### Smart Growth Self-Assessment for Rural Communities

### *Section VII: Meet Housing Needs for Different Ages and Incomes*

### *This tool is part of the Smart Growth Self-Assessment for Rural Communities, developed by the U.S. Environmental Protection Agency. EPA suggests that communities using this tool complete Section I: “Revitalize Village and Town Centers,” before filling out other sections. For more information and the tool’s other sections, see* *<https://www.epa.gov/smartgrowth/smart-growth-self-assessment-rural-communities>.*

Providing a wide range of housing types in the same neighborhood and close to shops, jobs, parks, medical care, and schools helps people drive less and buy or rent housing that meets their needs within their budget. Providing a mix of housing also helps communities retain residents who want to age in place, while attracting families who might have different housing needs. Increased housing options also help communities maintain a vacation- or recreation-based economy while keeping housing affordable for local residents. These types of neighborhoods can also engender more social interaction between people of different backgrounds and incomes. Communities can accomplish these goals by allowing accessory dwelling units in residential neighborhoods and more development downtown.

| Goal: Meet Housing Needs for Different Ages and Incomes*[[1]](#footnote-1)* | Adopted? | Add or Improve? | Context [[2]](#footnote-2) |
| --- | --- | --- | --- |
| *Expediting Local Government Processing of Affordable Housing Proposals* |  |  |  |
| Do codes expedite processing of affordable housing developments? |  |  |  |
| Strategy 1: Expedited permit review and/or reduced development fees for projects that incorporate affordable housing near existing town centers.[[3]](#footnote-3) *[Enter optional notes in gray boxes for all strategies]* |[ ] [ ]  1,2,3 |
| Strategy 2: Older adult housing developments receive expedited permit review and/or reduced development fees.[[4]](#footnote-4)  |[ ] [ ]  1,2,3 |
| ***Providing Incentives and Removing Barriers to Affordable Housing Development*** |  |  |  |
| **Do codes provide incentives for affordable housing developments?** |  |  |  |
| Strategy 3: Incentives encourage owner investment in older or historic apartment buildings or homes.[[5]](#footnote-5),[[6]](#footnote-6),[[7]](#footnote-7)  |[ ] [ ]  1,2,3 |
| Strategy 4: Carefully evaluate building code requirements that increase construction costs (such as requirements pertaining to exterior materials).  |[ ] [ ]  1,2,3 |
| Strategy 5: Locate affordable housing in village and town centers to give residents easier access to jobs, stores, services, and amenities.[[8]](#footnote-8)  |[ ] [ ]  1,2 |
| ***Supporting Development of Affordable Housing for Older Adults*** |  |  |  |
| **Do codes facilitate housing types that accommodate older adults?** |  |  |  |
| Strategy 6: Allow accessory units in single-family residential areas.[[9]](#footnote-9)  |[ ] [ ]  1,2,3 |
| Strategy 7: Allow age-restricted communities, including facilities with varying levels of care.[[10]](#footnote-10)  |[ ] [ ]  1,2,3 |
| Strategy 8: Allow elder cohousing development and retrofitting buildings for cohousing.[[11]](#footnote-11)  |[ ] [ ]  1,2,3 |
| **Do codes require ADA accessibility?** |  |  |  |
| Strategy 9: Commercial and residential properties are accessible by wheelchair, which encourages “visitability.”[[12]](#footnote-12)  |[ ] [ ]  1,2,3 |
| Strategy 10: Codes identify the concept of universal design in new buildings, calling for features that allow everyone, regardless of age, ability, or circumstance, to live in or use the building.[[13]](#footnote-13)  |[ ] [ ]  1,2,3 |
| ***Allowing a Mix of Housing Types and Lot Sizes*** |  |  |  |
| **Do codes allow a wide range of housing types?**  |  |  |  |
| Strategy 11: Codes allow townhomes.[[14]](#footnote-14)  |[ ] [ ]  1,2 |
| Strategy 12: Codes allow two-family housing units.[[15]](#footnote-15)  |[ ] [ ]  1,2,3 |
| Strategy 13: Codes allow multifamily housing in villages and town centers.[[16]](#footnote-16)  |[ ] [ ]  1,2,3 |
| Strategy 14: Allow manufactured homes in all zones where residential uses are allowed.[[17]](#footnote-17)  |[ ] [ ]  1,2,3 |
| Strategy 15: Allow home-sharing[[18]](#footnote-18) on single-family lots.  |[ ] [ ]  1,2,3 |
| Strategy 16: Zoning encourages a mix of housing types and sizes to accommodate households with a wide range of income levels.[[19]](#footnote-19)  |[ ] [ ]  1,2,3 |
| **Do codes allow varied lot and dwelling unit sizes?** |  |  |  |
| Strategy 17: Reduce or eliminate minimum single-family lot sizes.  |[ ] [ ]  1,2,3 |
| Strategy 18: Reduce or eliminate multifamily development parking requirements in pedestrian-oriented districts such as town and village centers.[[20]](#footnote-20)  |[ ] [ ]  1,2 |
| Strategy 19: Codes encourage a variety of dwelling unit sizes to allow smaller, affordable units.[[21]](#footnote-21),[[22]](#footnote-22)  |[ ] [ ]  1,2,3 |
| ***Allowing a Mix of Uses in New Development*** |  |  |  |
| **Do codes allow a mix of uses?** |  |  |  |
| Strategy 20: Zoning regulations allow residential units above commercial uses in appropriate districts.[[23]](#footnote-23)  |[ ] [ ]  1,2 |
| Strategy 21: Zoning regulations allow residential units by right in commercial districts.[[24]](#footnote-24)  |[ ] [ ]  1,2 |
| *Meeting Housing Needs Through Comprehensive Plans and Local Government Policies* |  |  |  |
| Do new developments for older adults consider access to everyday needs? |  |  |  |
| Strategy 22: Older adult housing developments are encouraged in locations where residents can reach shops, amenities, and services by walking or taking transit.[[25]](#footnote-25)  |[ ] [ ]  1,2,3 |
| **Are there programs to inventory locations of new affordable housing developments?** |  |  |  |
| Strategy 23: Publicly owned land is identified that could be used for affordable homes.[[26]](#footnote-26),[[27]](#footnote-27)  |[ ] [ ]  1,2,3 |
| Strategy 24: Affordable homes are encouraged in locations near employment centers and with good transit access to reduce residents’ transportation costs.[[28]](#footnote-28)  |[ ] [ ]  1,2 |
| **Does the local government encourage more rental housing to meet demand?** |  |  |  |
| Strategy 25: The local government encourages inclusion of affordable units in new market-rate rental housing to increase the supply and reduce rents.[[29]](#footnote-29)  |[ ] [ ]  1,2,3 |
| *Meeting Housing Needs Through Programs and Services* |  |  |  |
| Are tax incentive programs available? |  |  |  |
| Strategy 26: The local government offers property tax abatements, rehabilitation funding, and/or other financial support to existing mixed-income rental housing in return for a commitment to affordable rent levels.[[30]](#footnote-30)  |[ ] [ ]  1,2,3 |
| Strategy 27: A property tax abatement program is available for lower-income homeowners.[[31]](#footnote-31)  |[ ] [ ]  1,2,3 |
| Strategy 28: Affordable housing developments receive support applying for Low Income Housing Tax Credits.[[32]](#footnote-32)  |[ ] [ ]  1,2,3 |
| **Are there educational or technical assistance programs that help residents buy a home?** |  |  |  |
| Strategy 29: Homebuyer education programs are available.[[33]](#footnote-33) |[ ] [ ]  1,2,3 |
| Strategy 30: Provide support for nonprofit housing organizations that address housing needs, affordability, provide education and training for renters and first time homebuyers, etc.[[34]](#footnote-34)  |[ ] [ ]  1,2,3 |
| Strategy 31: A homeowner assistance program helps owners comply with code enforcement requirements if they cannot afford to comply on their own.[[35]](#footnote-35)  |[ ] [ ]  1,2,3 |
| **Are there programs that increase the supply of affordable housing stock?** |  |  |  |
| Strategy 32: A rehabilitation program invests funds in older housing stock while preserving its architectural integrity.[[36]](#footnote-36)  |[ ] [ ]  1,2,3 |
| Strategy 33: The local government encourages churches and civic institutions to identify land they own that could be used for affordable housing.[[37]](#footnote-37)  |[ ] [ ]  1,2,3 |
| Strategy 34: A home-sharing program allows older adults to identify people who live in centrally located, walkable, and mixed-use places near transit, and are interested in leasing space in their homes.[[38]](#footnote-38)  |[ ] [ ]  1,2 |

1. EPA’s smart growth website has a page with more information and resources on smart growth and affordable housing: (<http://www.epa.gov/smartgrowth/topics/ah.htm>). [↑](#footnote-ref-1)
2. Self-assessment topics and recommendations apply to one or more of the following scales: 1 – large town/small city (population of approximately 10,000 or greater); 2 - village/small town (population typically under 10,000) 3 – rural (very low density places, working lands, and natural areas outside of towns, villages, and cities). [↑](#footnote-ref-2)
3. Fort Collins, Colorado Affordable Housing Programs (<http://www.fcgov.com/socialsustainability/other.php>). [↑](#footnote-ref-3)
4. Gardena, California Senior Citizen Housing Incentives (<http://www.codepublishing.com/CA/Gardena/mobile/?pg=Gardena18/Gardena1843.html>). [↑](#footnote-ref-4)
5. For more strategies to encourage reinvestment in historic buildings, please see the “Preserve Historic and Cultural Resources” tool section. [↑](#footnote-ref-5)
6. Gresham, Oregon Apartment Rehabilitation Grant Program (<http://greshamoregon.gov/city/city-departments/urban-renewal/grant-programs/template.aspx?id=7308>). [↑](#footnote-ref-6)
7. Westminster, Maryland 2009 Comprehensive Plan: Housing & Neighborhood Revitalization (<http://www.westgov.com/162/Comprehensive-Plan>). [↑](#footnote-ref-7)
8. Altamonte Springs City Plan 2030: Housing Element (<http://www.altamonte.org/index.aspx?NID=410>). [↑](#footnote-ref-8)
9. Medford, Oregon: Accessory Dwelling Units (<http://www.ci.medford.or.us/Code.asp?CodeID=3942>). [↑](#footnote-ref-9)
10. East Norriton, Pensylvania. Creation of Age-Targeted Residential District (<http://www.eastnorritontwp.org/home/resources/ordinances/ordinances-400-present.aspx>). [↑](#footnote-ref-10)
11. The Cohousing Association of the United States provides information about cohousing on its website: (<http://www.cohousing.org/what_is_cohousing>). [↑](#footnote-ref-11)
12. The Access Board's ADA Standards are available at its website: (<http://www.access-board.gov/guidelines-and-standards/buildings-and-sites/about-the-ada-standards>). [↑](#footnote-ref-12)
13. North Carolina State University’s Center for Universal Design provides resources on universal design: (<http://www.ncsu.edu/ncsu/design/cud/quicklinks_ql/qlquicklinks.htm>). [↑](#footnote-ref-13)
14. Belgrade, Montana Zoning Ordinance: Townhouse Standards (<http://ci.belgrade.mt.us/zoning/11-32.htm>). [↑](#footnote-ref-14)
15. Keller, Texas Zoning Districts (<http://www.cityofkeller.com/index.aspx?page=531>). [↑](#footnote-ref-15)
16. Pierce County, Washington Development Regulations (<https://www.co.pierce.wa.us/DocumentCenter/View/5333>). [↑](#footnote-ref-16)
17. Longview, Washington Manufactured Homes permitted in all Single Family Districts (<http://www.codepublishing.com/wa/longview/html/Longview16/Longview1638.html>). [↑](#footnote-ref-17)
18. Home-sharing is generally defined as people who are not from the same immediate family living in one house. Many towns, especially college towns, restrict unrelated people from living together to prevent student housing from taking over neighborhoods. Communities should implement this practice with an understanding of how shared housing is affected. The National Shared Housing Resource Center provides additional information about shared housing: ([http://nationalsharedhousing.org](http://nationalsharedhousing.org/)). [↑](#footnote-ref-18)
19. Mendocino County, California General Plan: Housing Element - a required element designed to facilitate the development of housing capable of meeting the needs of all County residents (<http://www.co.mendocino.ca.us/planning/plans/planGeneralTOC.htm>). [↑](#footnote-ref-19)
20. Niwot, Colorado Rural Community District (<http://www.bouldercounty.org/property/build/pages/lucodeupdatedc120004.aspx>). [↑](#footnote-ref-20)
21. Albemarle County, Virginia Neighborhood Model: Mixture of Housing Types and Affordability (<http://www.albemarle.org/department.asp?department=cdd&relpage=3981>). [↑](#footnote-ref-21)
22. Sacramento, California Mixed Income Housing Ordinance (<http://www.shra.org/Housing/MultifamilyHousing/InclusionaryHousing.aspx>). [↑](#footnote-ref-22)
23. Wake Forest, North Carolina Unified Development Ordinance Handbook (<http://www.wakeforestnc.gov/planning.aspx>). [↑](#footnote-ref-23)
24. Montgomery County, Maryland Commercial Residential Zones (<http://www.montgomeryplanning.org/development/com_res_zones.shtm>). [↑](#footnote-ref-24)
25. Atlanta Regional Commission’s Lifelong Communities Program (<http://www.atlantaregional.com/aging-resources/lifelong-communities>). [↑](#footnote-ref-25)
26. Center for Housing Policy. Prioritize the use of suitable publicly-owned land for affordable homes (<http://www.housingpolicy.org/toolbox/strategy/policies/public_land.html?tierid=157>). [↑](#footnote-ref-26)
27. Washington State Legislature. Affordable Housing – Inventory of State-Owned Land (<http://apps.leg.wa.gov/RCW/default.aspx?cite=43.63A.510>). [↑](#footnote-ref-27)
28. The Center for Neighborhood Technology’s Housing + Transportation Affordability Index provides information on the combined cost of transportation and housing for several regions across the United States. More information on the index is available on their website: (<http://htaindex.cnt.org/about/>). [↑](#footnote-ref-28)
29. Minnesota House of Representatives. Tools for Increasing and Preserving the Current Supply of Affordable Rental Housing (<http://www.house.leg.state.mn.us/fiscal/moneymatters.asp>). [↑](#footnote-ref-29)
30. Buncombe County, North Carolina Workforce Housing Incentive Policy for Rental Development (<http://www.buncombecounty.org/Governing/Depts/Planning/Housing.aspx>). [↑](#footnote-ref-30)
31. New Hampshire Low and Moderate Income Homeowner’s Property Tax Relief Program (<http://revenue.nh.gov/assistance/low-moderate.htm>). [↑](#footnote-ref-31)
32. Michigan State Housing Development Authority. Low Income Housing Tax Credits ([http://www.michigan.gov/mshda/0,1607,7-141-5587\_5601---,00.html](http://www.michigan.gov/mshda/0%2C1607%2C7-141-5587_5601---%2C00.html)). [↑](#footnote-ref-32)
33. Neighborhood Housing Services of San Antonio, Texas. Home Buyer Education Program (<http://www.nhsofsa.org/en/home-buyer-resources/homebuyer-education-program.aspx>). [↑](#footnote-ref-33)
34. Washtenaw County, Michigan Housing Education Partners (<http://www.ewashtenaw.org/government/departments/community-and-economic-development/housing-and-community-infrastructure/home-buyer-program/whep/Homebuyer%20Education%20Program>). [↑](#footnote-ref-34)
35. Upper Darby Township, Pennsylvania Homeowner Improvement Code Compliance Program: Guidelines and Procedures (<http://www.upperdarby.org/Gov/Community_Development/HICCP.html>). [↑](#footnote-ref-35)
36. Cary, North Carolina’s Housing Rehabilitation Program provides federal funds to assist residential property owners to undertake home repairs and improvements (<http://www.townofcary.org/Departments/Planning_Department/Housing/Affordable_Housing_Initiative/Housing_Rehabilitation_Program.htm>). [↑](#footnote-ref-36)
37. MWCOG Washington Area Housing Partnership: Toolkits for Affordable Housing Advocacy and Development (<http://www.wahpdc.org/>). [↑](#footnote-ref-37)
38. New Orleans, Louisiana: The Shared Housing of New Orleans program helps elderly and disabled individuals stay out of nursing homes (<http://sharedhousingofneworleans.org/>). [↑](#footnote-ref-38)