

Developing Opportunity: A Study of Local Government Tools to Encourage Affordable Housing

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Executive Summary

This report presents the results of a comprehensive survey of affordable housing developers across North Carolina. The report seeks to address the question, “What local government strategies are most likely to encourage North Carolina’s affordable housing developers to build in their jurisdictions?” This study is perhaps the first of its kind—a quantitative study that examines in detail specific local government policies and programs that may impact affordable housing development. By asking experienced private affordable housing developers which local government practices have the most impact on their work, the survey gathered specific, practical and policy-relevant data targeted to local governments. The author summarizes the top affordable housing barriers and facilitators based on survey findings, and offers analysis for local governments to consider. The intended audience is local government staff and elected officials, or others with an interest in encouraging the creation of new stocks of affordable housing.

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If you find this report useful, please visit <http://levine.dan.googlepages.com/home> to download a longer version of the report that includes additional background, analysis, data tables and more.

I. BACKGROUND: THE POLICY CHALLENGE

Affordable Housing Shortage in North Carolina. In North Carolina, 42.3 percent of renters and 30.9 percent of homeowners with mortgages spent at least 30 percent of their income on housing costs in 2005 (U.S. Census Bureau, 2006).¹ According to the National Low Income Housing Coalition, a North Carolina household with one full-time worker must earn \$12.61 per hour—more than double the state’s new minimum wage—to afford a two bedroom apartment at the state’s \$656 per month Fair Market Rent (FMR). The need for affordable housing is particularly acute in many of North Carolina’s fastest growing areas. For example, a household in Wake County with one full-time worker would need to earn \$16.35 per hour to afford a two-bedroom apartment at FMR (NLIHC, 2006). High population growth—and the accompanying demand for housing—is expected to continue unabated into the foreseeable future, so the need for affordable housing is not likely to disappear any time soon.²

The Local Government Role. Although the federal government and state governments play a significant role in encouraging affordable housing by providing funding and broad policy guidance, it is at the local level where many of the most important decisions related to affordable housing occur. Decisions made by local governments play an important role in where, when, what type, and how often affordable housing projects get built. The importance of local governments has been magnified by the fact that federal financial support for affordable housing has declined in recent decades. Also, local leaders increasingly recognize the importance of ensuring that communities have adequate supplies of housing to meet the needs of fire fighters, police officers, school teachers, retail employees, nurses, construction workers, and others upon whom communities rely. Recent surveys of both city and county governments across the nation show that affordable housing is considered to be a top five issue for local elected officials and staff members (Brennan, et al., 2005; National Association of Counties, 2005). But how can local governments encourage the creation of new affordable housing?

II. STUDY INTRODUCTION

Purpose of the Study. This report provides objective information to local governments about specific policies and programs that may facilitate the creation of new affordable housing stock.³ Past research has helped identify and describe the wide range of tools at local governments’ disposal when it comes to encouraging affordable housing. However, past research pays little attention to whether selected strategies are desired by the for-profit and non-profit developers that build most affordable housing, or what alternative strategies they might prefer. This report addresses this gap in the literature by documenting private sector developers’ perspectives on how local governments can best support their efforts to build affordable housing.

Research Question. This report seeks to respond to the following question: What local government strategies are most likely to encourage North Carolina’s affordable housing developers to build in their jurisdictions? In order to address this question, the report considers two related sub-questions:

- 1) What types of assistance from local governments do affordable housing developers most want?
- 2) What are the most significant local government-imposed barriers to affordable housing?

Ideally, this study will enable local governments to make better informed decisions about which policies and programs to pursue—and perhaps which to avoid—if they wish to encourage affordable housing.

¹ The U.S. Department of Housing and Urban Development and others typically consider 30 percent of pre-tax income the affordability limit.

² See <http://demog.state.nc.us/> for statewide and county-by-county population projections.

³ In keeping with widely accepted definitions, this report considers “affordable housing” to be housing that costs no more than 30 percent of the pre-tax earnings for a household making less than or equal to 80 percent of area median income (AMI). In North Carolina, the 2006 AMI for a household of four varied between \$47,100 and \$71,600 depending on the area of the state (North Carolina Housing Finance Agency, 2006).

III. RESEARCH DESIGN

Design. This report relies upon the results of a web-based survey of affordable housing developers. The author designed the survey based on a literature review as well as background interviews with affordable housing developers and local government staff. The survey was administered to private affordable housing developers—i.e., organizations that build housing reserved for households earning less than or equal to 80 percent of area median income—across North Carolina that had completed 10 or more units of affordable housing in the past three years. The intent was to only include developers that were relatively successful and active in their work, since many survey questions asked about nuanced elements of the development process. A complete list of survey questions and results is included as Appendix B.⁴

Response Rate. A total of 97 of 171 survey recipients (56.7 percent) filled out the survey. Twenty-eight respondents were not asked to complete the entire survey because they had not developed at least 10 units of affordable housing in the past three years. The remaining 69 organizations (71.1 percent of the 97 respondents) met all screening criteria and filled out the entire survey. If we assume the observed trend would hold and 71.1 percent of all eligible respondents have completed 10 or more units of affordable housing in the past three years, the total number of survey-eligible organizations is 122 (71.1 percent of 171). Thus, we can calculate a response rate for survey-eligible organizations by dividing 69 by 122 to get 56.6 percent. This method results in a confidence interval of 7.8 at a 95 percent confidence level.⁵

Data and Analysis Limitations. First, the large number of specific questions asked—one of the survey’s greatest strengths—also was limiting. Because the survey posed a long series of questions related to barriers and facilitators to affordable housing, it did not drill deeper into the reasons particular responses were selected. Since many practices scored similarly, it is difficult to narrow in on a set of most important practices without additional data. If time and logistics were not constraints, follow-up data could have further explored the highest ranked practices and revealed finer grain distinctions among practices. On the other hand, the large number of practices that scored highly among respondents may simply indicate that a wide variety of barriers and facilitators are important to the development of affordable housing. Second, more sophisticated statistical techniques could potentially be used to more systematically examine differences in responses by organization type (e.g., comparing for-profits to non-profits or single-family developers to multi-family developers). However, dividing the data into subgroups would result in a small sample that would make statistically meaningful comparison difficult.

IV. KEY SURVEY FINDINGS

The Importance of Local Government. Developers were asked to rank six factors in terms of impact on their ability to build affordable housing. The data show that many factors are important to affordable housing developers. Still, local government policies and programs topped the list, surpassing internal organizational capabilities, federal policies and programs, state policies and programs, market forces, and “other factors.” When analyzing the data from all 69 developers, local government policies and programs have a mean score of 2.6 (meaning on average local governments were ranked midway between second and third most important), as compared to a mean score of 3.1 for the next closest factor, internal organizational capabilities. In addition, 74 percent of respondents said local governments play either the “most important” or a “very important” role in terms of barriers to affordable housing development.

Introduction to the Findings on Specific Practices. The paragraphs below describe the impact of different practices within two categories: 1) affordable housing development barriers and 2) affordable housing development facilitators. To identify the most important items within each category, data were rank-

⁴ The data presented in Appendix B includes the characteristics of developers who responded to the survey (developer type, staff size, etc.)

⁵ A confidence level of 95 percent and a confidence interval of 7.8 means one can be 95 percent certain findings for the total population the survey covers would fall within 7.8 percentage points above or below the sample’s findings. This is oversimplified since the confidence level and interval reported here is calculated based on the conservative assumption that 50 percent of responses will fall into one category and 50 percent into the other category. When the ratio is different—e.g., 60:40—the interval is somewhat smaller (more accurate results).

ordered based on the percentage of respondents indicating that each practice was either of “moderate” or “large” importance.⁶ See Appendix A for a set of tables that contains all of the rank-ordered data (again, note that the complete survey instrument and results for all questions are presented in Appendix B). Rather than repeat the specific rank-ordered survey results shown in Appendix A, the paragraphs below focus on important themes revealed by the data. The themes described below reflect the results of an examination of the data for all 69 survey respondents, in order to identify common themes among specific practices that ranked highly. In some cases there are obvious data disparities between for-profit developers and non-profit developers, or between exclusively single-family developers and exclusively multi-family developers.⁷ Major differences in data for these respondent types are described.⁸

Affordable Housing Development Barriers. Every survey participant was asked to respond to a series of questions about the degree to which, in the past five years, their organization had experienced challenges related to any of 42 different issues potentially affecting affordable housing development. Survey results show that developers encounter a wide variety of barriers to their work, but some barriers stand out. Four categories of barriers deserve special mention and are listed below in descending order of importance. Each category is based on several related individual barriers, which are identified in the text below.

1) Funding constraints. Survey respondents indicated that the largest barriers constraining affordable housing development relate in one way or another to funding. Four of the top five barriers to affordable housing development are the high costs of buildable land, lack of local affordable housing funds, lack of federal/state affordable housing funds, and lack of funds for predevelopment expenses.⁹ More than two-thirds of survey respondents consider each of these four items a moderate or large barrier. The consensus around these items, and several other funding-related barriers identified by the survey, suggests that the primary obstacle to affordable housing development is a lack of sufficient financial resources. Further, this finding holds true across respondent types. That is, funding remains a top concern regardless of whether developers are for-profit or non-profit, multi-family or single-family. Still, a lack of funding is not the only major barrier that drew the attention of developers.

2) Regulatory hurdles. The survey findings confirm that affordable housing developers are concerned about the impact of certain types of regulations on their ability to build housing. There are numerous regulations that may affect housing construction, and several were ranked highly by survey respondents. Among the regulatory issues that respondents cited as moderate or large barriers are: a cumbersome rezoning process, public hearing requirements, a lengthy development review process, and lack of land zoned multi-family. It is clear from the data that the local regulatory framework impacts affordable housing development, but no single regulation resonates with all developers. Also, for-profit and multi-family developers tended to report far more serious concerns with local regulations, likely because multi-family developments (whether affordable or not) face more regulatory barriers and increased scrutiny during project review.¹⁰ Also, most for-profit, multi-family developers work with Low Income Housing Tax Credits and other such programs that have strict timelines for project completion based on both federal requirements and the returns owed to equity investors.

⁶ The rankings would have been very similar had findings been sorted based solely on the percentage of respondents indicating each practice was of “large” importance, which would be one alternative to collapsing “large” and “moderate” into one category.

⁷ There is some overlap in these two categories. For example, of 18 for-profit developers 17 reported that they either developed only multi-family units (12 respondents) or multi-family and single-family (five respondents) and only one for-profit developer focused on single-family units.

⁸ Because of the overlap in categories described above, and due to the small sample size when the data are split, it is difficult to draw firm conclusions about why such differences exist. Also, there are other possible ways of sorting the data—by organization size, number of units of housing produced, etc.—but a cursory review of the data did not suggest noteworthy distinctions related to these categories.

⁹ Respondents also ranked the limited availability of buildable land as a top five barrier, and this item may be viewed independently or as something that is related to a lack of financial resources. That is, more land would be available if its price were not a serious constraint.

¹⁰ In fact, a review of the survey data reveals numerous regulatory barriers for which there were at least 24 percent more multi-family developers who ranked the practices as moderate/large barriers compared to single-family developers. These barriers include special/conditional use requirements, density limits, height restrictions, dispersal requirements, and more.

3) Public support and services. Barriers to affordable housing in a community may result from the actions of its citizens, its elected officials, or its government staff. Many respondents cited a Not In My Back Yard (NIMBY) mentality among citizens, lack of support from local elected officials and government staff, poor coordination among departments and an inconsistent permitting process as moderate or large barriers to affordable housing development. These findings indicate that supporters of affordable housing face many obstacles to overcome besides fiscal and regulatory ones. It is worth noting that multi-family developers, in particular, expressed heightened concerns related to governmental coordination and lack of consistency in the permitting process, likely for the reasons explained in the preceding paragraph.

4) Organizational capacity. An organization's internal capacity—in terms of its staff size and ability, its operating budget, and other factors—affects its ability to develop affordable housing. More than half of all survey respondents reported that organizational capacity is a moderate or large barrier, and over two-thirds of non-profit developers expressed this opinion. There is no need to discuss organizational capacity extensively, since it is a fairly obvious constraint on the abilities of small, cash-strapped organizations. However, it is important to realize that limits to organizational capacity may be difficult to overcome even in light of government-led efforts to overcome other, external barriers.

Affordable Housing Development Facilitators. Survey participants were asked a series of questions regarding 61 potential tools and strategies that local governments might use to encourage affordable housing development. Respondents were told to consider each practice based on how helpful it might be regardless of whether their organization had experience with the practice. This is an important distinction compared to the questions related to barriers, which asked respondents about barriers they had experienced firsthand. The data show that developers believe many forms of assistance could help improve the ease of building affordable housing. However, the highest ranked practices can be organized into four categories, which are listed below in descending order of importance. Again, each category is based on several related individual facilitators, which are identified in the text below

1) Public awareness. Respondents noted the potential importance of a variety of tools that could help raise awareness of affordable housing needs among the general public and within government. Among the specific practices endorsed by respondents are for local governments to: include affordable housing as a comprehensive plan goal; have elected official promote affordable housing; showcase successful developments through marketing; educate the public about affordable housing; pressure the state and federal government to support affordable housing; and engage employers on the issue. There is fairly strong support for these sorts of practices among all respondent types, though non-profit developers typically are more optimistic about the potential of awareness-raising strategies than are for-profits.

2) Cost saving tools. Not surprisingly, given that funding is the top ranked barrier to developers' work, respondents endorsed various practices that help make development less costly. A large majority of respondents support dedicated local funds for affordable housing, public infrastructure improvements, low interest construction and permanent loans, sale of government-owned land at below market value, fee waivers and other practices that would reduce their development costs. In general, developers of all types back initiatives like these. However, by a nearly four-to-one margin non-profit developers are far more interested in funding that would go directly toward organizations' operating budgets than are for-profits. This is presumably due to the greater challenges to internal capacity faced by non-profits.

3) Information sharing. Developers reported a strong interest in finding ways to receive more information related to affordable housing development. Specifically, developers desire more access to information on available land and also market research regarding local housing needs. In addition to these two areas of information sharing, which were desired by all respondent types, non-profit and single-family developers expressed strong interest in receiving direct technical assistance from local governments.

4) Improved government processes. Survey results show that developers support a variety of practices that relate to regulatory relief and improved government services. Respondents gave high marks to practices like fast-track permitting, one-stop development centers, density bonuses for affordable housing, reduced numbers of public hearings, and improved coordination among departments for development review. Reflecting their increased concern about regulatory barriers, for-profit and multi-family developers are more likely to support strategies that seek to improve government processes.

Finally, it important to note that respondents ranked many practices in the facilitators category highly. In fact, 16 of the 61 facilitators covered by the survey are cited as potentially moderate/large helps by over three-quarters of respondents. Even many low ranking facilitators are considered a potentially substantial help by a clear majority of respondents. The fact that many facilitators scored highly shows there are numerous ways for local governments to foster affordable housing creation. It also indicates a need for jurisdictions to talk to local developers to better understand what policies and programs they most desire.

A Cautionary Word. The above review of findings focuses on highly ranked affordable housing barriers and facilitators. Yet many relatively low ranked practices also are considered important by a large portion of respondents. Thus, relatively less important barriers and facilitators may be significant in some cases (for particular developers or jurisdictions, or to meet specific housing needs). For example, a prohibition on single room occupancy units does not rank high in the survey results, but such a policy could have a big impact on developers seeking to serve homeless or extremely low income populations.

V. CONCLUDING REMARKS

A Complex Problem. The survey results reveal numerous affordable housing development barriers and facilitators within local governments' sphere of influence. The sheer range and complexity of the potential barriers/facilitators may confuse local governments. So, what policy approach should these governments adopt? There is simply no universal solution that will meet all communities' needs, but it is evident that a limited or narrow approach will miss many opportunities. Instead, a robust and multi-faceted set of policies and programs has the best chance to meet the diverse needs of developers, and ultimately to reach individuals and families who need affordable housing. Because there are many potentially important barriers and facilitators, it is essential for local governments to engage developers in dialogue to better assess which policies and programs would be most helpful locally.

Developing Opportunity. Although the study findings provide no clear path for local governments to follow, the good news is that the work of local staff and elected officials matters. The findings confirm that developers believe local governments have the potential to impact affordable housing in many ways. Jurisdictions may adopt policies and programs to directly help promote affordable housing, or may pursue policies and programs that—intentionally or not—pose additional barriers to its creation. Some policies and programs may be beneficial to a community in one way yet impede affordable housing; e.g., open space requirements may have the side effect of making land more scarce and expensive. Similarly, zoning codes that allow only single-family construction in a given area may help preserve the character of the neighborhood but may also have the effect of curtailing the prospect of affordable rental housing.

The results of this study should provide local governments with a better idea as to which practices to consider adopting. Also, the results should serve to guide detailed discussions among local government staff, developers and other stakeholders. Local governments should consider using the questions and practices described in this report as a checklist to help assess local needs and opportunities. The difficult but essential task for local governments is to devise a set of policies and programs that encourage affordable housing, while also protecting other legitimate community interests. The fact that this balancing act among different interests must occur in a resource-constrained and politically charged environment adds to the challenge facing local governments. Ultimately, finding the “right” path to follow to encourage affordable housing creation begins and ends with effective leadership by local government staff and elected officials.

APPENDIX A. SELECTED DATA TABLES

Below are the rank-ordered data tables referenced in the text. The tables are first divided into two categories—barriers and facilitators—and within each category responses are divided into quartiles (the “Very Important” table includes the top quartile, the “Important” table includes the second quartile, and so on). Sorting into quartiles means grouping the data based on the percent range (1-25, 26-50, etc.) each response fits, so that a quarter of responses end up in each group. Data within each quartile table are arranged in descending order by the overall percentage of respondents indicating that the practice was a moderate or large barrier/help. Barriers data starts below and runs through page A-2, while data on facilitators may be found on pages A-3 and A-4.

Barriers by Quartile

TABLE A-1			
BARRIERS: VERY IMPORTANT (Q1)			
Description of Item	% Responding Not a Barrier/ Small Barrier	% Responding Moderate/ Large Barrier	% Responding No Opinion/Not Encountered
High cost of buildable land	16.42	77.61*	5.97
Lack of local funds for affordable housing development	23.53	73.52*	2.94
Limited availability of buildable land	25.38	71.64*	2.99
Lack of federal/state funds for affordable housing devel.	27.95	69.11*	2.94
Lack of funds for predevelopment expenses	29.85	67.16*	2.99
Lack of private funds to invest in affordable housing	35.82	61.20	2.99
Lack of capacity (budget, staff, etc.) at your organization	42.43	57.58	0
Process for rezoning too cumbersome	31.34	56.72	11.94
Not enough funds for your organization's operating budget	44.78	53.73	1.49
Resistance from citizens/NIMBYism	46.27	47.76	5.97
Minimal support from local elected officials	53.73	46.27	0

**indicates > 33% of respondents ranked the item as a “large barrier”*

TABLE A-2			
BARRIERS: IMPORTANT (Q2)			
Description of Item	% Responding Not a Barrier/ Small Barrier	% Responding Moderate/ Large Barrier	% Responding No Opinion/Not Encountered
Public hearing requirements	47.06	45.59	7.35
Local development review process too lengthy	48.53	45.59	5.88
Local permitting process too lengthy	50.00	45.59	4.41
Lack of land zoned for multifamily	28.98	44.92	26.09
Poor info on availability of buildable lots	47.76	43.28	8.96
Poor coordination among local govt departments	51.47	42.65	5.88
Stormwater retention regulations	39.39	42.43	18.18
Inconsistent (hard to predict) permitting process	52.24	41.79	5.97
Minimal support from local government staff	58.82	41.18	0
Special/conditional use permit required	47.76	38.80	13.43

TABLE A-3 BARRIERS: SOMEWHAT IMPORTANT (Q3)			
Description of Item	% Responding Not a Barrier/ Small Barrier	% Responding Moderate/ Large Barrier	% Responding No Opinion/Not Encountered
Inconsistent (hard to predict) development review process	54.55	37.88	7.58
Locally-imposed environmental regulations	44.12	36.77	19.12
Limited density allowed	52.24	35.83	11.94
Fees for schools, parks, roads, etc.	42.65	32.35	25.00
Market conditions not conducive to building	59.71	29.85	10.45
Sidewalk requirements	55.88	29.41	14.71
Minimum setback standards	64.70	27.94	7.35
Minimum parking requirements	63.76	27.54	8.70
Open space/green space requirements	63.23	23.53	13.24

TABLE A-4 BARRIERS: NOT IMPORTANT (Q4)			
Description of Item	% Responding Not a Barrier/ Small Barrier	% Responding Moderate/ Large Barrier	% Responding No Opinion/Not Encountered
Minimum house footprint or square footage sizes	61.77	22.06	16.18
Locally-imposed historic district standards	55.88	22.06	22.06
Minimum street widths	63.23	22.06	16.18
Minimum street frontage requirements	64.70	20.59	14.71
Minimum lot sizes	64.71	20.58	14.71
Difficulty finding architects, engineers, contractors, etc.	78.78	18.18	3.03
Affordable housing must be dispersed based on geography	57.36	17.64	25.00
Urban growth boundaries (limit development on outskirts)	56.71	13.43	29.85
Height restrictions on buildings	56.52	10.15	33.33
Caps or quotas on building permits	66.66	10.15	23.19
Restrictions on accessory dwelling units ("granny flats")	55.22	5.97	38.81
Prohibitions on single room occupancy	42.65	4.41	52.94

Facilitators by Quartile

TABLE A-5		FACILITATORS: VERY IMPORTANT (Q1)		
Description of Item	% Responding Not Helpful/ Small Help	% Responding Moderate/ Large Help	% Responding No Opinion	
Include aff. housing as goal in local comprehensive plan	13.05	86.96*	0	
Assist in identifying available land	13.05	85.51	1.45	
Dedicated funds for housing in local government budget	10.15	85.50*	4.35	
Promotion of affordable housing by local elected officials	14.50	85.50*	0	
Infrastructure improvement to help affordable housing	11.76	85.30*	2.94	
Low interest permanent loans/grants	15.94	84.06*	0	
Market/promote successful affordable housing projects	14.50	82.61	2.90	
Conduct/share market research on local aff. housing needs	17.39	82.61	0	
Sell govt-owned land below market rate for aff. housing	13.05	81.16	5.80	
Establish trust fund of public/private aff. housing money	11.60	81.16*	7.25	
Educate the public about affordable housing	20.29	79.71	0	
Low interest construction loans/grants	20.90	79.10	0	
Fee waivers (permits, exactions, etc.) for aff. housing	18.84	78.26	2.90	
Pressure state/federal governments to support aff. housing	14.49	76.81	8.70	
Engage local employers on the issue of aff. housing	18.84	76.81	4.35	

**indicates > 66% of respondents ranked the item as a "large help"*

TABLE A-6		FACILITATORS: IMPORTANT (Q2)		
Description of Item	% Responding Not Helpful/ Small Help	% Responding Moderate/ Large Help	% Responding No Opinion	
Land assembly/banking to create suitable aff. housing lots	17.39	75.36	7.25	
Bond referendum for citizens to vote to fund aff. housing	16.17	73.53	10.29	
Info on the local development process	26.09	72.47	1.45	
Fast track review for affordable housing	21.74	72.46	5.80	
Create "1-stop" permit center for all questions/submittals	18.84	72.46	8.70	
Partner with housing advocacy groups to raise awareness	26.47	72.06	1.47	
Cooperate with neighboring jurisdictions on aff. housing	26.47	72.06	1.47	
Reduce # of public hearings needed for plan approval	19.11	72.06	8.82	
Make develop. review process more consistent/predictable	21.74	71.02	7.25	
Improve coordination of review among departments	23.18	71.02	5.80	
Density bonus if project has affordable housing	17.39	71.01	11.59	
Inclusionary zoning requiring a certain % affordable units	24.63	71.01	4.35	
Special review team for affordable housing	24.63	69.57	5.80	
Low interest predevelopment loans/grants	24.63	69.56	5.8	
Sell govt. bldgs below market rate to convert to housing	17.64	69.12	13.24	

TABLE A-7		FACILITATORS: SOMEWHAT IMPORTANT (Q3)		
Description of Item	% Responding Not Helpful/ Small Help	% Responding Moderate/ Large Help	% Responding No Opinion	
Grants to subsidize your organization's operating budget	27.54	68.12	4.35	
Create task force/committee to address affordable housing	30.44	68.12	1.45	
Property tax abatements (reduce/forgive for a set period)	23.52	67.65	8.82	
Zone land for denser development	20.29	66.67	13.04	
Low interest loans/grants to rehabilitate existing housing	25.00	66.18	8.82	
Be active intermediary between developers and citizens	30.88	66.18	2.94	
Share info related to local, state, federal housing programs	33.82	64.71	1.47	
Develop online tool to monitor status of applications	26.09	63.77	10.14	
TIF district with affordable housing requirement	19.11	63.24	17.65	
Overlay to allow use by right for affordable housing	28.98	62.32	8.70	
Loans/grants to potential renters/buyers (demand-side)	28.98	62.31	8.70	
Lenient standards for street width, sidewalks, etc.	28.99	62.31	8.70	
Zone more multifamily land	23.52	61.76	14.71	
Flexible design guidelines	34.33	61.20	4.48	
Flexible standards for lot size, setback	34.78	59.42	5.80	

TABLE A-8		FACILITATORS: NOT IMPORTANT (Q4)		
Description of Item	% Responding Not Helpful/ Small Help	% Responding Moderate/ Large Help	% Responding No Opinion	
Inclusionary zoning encouraging a certain % aff. units	37.68	57.97	4.35	
Direct technical assistance to aff. housing developers	38.24	57.36	4.41	
Flexible standards for building size, footprint	39.13	55.07	5.80	
Sliding scale for fees/exactions based on unit size	33.82	54.41	11.76	
Subsidy payments to lock in a lower rate for a private loan	33.33	53.62	13.04	
Disregard new units' proximity to other aff. housing	38.24	51.47	10.29	
Less open space/green space required	44.12	48.53	7.35	
Reduced parking requirements	44.93	47.83	7.25	
Relaxed stormwater management standards	46.38	46.37	7.25	
Less stringent local environmental standards	50.72	42.03	7.25	
Less stringent sediment/erosion control standards	55.08	39.13	5.80	
Fee-in-lieu payments as alternative to certain amenities	42.03	39.13	18.84	
Fewer standards for new vegetation/ landscaping	59.42	34.79	5.80	
Fewer standards for preservation of trees, other vegetation	59.42	33.33	7.25	
Allow single room occupancy projects	39.13	26.08	34.78	
Allow accessory dwelling units (i.e., "granny flats")	43.48	23.19	33.33	

APPENDIX B. SURVEY INSTRUMENT AND RESPONSE DATA

Below is a summary of the survey instrument, as well as the basic data received for all 69 completed surveys. The original survey was administered using Qualtrics software (see <http://www.qualtrics.com/> for more information), which is designed to provide integrated survey design, collection, and analysis tools. In this appendix, the formatting of the questions has been changed to improve their appearance for word processing purposes. However, the content (i.e., wording) of the questions remains unchanged. Other researchers are welcome to replicate all or parts of the survey with the author's permission, and raw data (stripped of identifiers) are available from the author.

Q1. Does your organization develop affordable housing (i.e., housing that is reserved for households earning 80 percent or less of area median income) in North Carolina?

Response Choices	# Responding	% Responding
Yes	69	100%
No	0	0%

Q2. Has your organization completed the development of 10 or more units of affordable housing (i.e., single- or multi-family units developed for the specific purpose of providing housing that is reserved for households earning 80 percent or less of area median income) in North Carolina within the past three years?

Response Choices	# Responding	% Responding
Yes	69	100%
No	0	0%

Q3. Is your organization a for-profit or non-profit housing developer?

Response Choices	# Responding	% Responding
For-profit	18	26.09%
Non-profit	51	73.91%

Q4. Does your organization develop single-family affordable housing, multi-family affordable housing, or both? (Check only one box.)

Response Choices	# Responding	% Responding
Single-family	33	47.83%
Multi-family	16	23.19%
Both	20	28.99%

Q5. Approximately what percentage of the homes your organization develops are affordable (i.e., reserved to rent/sell to households earning 80% or less of area median income)?

Response Choices	# Responding	% Responding
25% or below	2	2.90%
From 26% to 50%	3	4.35%
From 51% to 75%	2	2.90%
76% or above	62	89.86%

Q6. How many if your organization's staff are involved--directly or in a supporting role-- in affordable housing development? (E.g., a full-time director and a half-time assistant equals 1.5 full-time equivalents or FTEs.)

Response Choices	# Responding	% Responding
Between 1 and 5	42	60.87%
Between 6 and 10	10	14.49%
Between 11 and 15	8	11.59%
Between 16 and 20	1	1.45%
21 or more	8	11.59%

Q7. In which North Carolina counties have you developed affordable housing during the past 5 years? (Please select all that apply.)

Response Choices	# Responding	% Responding
[*All 100 counties in the state were listed, and as a group respondents indicated 68 counties where they work.]	68*	NA

Q8. In the past 5 years, has your organization developed affordable housing in any states besides North Carolina?

Response Choices	# Responding	% Responding
No	52	76.47%
Yes	16	23.53%

Q9. Approximately how many units of affordable rental housing (reserved for tenants earning 80% or less of area median income) has your organization developed in North Carolina during the past 5 years?

Response Choices	# Responding	% Responding
None	30	44.12%
Between 1 and 50	6	8.82%
Between 51 and 150	17	25.00%
Between 151 and 250	5	7.35%
Between 251 and 350	2	2.94%
Between 351 and 450	2	2.94%
451 or more	6	8.82%

Q10. Approximately how many units of affordable for-sale/ownership housing (reserved for buyers earning 80% or less of area median income) has your organization developed in North Carolina during the past 5 years?

Response Choices	# Responding	% Responding
None	20	30.77%
Between 1 and 25	18	27.69%
Between 26 and 50	15	23.08%
Between 51 and 75	7	10.77%
Between 76 and 100	3	4.62%
Between 101 and 150	1	1.54%
151 or above	1	1.54%

Q11. To what extent have each of the below types of LOCAL GOVERNMENT policies and procedures been barriers to your organization's development of affordable housing in North Carolina over the past 5 years? (Focus only on policies and procedures that your organization has actually encountered in NC. Later questions will ask about strategies that might be effective, whether or not your organization has encountered them.)

Response Choices	Not a Barrier	Small Barrier	Moderate Barrier	Large Barrier	No Opinion/ Not Encountered
Minimum lot sizes	42.65%	22.06%	8.82%	11.76%	14.71%
Minimum house footprint or square footage sizes	47.06%	14.71%	16.18%	5.88%	16.18%
Special/conditional use permit requirement	28.36%	19.40%	19.40%	19.4%	13.43%
Limited density allowed	29.85%	22.39%	20.9%	14.93%	11.94%
Lack of land zoned for multifamily	18.84%	10.14%	13.04%	31.88%	26.09%
Prohibitions on single room occupancy	38.24%	4.41%	2.94%	1.47%	52.94%
Stormwater retention regulations	24.24%	15.15%	25.76%	16.67%	18.18%
Locally-imposed environmental regulations (e.g., stream buffers or slope protection)	27.94%	16.18%	23.53%	13.24%	19.12%
Locally-imposed historic district standards	27.94%	27.94%	14.71%	7.35%	22.06%
Minimum street widths	36.76%	26.47%	14.71%	5.88%	16.18%
Minimum setback standards	35.29%	29.41%	23.53%	4.41%	7.35%
Sidewalk requirements	30.88%	25%	17.65%	11.76%	14.71%

Q12. LOCAL REGULATORY BARRIERS CONTINUED: Again, to what extent have each of the below types of LOCAL GOVERNMENT policies and procedures been barriers to your organization's development of affordable housing over the past 5 years? (Focus on what your organization has encountered in NC.)

Response Choices	Not a Barrier	Small Barrier	Moderate Barrier	Large Barrier	No Opinion/ Not Encountered
Open space/green space requirements	27.94%	35.29%	19.12%	4.41%	13.24%
Minimum parking requirements	33.33%	30.43%	23.19%	4.35%	8.70%
Restrictions on accessory dwelling units ("granny flats")	49.25%	5.97%	5.97%	0%	38.81%
Height restrictions on buildings	46.38%	10.14%	8.70%	1.45%	33.33%
Fees for schools, parks, roads, etc.	29.41%	13.24%	25.00%	7.35%	25.00%
Process for rezoning too cumbersome	17.91%	13.43%	29.85%	26.87%	11.94%
Public hearing requirements	23.53%	23.53%	22.06%	23.53%	7.35%
Urban growth boundaries (limit development on outskirts)	43.28%	13.43%	7.46%	5.97%	29.85%
Minimum street frontage requirements	36.76%	27.94%	14.71%	5.88%	14.71%
Affordable housing must be dispersed based on geography/poverty level of area	39.71%	17.65%	8.82%	8.82%	25.00%
Caps or quotas on building permits	53.62%	13.04%	4.35%	5.8%	23.19%

Q13. ADDITIONAL BARRIERS: To what extent have each of the other factors listed below been barriers to your organization's development of affordable housing in North Carolina over the past 5 years? (Again, please focus on only those factors your organization has actually encountered in NC as barriers.)

Response Choices	Not a Barrier	Small Barrier	Moderate Barrier	Large Barrier	No Opinion/ Not Encountered
Lack of capacity (budget, staff, etc.) at your organization	22.73%	19.70%	25.76%	31.82%	0%
Minimal support from local elected officials	25.37%	28.36%	25.37%	20.90%	0%
Minimal support from local government staff	25.00%	33.82%	26.47%	14.71%	0%
Resistance from citizens/NIMBYism	14.93%	31.34%	19.40%	28.36%	5.97%
Difficulty finding architects, engineers, contractors, etc.	42.42%	36.36%	15.15%	3.03%	3.03%
Local development review process too lengthy	17.65%	30.88%	17.65%	27.94%	5.88%
Inconsistent (hard to predict) development review process	22.73%	31.82%	13.64%	24.24%	7.58%
Local permitting process too lengthy	27.94%	22.06%	23.53%	22.06%	4.41%
Inconsistent (hard to predict) permitting process	34.33%	17.91%	17.91%	23.88%	5.97%

Q14. ADDITIONAL BARRIERS CONTINUED: Again, to what extent have each of the other factors listed below been barriers to your organization's development of affordable housing in North Carolina over the past 5 years? (Focus on only those factors your organization has actually encountered in NC as barriers.)

Response Choices	Not a Barrier	Small Barrier	Moderate Barrier	Large Barrier	No Opinion/ Not Encountered
Lack of federal/state funds for affordable housing development	13.24%	14.71%	35.29%	33.82%	2.94%
Lack of local funds for affordable housing development	8.82%	14.71%	36.76%	36.76%	2.94%
Lack of private funds to invest in affordable housing	19.40%	16.42%	32.84%	28.36%	2.99%
Not enough funds for your organization's operating budget	22.39%	22.39%	29.85%	23.88%	1.49%
Poor coordination among local government's departments	19.12%	32.35%	23.53%	19.12%	5.88%
Limited availability of buildable land	10.45%	14.93%	16.42%	55.22%	2.99%
Poor info on availability of buildable lots	17.91%	29.85%	19.40%	23.88%	8.96%
High cost of buildable land	4.48%	11.94%	16.42%	61.19%	5.97%
Lack of funds for predevelopment expenses	13.43%	16.42%	25.37%	41.79%	2.99%
Market conditions not conducive to building	32.84%	26.87%	23.88%	5.97%	10.45%

Q15. What other barriers to developing affordable housing has your organization encountered in North Carolina over the past 5 years? (Please be brief.)
 [Answers not provided here due to space limitations.]

Q16. In your organization's experience, how significant a role does LOCAL GOVERNMENT play in terms of barriers to affordable housing development, when compared to the state or federal government, market forces, internal capacity of your organization, and other factors?

Response Choices	# Responding	% Responding
The most important role	20	28.99%
Very important but less important than some other factors	31	44.93%
Only somewhat important	15	21.74%
Not at all important	3	4.35%

Q17. THE FOLLOWING QUESTIONS ASK ABOUT TOOLS AND STRATEGIES THAT MIGHT BETTER ENABLE YOUR ORGANIZATION TO DEVELOP AFFORDABLE HOUSING. YOU NEED NOT HAVE ENCOUNTERED THESE STRATEGIES TO COMMENT ON HOW EFFECTIVE YOU THINK THEY COULD BE. In your opinion, to what extent might the following types of direct financial support from LOCAL GOVERNMENTS help your organization's efforts to develop affordable housing?

Response Choices	Not Helpful	Small Help	Moderate Help	Large Help	No Opinion
Low interest predevelopment loans/grants	14.49%	10.14%	14.49%	55.07%	5.80%
Low interest construction loans/grants	16.42%	4.48%	19.40%	59.70%	0%
Low interest permanent loans/grants	13.04%	2.90%	15.94%	68.12%	0%
Low interest loans/grants for rehabilitation of existing housing	8.82%	16.18%	14.71%	51.47%	8.82%
Grants to subsidize your organization's operating budget	18.84%	8.70%	7.25%	60.87%	4.35%
Payments on your organization's behalf to help lock in a lower interest rate for a private lender loan	20.29%	13.04%	20.29%	33.33%	13.04%

Q18. In your opinion, to what extent might the following types of indirect financial support and related fiscal policy choices by LOCAL GOVERNMENTS help your organization develop affordable housing?

Response Choices	Not Helpful	Small Help	Moderate Help	Large Help	No Opinion
Dedicated funds for housing in local government budget	8.70%	1.45%	14.49%	71.01%	4.35%
Bond referendum for citizens to vote to fund affordable housing	10.29%	5.88%	14.71%	58.82%	10.29%
Tax Increment Financing (TIF) district with affordable housing requirement	11.76%	7.35%	17.65%	45.59%	17.65%
Loans/grants to potential renters/buyers to increase their purchasing power	15.94%	13.04%	10.14%	52.17%	8.70%
Property tax abatements (reduced/forgiven for a set period)	11.76%	11.76%	17.65%	50.00%	8.82%

Fee waivers (permits, exactions, etc.) for affordable housing	8.70%	10.14%	14.49%	63.77%	2.90%
Sale of government-owned land at below market value for affordable housing creation	8.70%	4.35%	15.94%	65.22%	5.80%
Sale of government-owned buildings at below market value for conversion to affordable housing	11.76%	5.88%	17.65%	51.47%	13.24%
Land assembly and land banking to create suitable lots for affordable housing	13.04%	4.35%	13.04%	62.32%	7.25%
Government-funded infrastructure improvement to encourage affordable housing	7.35%	4.41%	19.12%	66.18%	2.94%

Q19. In your opinion, to what extent might the following forms of leadership by LOCAL GOVERNMENTS help your organization develop affordable housing?

Response Choices	Not Helpful	Small Help	Moderate Help	Large Help	No Opinion
Promotion of affordable housing by local elected officials	5.80%	8.70%	14.49%	71.01%	0%
Partner with housing advocacy groups to raise awareness	8.82%	17.65%	17.65%	54.41%	1.47%
Serve as an active intermediary between developers & citizens	7.35%	23.53%	23.53%	42.65%	2.94%
Cooperate with neighboring jurisdictions to address affordable housing	2.94%	23.53%	27.94%	44.12%	1.47%
Pressure state/federal government to support affordable housing	4.35%	10.14%	11.59%	65.22%	8.70%
Include affordable housing as a goal in the local comprehensive plan	5.80%	7.25%	17.39%	69.57%	0%
Create a task force or committee to address affordable housing	8.70%	21.74%	20.29%	47.83%	1.45%
Establish local housing trust fund to raise public/private money for affordable housing	7.25%	4.35%	8.70%	72.46%	7.25%
Engage local employers on the issue of affordable housing	10.14%	8.70%	20.29%	56.52%	4.35%

Q20. In your opinion, to what extent might the following types of education and outreach by LOCAL GOVERNMENTS help your organization develop affordable housing?

Response Choices	Not Helpful	Small Help	Moderate Help	Large Help	No Opinion
Direct technical assistance to affordable housing developers	16.18%	22.06%	17.65%	39.71%	4.41%
Info related to local, state, federal housing programs	10.29%	23.53%	25.00%	39.71%	1.47%
Info on the local development process	5.80%	20.29%	23.19%	49.28%	1.45%

Assist in identifying available land	5.80%	7.25%	20.29%	65.22%	1.45%
Educate the public about affordable housing	7.25%	13.04%	26.09%	53.62%	0%
Market/promote successful affordable housing projects	5.80%	8.70%	23.19%	59.42%	2.90%
Conduct/disseminate market research on local affordable housing needs	7.25%	10.14%	27.54%	55.07%	0%

Q21. In your opinion, to what extent might the following types of land use and other regulatory actions by LOCAL GOVERNMENTS help your organization develop affordable housing?

Response Choices	Not Helpful	Small Help	Moderate Help	Large Help	No Opinion
Zone more multifamily land	11.76%	11.76%	26.47%	35.29%	14.71%
Density bonus if project has affordable housing	7.25%	10.14%	17.39%	53.62%	11.59%
Lenient standards for street width, sidewalks, other infrastructure	8.70%	20.29%	30.43%	31.88%	8.70%
Zone land for denser development	7.25%	13.04%	28.99%	37.68%	13.04%
Fewer standards for preservation of trees, other vegetation	23.19%	36.23%	21.74%	11.59%	7.25%
Fewer standards for new vegetation/landscaping	23.19%	36.23%	26.09%	8.70%	5.80%
Less stringent sediment/erosion control standards	26.09%	28.99%	27.54%	11.59%	5.80%
Inclusionary zoning requiring a certain % affordable units for most developments	13.04%	11.59%	14.49%	56.52%	4.35%
Inclusionary zoning encouraging (not requiring) a certain % of affordable units	15.94%	21.74%	18.84%	39.13%	4.35%
Flexible standards for lot size, setback	10.14%	24.64%	27.54%	31.88%	5.80%
Flexible standards for building size, footprint	11.59%	27.54%	24.64%	30.43%	5.80%

Q22. Again, to what extent might these additional types of land use and other regulatory actions by LOCAL GOVERNMENTS help your organization develop affordable housing?

Response Choices	Not Helpful	Small Help	Moderate Help	Large Help	No Opinion
Reduced parking requirements	21.74%	23.19%	24.64%	23.19%	7.25%
Less open space/green space required	20.59%	23.53%	30.88%	17.65%	7.35%
Flexible design guidelines	14.93%	19.40%	28.36%	32.84%	4.48%
Allow single room occupancy projects	20.29%	18.84%	11.59%	14.49%	34.78%
Less stringent local environmental standards (e.g., stream buffers, slope protection)	18.84%	31.88%	28.99%	13.04%	7.25%
Relaxed stormwater management standards	17.39%	28.99%	30.43%	15.94%	7.25%

Overlay to allow use by right for affordable housing in all zoning districts	11.59%	17.39%	20.29%	42.03%	8.70%
Do not take into consideration proximity to other affordable housing	13.24%	25.00%	25.00%	26.47%	10.29%
Allow accessory dwelling units (i.e., "granny flats")	17.39%	26.09%	8.70%	14.49%	33.33%

Q23. In your opinion, to what extent might the following types of administrative processes by LOCAL GOVERNMENTS help your organization develop affordable housing?

Response Choices	Not Helpful	Small Help	Moderate Help	Large Help	No Opinion
Fee-in-lieu payments as alternative to certain amenities	13.04%	28.99%	17.39%	21.74%	18.84%
Sliding scale for fees/exactions based on unit size	7.35%	26.47%	23.53%	30.88%	11.76%
Fast track review for affordable housing	8.70%	13.04%	20.29%	52.17%	5.80%
Special review team for affordable housing	13.04%	11.59%	26.09%	43.48%	5.80%
Reduce number of public hearings needed for plan approval	8.82%	10.29%	27.94%	44.12%	8.82%
Make development review process more consistent/predictable	8.70%	13.04%	26.09%	44.93%	7.25%
Improve coordination of departments involved in review (e.g. concurrent review by multiple departments)	10.14%	13.04%	26.09%	44.93%	5.80%
Develop online tool to monitor status of applications	7.25%	18.84%	26.09%	37.68%	10.14%
Create "one-stop" permitting center for all questions/submittals	5.80%	13.04%	17.39%	55.07%	8.70%

Q24. What other tools and strategies could LOCAL GOVERNMENTS pursue that might better enable your organization to develop affordable housing? (Please provide a brief explanation.)
[Answers not provided here due to space limitations.]

Q25. How would you rank the following factors in terms of their impact on your organization's ability to build affordable housing? (Please rank the choices in order from 1 to 6, with 1 being the most important factor.)

Response Choices	Mean Score (lower = more important)
Federal government policies and programs	3.26
State government policies and programs	3.26
Local government (county or municipal) policies and programs	2.64
Market forces	3.41
Your organization's internal capabilities (financial, staffing and other)	3.13
Other factors	5.13

Q26. If you have any other relevant information to share, please do so below.
[Answers not provided here due to space limitations.]

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