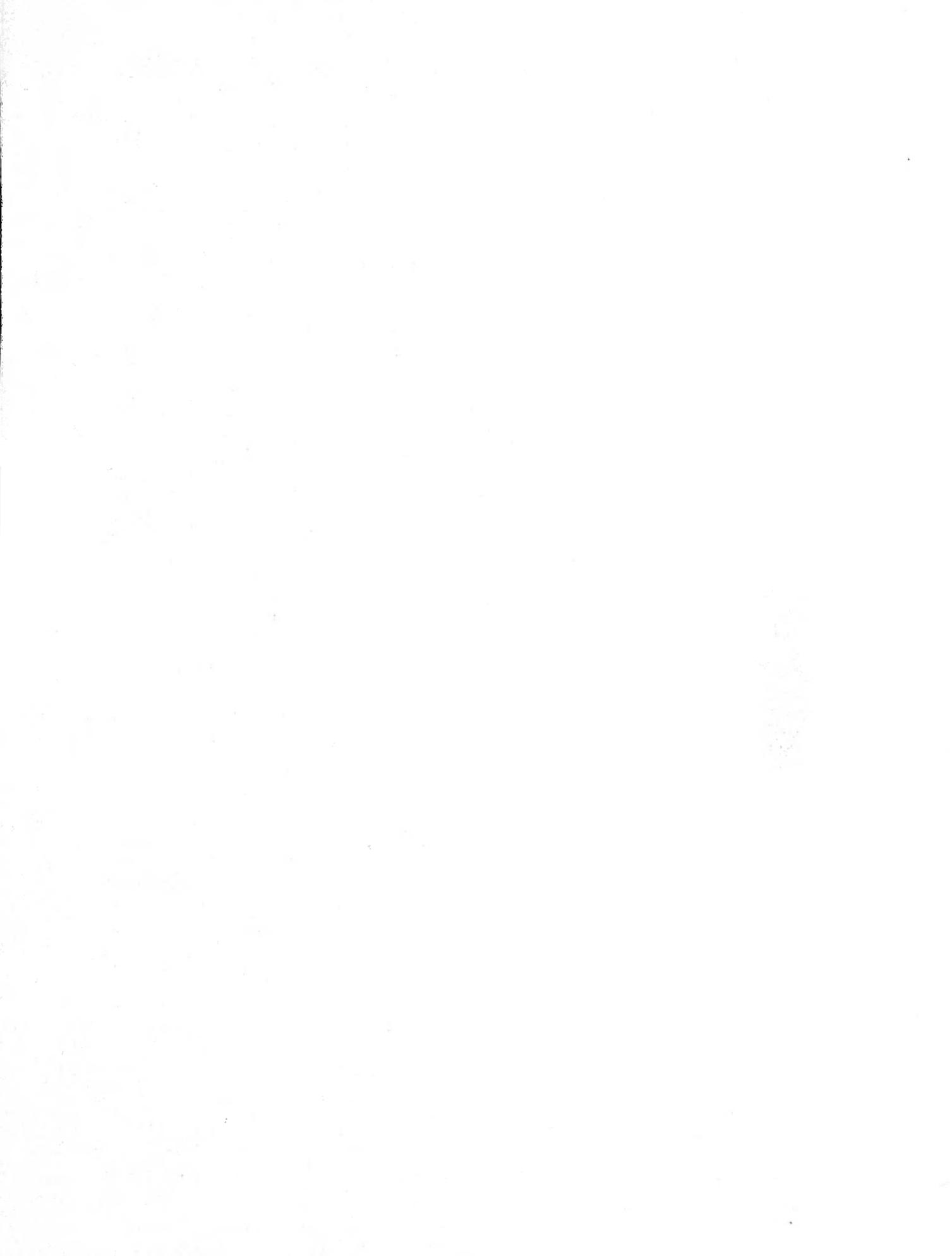




Creating a Local Advisory Commission on Regulatory Barriers to Affordable Housing



U.S. Department of Housing and Urban Development
Office of Policy Development and Research





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September 1992

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Office of Policy Development and Research**

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INTRODUCTION

In its report to President Bush and U.S. Department of Housing and Urban Development Secretary Jack Kemp—*“Not in My Backyard”: Removing Barriers to Affordable Housing*—the Advisory Commission on Regulatory Barriers to Affordable Housing urged local governments to undertake efforts to help the public become aware of the economic effects of regulations, of the need for regulatory reform, and of the value of affordable housing.

This guide is designed to assist local officials and others interested in improving housing affordability in their community. The guide suggests creating an advisory commission to explore how the local regulatory environment impacts housing costs. The guide is only that, a guide. It is neither exhaustive nor limited to all situations. Most importantly, it is a starting point for communities that are serious about improving housing affordability.

Removing regulatory barriers is only one strategy among many to consider when addressing affordable housing. Alone, regulatory change may not solve a community’s affordable housing needs. But those needs will never be met without regulatory change.

WHAT IS AFFORDABLE HOUSING?

The Advisory Commission on Regulatory Barriers to Affordable Housing reported that a housing affordability problem exists when a household earning 100 percent or less of area median income cannot afford to rent or buy decent quality housing without spending more than 30 percent of its income. Affordable housing can refer to rental or ownership housing. Affordable housing is sometimes thought of as low-income housing or subsidized housing. Although government affordable housing programs often set limits on income, costs to the resident, and the duration of affordability, not all affordable housing is government assisted.

For instance, one definition of affordable housing might be housing that can be purchased by people for a reasonable percentage of their income. A family with an “average income” should be able to afford an “average priced” home.

As housing costs have increased, many people who perform jobs vital to our communities have found that they cannot afford to live where they work. They include the teachers, police officers, firefighters, office workers, shopkeepers, and entry-level professionals we meet during our daily routines.

Take the time to learn about the affordable housing in your community. You should find most affordable housing to be a good neighbor and, perhaps, an all-too-scarce asset.

WHAT IS A REGULATORY BARRIER?

Any local ordinance or policy that reduces the supply of housing will increase its cost. These regulations tend to be land-use and zoning issues. But local standards, fees, and review or approval procedures can also directly increase the cost and time it takes to develop, rehabilitate, or construct housing.

The regulatory issue is really about overregulation. There will probably be general agreement that overregulation is undesirable. However, what constitutes overregulation and, therefore, a regulatory barrier, may be hotly debated.

HOW CAN I TELL IF MY COMMUNITY HAS UNMET AFFORDABLE HOUSING NEEDS?

- The Comprehensive Housing Affordability Strategy (CHAS) or the Housing Element of the local General Plan indicates the affordable housing needs of the community exceed the available supply.
- Local housing prices or rents are higher than those in comparable jurisdictions.

- Employers report difficulty in finding and keeping qualified personnel partly because of high housing costs.
- Companies indicate they intend to relocate or plan their expansions outside your community due to the cost of housing.
- Local economic development has been frustrated by corporate concern over high housing costs.
- The jobs that are created in your community do not pay salaries that enable employees to afford housing stock in the community.
- Many employees in your local government and public schools have chosen not to live in your municipality because housing costs are too high.
- Families have found that their children, who are now young adults, are unable to live in the municipality or must continue living at home because housing costs are too high. Some must live in overcrowded situations.
- Local social service organizations report increased difficulty in finding housing for people of low and moderate income.
- Low vacancy rates for rental housing are common.

HOW DO I KNOW IF LOCAL REGULATIONS ARE CONTRIBUTING TO THE HOUSING AFFORDABILITY PROBLEM?

- City council and planning commission dockets are backlogged with development applications.
- Developers and municipal staff report increasingly long processing times for zoning, subdivision, and other applications.
- There is an insufficient supply of residentially zoned land.
- Developers indicate that even though the land may be appropriately zoned, the process is unpredictable. Localities may require fewer units, larger units, or more amenities rather than letting the market dictate the design.

- The development applications under consideration will not produce the number of housing units needed to meet demand.
- The proposed developments tend to address the needs of only the higher income households.
- Builders are unable to produce enough affordable housing for middle-income families.
- The community lacks a variety of housing types (for example, townhouses or multifamily structures as well as single-family detached houses) with a broad range of affordability. Developers claim this is a result of public policy, not the market.
- Realtors and developers report a shortage of buildable land served by water, sewers, and roads.
- Local building codes are not based on updated, nationally recognized model codes or are known to have costly, restrictive provisions.

WHY SHOULD A COMMUNITY REMOVE BARRIERS TO AFFORDABLE HOUSING?

WHY SHOULD I CARE?

There are many good reasons why you should care about the lack of affordable housing stock, particularly if you live in one of the many communities where high housing demand is accompanied by high housing costs.

If you are a potential first-time homebuyer, chances are good that you have been priced out of the market. Nationally, it is possible for the "average income" family to buy the "average house." In some areas, however, fewer than 10 percent of the households can afford the "average house." The average age of first-time homebuyers is increasing, indicating that it is more difficult to afford a home and families must wait longer.

Your options as a first-time homebuyer are few, and none of them may be appealing. You can try to increase your income. You can dedicate a larger portion of your income to shelter instead of education, vacations, and other expenditures. You can

pay high rent, or you can “double-up” with family or friends.

If you are already a homeowner, you should care about the lack of affordable housing because your freedom to move, even to a smaller unit, may be severely hampered. Most people move an average of once every 5 years due to a change of job, changing family size, divorce, death of a spouse, or retirement. Even with substantial equity in your present home, could you afford the purchase and moving costs or would your mobility be impaired?

If you have grown children or aging parents, the lack of affordable housing may make it impossible for them to maintain a place of their own. Where are they going to live? With you?

If you are a completely satisfied renter, consider what high housing costs do to your rent. In most cities a vacancy rate of about 5 percent is considered healthy, with enough rentals available at any given time to keep prices reasonable. Competition for these rentals is keen. Prices tend to reflect the higher cost of building new apartments, which may be affected by local overregulation.

If you are concerned about job opportunities, the construction of 1,000 new houses leads to 1,759 worker-years of employment—and not just in the home-building industry, according to the National Association of Home Builders. Of those 1,759 worker-years, 627 are in construction, 235 are in land development, and most importantly, the remaining 897 are in other industries, including manufacturing, wholesale trade, transportation, and other services. This does not include the jobs that go into making furnishings, appliances, and other items that may be purchased after completion of the housing unit.

If you are one of the many workers who cannot afford to live in or near the community in which you work, affordable housing is an issue that should be important to you.

If you are a businessperson, think about your employees who cannot buy homes at all, or who might not be able to live in or near the community in which your business is located. Think, too, about

the loss of revenue you suffer because the growth of your community and others where you do business might be stifled by high housing costs. New consumers for your goods and services are kept out. Current residents might not be able to buy as many of your goods and services because so much of their income is going toward housing.

If you are an environmentalist, think about the adverse impact on the environment when there is a lack of affordable housing. Freeways are gridlocked and air quality suffers as more people commute farther from their jobs to homes in affordable communities.

If you are a for-profit or nonprofit housing developer, think about the possibility of expanding your market or assisting more people. Consider the barriers that cause your costs to increase unreasonably. Often for-profit developers simply respond by decreasing densities, increasing the size of units, and adding amenities. This upscale housing, though more palatable to its neighbors, simply cannot address the affordability needs of the average person.

For nonprofits, increased costs usually mean securing additional funding from the locality or finding another funding source. In either case, removing barriers is an appropriate incentive the public sector can use to encourage private developers to build affordable housing.

If you are an elected official, you must be sensitive to the affordable housing needs in your community. Consider the loss of resources in a community that does not adequately address housing affordability. Wealth is literally transported from your municipality to one where affordable housing is available. The dollars a person earns in your community will be invested in the economy of another.

In some communities, a growing problem is that public-safety employees are unable to afford housing in the community where they are employed, delaying their ability to respond in emergency situations.

Think about the funding your municipality already devotes to addressing affordable housing needs.

If the regulatory barriers are removed, then perhaps these limited funds can be used to assist more families or enhance affordability for even lower income households. If regulatory barriers are removed, the cost savings may allow the private housing market to serve people the local government would otherwise have to assist.

ORGANIZING COMMUNITY SUPPORT

How many times have you asked, "What can I do?" or "Where do I start?" We all have a stake in making housing more affordable. We can join with others who recognize the need and begin to press for local review of the factors that add needlessly to the cost of housing. (See Appendix B, Item 3.)

Few industries have more potential for creating coalitions than the housing industry. Homebuilding links an immense number of businesses and organizations, all of which have an interest in the economic well-being of our communities. Despite this potentially broad-based support, successful coalition building still depends on the ability to (1) define the issue and its impact on the community, (2) identify potential supporters, and (3) communicate ideas correctly.

Community support for regulatory change can demonstrate to the public decisionmakers a genuine broad-based concern. This will help create the political will to examine the regulatory environment and its impact on the cost of housing. An advisory commission is an appropriate way for local government to respond to such concern.

WHY AN ADVISORY COMMISSION?

A commission brings together lots of expertise. Localities generally cannot afford all the consultants needed to generate the same amount of information. A community that identifies its own

obsolete or excessive requirements should be more likely to make the obvious and necessary changes. A commission can also provide an important support group for the resulting recommendations.

A commission is part of the community, yet separate from existing public bodies. It can gain a perspective on regulatory barriers without forfeiting the trust of the community. The local governing body may welcome the chance to have an outside group examine the complex issue of regulatory barriers.

ESTABLISHING THE COMMISSION

Once the local political body has decided to establish a commission on regulatory barriers to affordable housing, it must:

- Define the mission, scope, and goals of the commission.
- Establish a timeframe for the commission to complete its work. Usually 6 months should be enough. A year or less should be adequate for larger jurisdictions with complex development regulations.
- Determine the number of commissioners. Usually the size of a commission will range from 10 to 25 commissioners, but it could be fewer. Larger commissions can become unmanageable. Consider the size of the community and the number and complexity of issues that may be covered.
- Decide how commissioners are to be selected. Sometimes selections can be made from a list of nominees prepared by city staff or a nominating committee. Interest groups can submit lists of nominees. Self-nominations may be another source. Select experts, knowledgeable leaders, consensus builders, and good decisionmakers who are representative of and respected in the community. Make sure they can devote the necessary time to the work of the commission.
- Select commissioners. A single public announcement of the entire roster is usually best.
- Designate a chairperson and a vice chairperson.

- Assign staff to support the commission. Municipal staff will usually have the responsibility for actually writing the commission report.
- Commit to fully examining the recommendations of the commission.
- Insist on results.

GETTING STARTED

Once the advisory commission has been established, it is important to:

- Reaffirm the goals of the commission and its deadlines.
- Emphasize the openness and fairness of the process and the commission's role as fact finder. Note that there may be differences of opinion among experts about what is a regulatory barrier or how a particular regulation should be changed. The commissioners will be asked to sort through all the information and make recommendations. In some cases where no consensus was reached, the commission may simply want to note disputed items or items deserving more study.
- Remind the commissioners that the commission is to function only in an advisory capacity.
- Establish a meeting schedule.
- Identify key issue areas (see also Appendix A). These can include:
 - Growth controls.
 - Land use.
 - Zoning.
 - Subdivision ordinances.
 - Infrastructure.
 - Development standards.
 - Building codes.
 - Restrictions on manufactured housing, single-room occupancy, second units, etc.
 - Fire protection and sprinkler requirements.
 - Administrative procedures.
 - Processing times.
 - Fees and exactions.
 - Inspection procedures.

- Rent controls.
- Incentives for affordable housing.
- Review the CHAS or Housing Element of the General Plan (if the locality has either one). Pay particular attention to the sections on relevant public policies and constraints.
- Decide how and when to take public testimony.
- Identify interest groups and solicit their testimony. These can include:
 - Builders (both for-profit and nonprofit).
 - Affordable housing advocates.
 - Landowners.
 - Engineers.
 - Architects.
 - Lenders.
 - Housing manufacturers.
 - Housing managers.
 - Government officials.
 - Public safety officers.
 - Building, zoning, and public works officials.
 - Elected officials.
 - Employers.
 - Trade unions.
 - Legal aid and other public-interest law firms.
 - Planners (public and private).
 - Realtors.
 - Neighborhood organizations.
 - Environmental groups.
- Insist that witnesses and written testimony be as specific as possible. They should specifically identify the barrier, its impact (delay, cost, etc.), how it should (or should not) be changed, and why.
- Decide if working groups or subcommittees should be assigned specific tasks or subjects.
- Decide when additional commissioners are needed.
- Develop a thorough report on regulatory barriers to affordable housing and recommend appropriate changes.
- Take responsibility for and support the commission's report.

THE COMMISSION'S REPORT

The commission's report will represent months of work by the commissioners and support staff. The report to the local governing body should be an agenda for action. It will help if the report identifies (1) specific codes, standards, ordinances, administrative procedures, etc., and how they should be changed; (2) their effect and the desired result of the change; (3) the level of priority each recommendation should receive; and, if possible, (4) the city departments that would be responsible for administering the proposed changes.

RESULTS

The next step is to act on the commission's recommendations. The local governing body must (1) assign responsibility; (2) establish target dates for action; (3) develop, amend, and adopt appropriate ordinances, policies, or procedures.

Obviously, some of the proposed changes will be more controversial than others. Some may falter because of politics, personalities, or staff capacity. Commission members should help by supporting proposed changes throughout the process. The best results will probably be achieved when the commission can be chartered and the changes adopted between elections.

OVERCOMING THE FEAR OF CHANGE

Elected officials may fear that homeowners are or will be antagonistic to changed standards, possibly higher densities, or increased growth. In introducing new ideas to a suspicious world, sunset provisions, demonstration projects, and public education can be especially useful.

A sunset provision may allow elected officials who are uncertain about a proposed change in standards or procedures to vote for it on a trial basis. At the end of that time, the new policy may be extended or terminated. This technique eliminates the pressure of permanency, at least for a time.

A demonstration allows in a few developments for the actual construction of housing under modified standards. These serve as showcases for proposed changes. Cost differentials can be measured; consumer and general community reaction can be judged.

It may even be appropriate and necessary to undertake a public education program. Successful affordable housing projects can be showcased. Educational efforts can be focused by determining the specific fears of particular segments of the population through surveys and public meetings. Commission members should be counted on to assist in this effort (see Appendix B, Item 1).

Those who support regulatory barriers to affordable housing and oppose growth in their communities often have a narrow perspective or are misinformed about the impacts of these barriers. For example, many people mistakenly believe that affordable housing has detrimental effects on property values. Others fail to consider the adverse effects overregulation can have on economic growth. These beliefs need to be reexamined in light of available evidence.

CONCLUSION

A community should continually work to ensure that it is responding appropriately to its affordable housing needs. Who will check to see if the changes are working? Will anyone notice if things slip back into "business as usual"? What other changes should be made? What is the affordable housing "pulse" of our community?

Perhaps it is best to view regulatory change as an ongoing process and not a single event. A jurisdiction can reconvene the commission or other group annually to review the status of policies and regulations affecting housing. Regulatory barriers, identified by the advisory commission, should also be pinpointed in the municipality's CHAS or Housing Element of the General Plan. But, most importantly, a community should be active in "cleaning its regulatory house" by actually removing barriers to affordable housing and preventing the imposition of new ones.

APPENDIX A

REGULATORY BARRIERS CHECKLIST

1. In general, has the local government created an atmosphere receptive to affordable housing?
 Yes No

Zoning and Ordinances

2. Is all the land that will be required for residential development over the next 5 years presently zoned and available for development?
 Yes No
3. Does at least a third of the land zoned for residential purposes permit housing other than single-family detached houses?
 Yes No
4. Do any of the residential districts in the zoning ordinance permit townhouses and multifamily housing outright without going through a special exception or other approval process?
 Yes No
5. Do any districts that permit single-family detached housing also permit attached housing?
 Yes No
6. Does the community encourage second unit development?
 Yes No
7. Has the local government adopted a growth control measure?
 Yes No

If yes: _____

- a. Is the measure based upon actual and clearly defined environmental or public facility constraints (that is, limited sewer, water, or school capacity)?
 Yes No

- b. Does the measure set the locality's new construction maximums above its new construction need?
 Yes No
- c. Is the locality taking all reasonable and available steps to relieve the constraints that made growth limitation necessary?
 Yes No
- d. Does the measure provide adequate incentives to encourage the development of housing affordable to low- and moderate-income households consistent with the locality's share of the region's housing needs for all income levels?
 Yes No
- e. Does the measure also equitably limit industrial and commercial development that may increase the need for housing?
 Yes No
- f. Is the growth-limitation measure conditioned to expire upon removal of the justifying constraint?
 Yes No
8. Are planned unit development (PUD) or planned development ordinances available?
 Yes No
9. Does flexible zoning allow mixed development?
 Yes No
10. Are standards based on performance?
 Yes No
11. Are there provisions for zero-lot-line, clustering, and other innovative siting techniques?
 Yes No
12. Are standards relaxed for affordability?
 Yes No
13. Do regulations allow exchanging density for open space or other community amenities?
 Yes No

14. Are density transfers permitted?
 Yes No
15. Does the jurisdiction encourage the development of manufactured housing projects?
 Yes No
16. Does the jurisdiction permit the development of new single-room occupancy (SRO) housing?
 Yes No
17. Does the community have a rent control ordinance?
 Yes No
18. Does the community have a plan to phase out rent control?
 Yes No

Administration and Processing

19. Did less than half of the residential subdivisions approved last year require rezoning first?
 Yes No
20. Were more housing units approved for development than disapproved?
 Yes No
21. Of the number of housing units originally proposed in rezoning or project application, were more than two-thirds approved for development?
 Yes No
22. Does it take fewer than 6 months for most projects to be approved after the initial application (without considering rezoning)?
 Yes No
23. To obtain approval for development of other than single-family detached homes, does the normal procedure require less than two public hearings?
 Yes No
24. Do neighborhood or citizen's groups appeal less than 10 percent of the residential development application decisions of the zoning or subdivision administrators or of the planning commission?
 Yes No
25. Are less than 10 separate permits or approvals required to complete subdivision from initial application to occupancy of the dwelling?
 Yes No
26. Do subdivision or other standards allow normal residential streets to be less than 30 feet wide (curb to curb)?
 Yes No
27. Do zoning and subdivision provisions allow clustering on reduced lots and to have reduced front, side, and rear yard requirements for single-family houses?
 Yes No
28. Is one-stop processing available?
 Yes No
29. Is there a set time limit for the approval process?
 Yes No
30. Are permit processing regulations clear?
 Yes No
31. Are plans reviewed simultaneously by the various government agencies or departments?
 Yes No
32. Are citizen review and hearing procedures well defined and timely?
 Yes No
33. Are regulatory concessions or incentives offered to encourage affordable housing?
 Yes No
34. Are there provisions for issuance of some building permits before final plan approval?
 Yes No
35. Are fees commensurate with local services?
 Yes No
36. Can a plan offer the highest allowable density within the market strategy?
 Yes No
37. Are plans required to provide excessive off-street parking?
 Yes No

38. Are condominium standards for setbacks, landscaping, recreational vehicle storage, or parking ratios substantially stricter than those for apartments or single-family developments?
 Yes No
39. Can streets be designed to average daily traffic (ADT) estimates?
 Arterial: ADT over 3,000
 Collector: ADT 1,001 to 3,000
 Subcollector: ADT 501 to 1,000
 Lane: ADT 201 to 500
 Place: ADT 0 to 200
 Yes No
40. Are pavement widths minimized according to ADT?
 Yes No
41. Are pavement and base thicknesses designed for residential traffic versus highway standards?
 Yes No
42. Can utility sidewalk easements be used instead of rights-of-way?
 Yes No
43. Can T-shaped curbs (hammerheads) be used instead of side-sacs?
 Yes No
44. If cul-de-sacs are necessary, are required diameters reasonable?
 Yes No
45. Are inverted crown streets allowed?
 Yes No
46. Are curbs and gutters necessary?
 Yes No
47. If so, are one-piece rolled (mountable) curbs allowed?
 Yes No
48. Do standards say when sidewalks are not required?
 Yes No
49. If so, would one-side-only placement be adequate?
 Yes No
50. Can sidewalks be located where people are likely to walk (playgrounds, bus stops, local markets, etc.) rather than conform to a rigid standard?
 Yes No
51. Can sidewalk widths be minimized? (3 feet wide is adequate in most cases)
 Yes No
52. Can sidewalks adjoin curbs for one-step placement of both?
 Yes No
53. Is open-swale storm water control allowed?
 Yes No
54. Is storm water regionally managed?
 Yes No
55. Are retention or detention basins allowed versus underground closed systems?
 Yes No
56. Are structures (pipes, manholes, inlets, tee sections, etc.) designed for cost-effective storm water control?
 Yes No
57. Is plastic storm water pipe allowed?
 Yes No
58. Is water supply system sized for realistic average daily demand (ADD) and peak usage? (NOTE: Recent surveys indicate that actual usage is about half of old estimates. Also, smaller homes with smaller families use less water.)
 Yes No
59. Can fire hydrants be located at maximum spacing for local fire-fighting equipment?
 Yes No
60. If actual usage is less than the system is designed for, is this taken into account in infrastructure replacement planning?
 Yes No
61. Are "blow-offs" used for flushing water mains instead of hydrants?
 Yes No

62. Can more than one unit be served by the same tap?
 Yes No
63. Can water supply systems be placed in easements instead of rights-of-way?
 Yes No
64. Are sanitary sewers designed for peak flows? (NOTE: If water supply system can be downsized, then sanitary sewer system might be downsized.)
 Yes No
65. Are curvilinear designs allowed?
 Yes No
66. Can plastic sewer pipe be used?
 Yes No
67. Is manhole spacing maximized for modern cleanout equipment (rather than 300 feet)?
 Yes No
68. Are cleanouts allowed instead of manholes?
 Yes No
69. Can sanitary sewer be placed in the same trench with other utilities?
 Yes No
70. Can sanitary sewer be placed in easements instead of rights-of-way?
 Yes No
71. Can electric, gas, cable television, and telephone be placed in a common trench?
 Yes No
72. Are house setbacks reasonable? (Setbacks from rights-of-way are often excessive. If easements are used instead of rights-of-way, setbacks can be measured from back of the curb or from the street edge.)
 Yes No
73. Are small lots with narrow frontages allowed?
 Yes No

Building Construction

74. Has the community adopted the appropriate model code according to State law?
 Yes No

75. Has the community adopted modifications to the model code?
 Yes No
76. Is building code performance-based?
 Yes No
77. Can footings and foundations be designed to actual soil-bearing capacity?
 Yes No
78. Can welded wire mesh be eliminated in concrete flatwork? (Under normal conditions welded wire mesh serves no significant function.)
 Yes No
79. Can floor bridging be eliminated?
 Yes No
80. Can individual plumbing fixture shut-off valves be eliminated?
 Yes No
81. Is plastic water supply pipe approved?
 Yes No
82. Is plastic drain, waste, and vent pipe allowed?
 Yes No
83. Can stack venting be used?
 Yes No
84. Can electrical outlets be placed according to potential use instead of by prescribed standard spacing?
 Yes No
85. Can plastic electrical device boxes be used?
 Yes No
86. Are fire sprinklers required by local ordinance that are not required by model codes?
 Yes No
87. Does the community allow alternatives to fire sprinklers?
 Yes No
88. Does the jurisdiction allow trade-offs when fire sprinkling is provided?
 Yes No

APPENDIX B

ADDITIONAL RESOURCES

- 1) "Not In My Back Yard": Removing Barriers to Affordable Housing
- 2) Regulatory Barriers to Affordable Housing—A Resource Guide
- 3) Building Better Communities Through Regulatory Change
- 4) Affordable Residential Land Development: A Guide for Local Government and Developers
- 5) Affordable Residential Construction: A Guide for Home Builders
- 6) Affordable Housing Development Guidelines for State & Local Government

These and other documents are available at a nominal cost from HUD USER, P.O. Box 6091, Rockville, MD 20850, 1-800-245-2691.

Additional information is available from the Regulatory Reform for Affordable Housing Information Center (RRAHIC), sponsored by the U.S. Department of Housing and Urban Development (HUD), Office of Policy Development and Research.

HUD created the Information Center to assist State and local governments in their efforts to eliminate needless regulations and to expand housing opportunities for millions of American families. RRAHIC disseminates information on successful regulatory reform, offers technical assistance, maintains a database containing information on exemplary programs and relevant literature, and provides reference and referral services. Contact the Information Center at 1-800-36-NIMBY (1-800-366-4629).

APPENDIX C

RESOURCE ORGANIZATIONS

American Institute of Architects (AIA)

1735 New York Avenue NW.
Washington, DC 20006
(202) 626-7300

American Planning Association (APA)

1313 East 60th Street
Chicago, IL 60637-2891
(312) 955-9100

**Center for Real Estate and Urban Economics
Institute of Business and Economic Research
University of California**

2680 Bancroft Way, Suite A
Berkeley, CA 94720
(415) 643-6105

**Center for Urban Policy Research
Rutgers—The State University**

P.O. Box 489
Piscataway, NJ 08855-0489
(201) 932-3101

Claremont Institute

4650 Arrow Highway, Suite D6
Montclair, CA 91763
(714) 621-6825

Conservation Foundation

P.O. Box 4866
Hampden Station
Baltimore, MD 21211
(410) 338-6951

**Council of State Community Development Agencies
Hall of States**

444 North Capitol Street NW., Suite 251
Washington, DC 20001
(202) 393-6435

HUD Library**U.S. Department of Housing and Urban
Development**

451 Seventh Street SW., Room 8141
Washington, DC 20410
(202) 708-3180

HUD USER

P.O. Box 6091
Rockville, MD 20850
(301) 251-5154 • (800) 245-2691

International City Management Association (ICMA)

777 North Capitol Street NW., Suite 500
Washington, DC 20002
(202) 289-4262

Lincoln Institute of Land Policy

26 Trowbridge Street
Cambridge, MA 02139
(617) 253-4373

National Association of Home Builders (NAHB)

15th and M Streets NW.
Washington, DC 20005
(800) 368-5242

National Association of Home Builders (NAHB)

National Research Center
400 Prince Georges Boulevard
Upper Marlboro, MD 20772-8731
(301) 249-4000

**National Council of State Housing Agencies
(NCSHA)**

444 North Capitol Street NW., Suite 412
Washington, DC 20001
(202) 624-7710

National Governor's Association

444 North Capitol Street NW., Suite 250
Washington, DC 20001
(202) 624-5300

Urban Institute

2100 M Street NW.
Washington, DC 20037
(202) 833-7200

Urban Land Institute (ULI)

625 Indiana Avenue NW., Suite 400
Washington, DC 20004
(202) 624-7000

Virginia Center for Housing Research

Virginia Polytechnic Institute and State University
404 Clay Street
Blacksburg, VA 24061-0539
(703) 231-3993

**Regulatory Reform for Affordable
Housing Information Center**
P.O. Box 6091
Rockville, Md 20850