Across the country, communities are reducing regulatory barriers to affordable housing. New Jersey’s new housing rehabilitation code cuts the cost of rehab by 25 percent while increasing rehab activity by a like amount. Berkeley, California operates a one-stop permit center that reduces the time required to review development projects, thus alleviating a major problem faced by developers.

Promising examples like these are outlined in a major new HUD report titled “Why Not In Our Community?” Removing Barriers to Affordable Housing. The report is an update to the 1991 Report of the Advisory Commission on Regulatory Barriers to Affordable Housing, also commonly known as the Kemp Commission report.

In releasing “Why Not in Our Community?”, Housing and Urban Development Secretary Alphonso Jackson said, “This report speaks directly to the problems facing many hard-working families struggling to find a home they can afford in the community of their choice. It’s for these families that HUD and local communities are working together to remove unnecessary, redundant, and burdensome regulations that serve no other purpose than to artificially drive up the cost of housing.”

HUD’s commitment to reducing barriers to affordable housing began in earnest in March 1990, when then Secretary Jack Kemp appointed a 22-member Commission on Regulatory Barriers to Affordable Housing “Not In My Back Yard”: Removing Barriers to Affordable Housing, also commonly known as the Kemp Commission report.

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Across America, communities are taking up the challenge of developing affordable housing. In some instances, this has meant trading design aesthetics for rapid construction and lower costs. Places like Springfield, Missouri have taken a more balanced approach by instituting design guidelines that do a better job of blending affordable housing into the existing community aesthetic. In the process, they're achieving a positive return on their investment through pride of ownership and increased equity.

Like many communities across America, Springfield, with a population of over 150,000, is a HUD entitlement recipient. Assisting low- to moderate-income families with housing needs is a significant part of the City’s Consolidated Plan. Programs developed in the mid 1980s provide low to 0 percent interest-deferred loans for the rehabilitation of existing owner-occupied units, as well as for the rehabilitation of existing affordable rental housing units and construction of new affordable rental units.

These activities target specific census tracts containing a high percentage of substandard housing stock and low- to moderate-income residents. Springfield’s low-interest loan programs provide funding to address the most essential deferred maintenance issues, while meeting basic code compliance requirements and providing for decent, safe, and sanitary housing.

Because Springfield’s affordable housing programs have resulted in underutilized lots or dilapidated houses being replaced with new and rehabilitated housing stock, they have traditionally enjoyed broad community support. The common perception has been that any new housing stock was good for the neighborhood, regardless of how it looked. As Springfield has evolved, so too have community expectations.

As more affordable housing units have been constructed, an increasing number of residents have come to question whether these units are truly a benefit to the community as a whole. Many of the questions being asked are based on the relative quality of design in comparison to other single- and multi-family homes in the area. In an effort to meet the objective of providing affordable housing, the City’s loan programs were funding infill rental housing that was often inexpensive, contemporary in style, cheap to build, and insensitive to the character of the surrounding neighborhoods. The result has been affordable housing units that clearly stand out from the crowd… but for all the wrong reasons. Residents expressed concern that these units would lower their property values and increase rental development/renter population.

In the fall of 2002, the Springfield City Council responded by authorizing the use of basic design guidelines — the Residential Infill and Rehabilitation Guidelines (For Single-Family and Duplex Development). The purpose of these basic Guidelines is to promote the rehabilitation and design of single-family residential and duplex developments located within established neighborhoods in a manner that’s compatible with surrounding single-family housing styles, and to promote specific design elements that are beneficial to the health of affected neighborhoods.

Since implementing the Guidelines, the City has continued to use its low-interest loan programs to fund several owner-occupied rehabilitation projects and the construction of new rental housing units. These
It can be argued that the 20th Century Civil Rights Movement got its start in 1905 in Western New York and neighboring Fort Erie, Canada. An African-American organization created there espoused for the first time a modern program of uncompromising protest and demand for change. Dubbed the Niagara Movement because of its place of origin, the group was composed of 59 leading African-American intellectuals, writers, newspapermen, and activists.

The purpose of the Movement was to fight racial discrimination in the U.S. It was significant because it laid the cornerstone for the modern civil rights movement. The Niagara Movement also chartered the course for the creation of the National Association for the Advancement of Colored People (NAACP), which was formally established on February 12, 1909. The Niagara Movement founders of the Niagara Movement stood for voting rights, higher education, freedom of speech, and first-class citizenship for African-Americans.

W. E. B. DuBois (1868 – 1963) was the driving force behind the Movement. He was the first African-American to earn a Ph.D. from Harvard, held a professorship at Atlanta University, and was widely recognized as one of the leading black intellectuals of his time. It was DuBois who predicted that the great issue of the coming century was going to be “the problem of the color line.”

While the Niagara Movement lasted only a few years and never had more than 200 active members, its lingering effects were tremendous. In fact, the impact of the Niagara Movement is still being felt to this day.

On February 15, the Birmingham, Alabama HUD Field Office celebrated African-American History Month by hosting a celebration to commemorate the Niagara Movement. The program was developed in accordance with this year’s national theme — “The Niagara Movement: Black Protest Reborn — 1905 – 2005.” The HUD Field Office Program featured artistic performances as well as guest speakers. The Honorable Judge Helen Shores Lee served as the keynote speaker.

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single-family and duplex projects incorporate traditional designs that are compatible with the surrounding housing styles. In addition, the Guidelines require the incorporation of design elements, such as front porches, thus promoting a streetscape that encourages pedestrian activity and interaction. At a recent open house, responses from neighbors, neighborhood organizations, developers, and City Building Department staff exceeded all expectations of acceptance. While not eliminating resistance altogether, use of the Guidelines has shrunk the NIMBY (Not In My Back Yard) banner that’s often raised in response to affordable housing down to the size of a postcard.

During and following the construction of these new design-driven units, the City has received requests from other developers interested in acquiring houses and parcels for (re)development that are in close proximity to City-funded affordable housing projects. Further, citizens who previously called on a routine basis to complain about neighborhood conditions have now contacted City staff to thank them for removing a blight and saving their neighborhood. Renewed interest in infill development in distressed areas is now at an all-time high.

For developers of affordable housing, the questions are always the same – how much will design requirements add to project costs, and why should they spend more if rent amounts stay the same? The preliminary results of Springfield’s completed projects reveal that if design-related costs increase project costs at all, they typically add no more than 2 to 3 percent to the overall cost. However, the earned...
The University of Arkansas at Pine Bluff (UAPB) is one of only two higher education institutions in the State of Arkansas with a land-grant mission. It’s also the second-oldest state-supported higher learning facility in Arkansas. Because of both its historic status and its institutional impact on the Mid-South Delta region, UAPB is often referred to as the “Flagship of the Delta.”

UAPB serves the State of Arkansas and the nation with a focus on teaching, research, and outreach. Key to UAPB’s outreach mission is its community economic development efforts. These efforts are spearheaded through the Economic Research and Development Center (ERDC)—a department of the School of Business and Management. The ERDC’s leadership has ensured that the University plays an active role in the Historically Black Colleges and University (HBCU) programs of several federal agencies, including the one managed by the U.S. Department of Housing and Urban Development.

HUD’s HBCU program is designed to help historically black colleges and universities expand their role and their effectiveness in addressing their communities’ neighborhood revitalization, housing, and economic development needs. The HBCU program funds grantees to carry out projects designed to benefit low- and moderate-income residents, to prevent or eliminate slums and blight, and to meet urgent community development needs in their localities. Eligible activities are the same as those eligible under the Community Development Block Grant (CDBG) program. These include, but are not limited to, acquiring real property, supporting site clearance and demolition efforts, rehabilitating residential and commercial structures, providing direct homeownership assistance to low- and moderate-income persons, public facilities improvements, helping to establish or expand micro-enterprises, providing assistance to community-based development organizations, establishing community development corporations to undertake eligible activities, and covering or defraying planning and administrative costs related to grant-funded activities.

Since receiving the initial HUD-HBCU grant in 1993, the Economic Research and Development Center has been active in programs that serve to revitalize north Pine Bluff and University Park—the area surrounding the campus. A new neighborhood grocery store is the most recent example of HBCU investment in community economic development.

Located in UAPB Plaza, Thomas Grocery and Gifts officially opened its doors in December 2004. The new grocery fills a void in basic services that existed in the neighborhood for over two decades. The business was seeded using HBCU funds and matched with private capital from the owners.

Thomas Grocery and Gifts exemplifies the University’s use of HBCU funds in supporting the economic development of its community.

The current location of Thomas Grocery and Gifts is also significant, in that the site was purchased under a previous HUD-HBCU grant initiative. In 2002, UAPB purchased the five-acre site, which is located just 2½ blocks from the main campus and approximately ¼ mile from its newly constructed football stadium. The property was an under-utilized commercial complex consisting of two metal buildings with approximately 17,000 square feet of office/retail space divided into eight suites. At the time of purchase, the complex had a 75 percent vacancy rate. Today, the site serves as the home of the UAPB Workforce Center, Pine Bluff Weed and Seed, ANCo, and now Thomas Grocery and Gifts. In addition, the site will soon feature the addition of the Family CDC Thrift store, and discussions are currently underway to relocate AM&N Credit Union.

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commission to investigate the nature and extent of regulatory barriers to affordable housing. The Advisory Commission on Regulatory Barriers to Affordable Housing grappled with this issue for more than a year before releasing its final report in July 1991.

"Not In My Back Yard": Removing Barriers to Affordable Housing focused on the challenge that confronted millions of Americans on a daily basis—finding a home they could afford. The report recognized government as a major contributing factor in denying housing opportunities, raising costs, and restricting supply through exclusionary, discriminatory, and unnecessary regulations. In addition to the NIMBY effect, the report highlighted zoning requirements, building codes, and permitting procedures as obstacles to affordable housing in many communities.

Since the release of the 1991 report, HUD has continuously supported research efforts to implement many of the Advisory Commission’s recommendations, including a five-year research effort that developed model state planning and zoning enabling legislation and a new model rehabilitation code that can significantly reduce the cost of rehabilitating housing.

In August 2002, HUD responded to a call from Congress by creating the Regulatory Barriers Clearinghouse (www.regbarriers.org), a national Web-based forum that provides state and local governments, developers, planners, and others with access to regulatory reform strategies and other resources to address the unique housing challenges that communities are facing today. There are now over 3,000 records in the Clearinghouse’s searchable database; many of these are linked to actual regulations and ordinances that states and localities have put in place to encourage development and rehabilitation of affordable housing.

To focus more attention on the need for regulatory reform, HUD launched America’s Affordable Communities Initiative in June 2003. This Department-wide effort helps communities across America identify and overcome regulatory barriers to affordable housing. This commitment continues under the leadership of Secretary Jackson, and is among the Department’s top priorities: to better define the problem and to educate the American people on the challenges we face as a nation in ensuring an adequate supply of affordable housing. For more information on HUD’s America’s Affordable Communities Initiative, visit www.hud.gov/affordablecommunities.

HUD has also led by example by publishing a Federal Register notice seeking the assistance of state and local governments, public housing agencies, state finance agencies, nonprofit organizations, and the public in identifying HUD regulations that present barriers to affordable housing. HUD’s response to these comments will be published in the Federal Register. Secretary Jackson also launched Operation Regnet, a Department-wide effort to review existing rules, major handbooks, funding notices, and other notices to determine whether they constitute barriers to affordable housing.

In addition, funding applicants can now earn a higher score in the grant evaluation process if they respond to questions on their local regulatory environment and demonstrate successful reform efforts within their jurisdictions. Secretary Jackson has announced an Affordable Communities Awards program to recognize successful state and local efforts in reducing barriers to affordable housing. HUD will continue to expand its research efforts in this area, including developing analytical tools and sponsoring conferences.

As a result of this work, significant progress is being made toward removing regulatory barriers. However, the battle is far from over. According to HUD’s report "Why Not In Our Community?", recent research confirms that there is still work to be done in removing regulatory barriers. As suburban regions and some rural communities try to limit population growth, regulatory barriers to the development of market rate, rental, and affordable housing are becoming more widespread. Many of the barriers to affordable housing cited in HUD’s 1991 report still exist today, including:

- Increased complexity of environmental regulations;
- Misuse of smart growth;
- NIMBYism;
- Expansion of impact fees; and
- Restrictive building codes and regulatory impediments to rehabilitation and infill development.

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value in terms of increased property value and equity is approximately 5 percent over contemporary infill construction styles, providing an instant 2.5 percent (or better) gain in property equity. In addition, tenants of these developments seem to be taking much more pride in their housing, which equals fewer associated overhead costs.

Springfield has found that there are many ways to measure design value. First, good design promotes neighborhood unity through continued growth, regardless of whether the properties are rented or owner occupied. In addition, the sense of neighborhood pride associated with quality infill is something that only those directly affected by it are able to describe. Indeed, it is becoming increasingly common for residents surrounding City-funded affordable housing projects to tell City staff that they are very proud of what is happening on “their” street, and they often invite others to stop by for a look. And while there has yet to be any hard data to support

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**Three HUD-Sponsored Programs Helping to Promote Affordable Housing Design**

**National Building Museum Exhibit—Affordable Housing: Designing an American Asset**

This exhibit profiles 18 projects from across the nation that demonstrate that well-designed developments can offer new opportunities for the least wealthy Americans, while creating real value as assets for their surrounding communities. The projects demonstrate that America’s architects are increasingly creating affordable housing that is durable, environmentally sensitive, comfortable, attractive, and economical to maintain. The exhibit is traveling through March 2007. Upcoming dates and locations include:

- June 4, 2005 – July 31, 2005: Chicago Architecture Foundation, Chicago, IL
- August 20, 2005 – October 16, 2005: Lyceum, Hartford, CT

For more information, visit [www.nbm.org](http://www.nbm.org)

**The Partnership for Advancing Housing Technology (PATH) Concept Home**

The Concept Home, PATH’s latest effort to encourage innovation in the housing industry, illustrates advanced construction principles. The Concept Home represents a long-term, multi-part initiative that combines forward-thinking technological innovations with consideration of the American family’s needs and the American homebuilding industry’s potential.

The Concept Home demonstrates a high quality, affordable home that can be built in 20 days. It can accommodate changing lifestyles, adapt to technological advances, be easily repaired and remodeled, and even looks custom-built.

An architectural model of the home was created to demonstrate these concepts. The model will be displayed on March 23 in Baltimore at Building Mart as part of the Maryland Homebuilder’s Association Meeting, and from May 31 – June 3 at the Pacific Coast Building Conference in San Francisco.

For more information, visit [www.pathnet.org](http://www.pathnet.org)

**HUD’s Affordable Housing Design Advisor**

HUD’s Office of Policy Development and Research was an early and enthusiastic sponsor of a resource known as the Affordable Housing Design Advisor. The Advisor is a website that brings together experiences and ideas from successful affordable housing projects all over the country, and the people who develop, design, and build them.

The Affordable Housing Design Advisor has been developed to help anyone involved in the production of affordable housing achieve better design quality. It is full of useful—and usable—information that can be accessed in a variety of ways. For more information, visit the Advisor site at [www.designadvisor.org](http://www.designadvisor.org).
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Springfield's design guidelines require traditional building form to be maintained during city-funded rehabilitation, as shown at left.

subjective observation, surrounding property values may soon be on the rise. One thing that's obvious to both the developers and owners who have first-hand experience in the marriage of affordable and high quality design is the renewed sense of pride in their properties. It is not uncommon to hear developers say they are very proud to own affordable housing property funded through the City of Springfield's Loan Programs, and to play an active role in making NIMBYism a thing of the past.

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to the site and expand its services to the residents of University Park.

Through funding provided by the HUD-HBCU program and by local, state, and private sources, UAPB (through its Economic Research and Development Center) has made significant strides in the areas of housing, infrastructure, small business development, and educational enhancement. The University's HUD-HBCU initiatives have been the result of successful partnerships with several agencies and organizations, including the City of Pine Bluff, community-based organizations, local school districts, and other civic and faith-based organizations. Current projects include the joint development of a 'super block' housing development in University Park, a minority empowerment business support incubator in downtown Pine Bluff, and a community/UAPB neighborhood medical complex.

For additional information on programs of the Economic Research and Development Center of the University of Arkansas at Pine Bluff, please contact Mr. Henry A. Golatt or Mr. Jeffery Pulliam at 870.575.8030. For more information on HUD's Historically Black Colleges and Universities program, visit HUD's Office of University Partnerships (OUP) website at www.oup.org/about/hbcu.html.

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"Why Not In Our Community?" describes these trends and focuses on the successful efforts of several states to overcome these types of barriers. For example, Idaho now requires municipalities to permit manufactured homes in residential areas. Illinois requires an analysis of the impact on affordable housing of every bill that potentially impacts the cost of constructing, purchasing, owning, or selling a single-family residence.

There's also progress being seen at the local level. For example, New York City recently announced a comprehensive strategy for overhauling the city's outdated building code, zoning process, developing city-owned property for affordable housing that the city has usually sold at auction, and streamlining the approval process.

For teachers, firefighters, police officers, nurses, service workers and others, removing barriers is critical to meeting their housing needs. By reducing or eliminating the barriers to affordable housing, millions of American families will be able to buy or rent suitable housing that they otherwise could not afford.

To obtain a copy of the report "Why Not In Our Community?" Removing Barriers to Affordable Housing visit www.huduser.org/publications/affhsg/whynotourComm.html.
PD&R’s new publication, Building the Organizations that Build Communities: Strengthening the Capacity of Faith- and Community-Based Development Organizations, gathers 17 papers in a compendium that examines many of the key issues faced by those seeking to expand the capacity of faith- and community-based organizations. This article will present highlights drawn from this compendium and will discuss HUD’s current faith- and community-based initiatives.

The Officer Next Door (OND) and Teacher Next Door (TND) programs were created by HUD to strengthen America’s communities by encouraging law enforcement officers and schoolteachers to live in low- and moderate-income neighborhoods that have been designated by HUD as Revitalization Zones. At their inception in the late 1990s, HUD anticipated that the OND/TND programs would improve the quality of life in distressed urban communities. One article will present the findings from the recent PD&R publication Officer Next Door (OND) and Teachers Next Door (TND) Program Evaluation, while a companion piece will highlight a case study success story.

The Department of Housing and Urban Development’s Center for Faith-Based and Community Initiatives (CFBCI) launched the “Reaching the Dream” initiative in Portland, Oregon, in June 2003. Through this initiative, CFBCI will provide technical assistance and homeownership training to select faith-based and community organizations (FBCOs) in the cities of Albuquerque, New Mexico; Atlanta, Georgia; Chicago, Illinois; Nashville, Tennessee; and Portland, Oregon. This article will focus on the Atlanta program and the progress it has made over the past few years.