



## Smart Growth and Affordable Housing: A Partnership for Success



### Affordable Housing Crisis Plagues America

More Americans than ever before live in inadequate housing or spend more than half of their monthly income on housing. As the growing population's demand for housing increases, we are failing to provide affordable, convenient options. Strip malls and cookie cutter housing developments do not represent the needs or wishes of most Americans. Suburban sprawl and limited transportation choices often fail to provide affordable housing. Even middle income Americans are feeling the affordable housing crunch as new home prices escalate.

Sprawl pulls investment and the tax base away from existing communities, and forces the expensive construction of new roads, sewer lines and other infrastructure. Smart Growth provides a solution to sprawl and the affordable housing challenge. Fighting sprawl can and should include Smart Growth and affordable housing.

### More Parking, Less Affordable Housing

Requirements for excessive parking force builders to use land for parking rather than compact growth or affordable housing. Sprawl worsens the problem by separating jobs farther from affordable housing and transit, forcing low-income citizens to drive to work. Transit and pedestrian communities reduce the need to build parking spaces or use a car.

**Smart Growth:** Developing a Better Economy, Community, & Environment for Everyone

The Mother Lode Chapter **Smart Growth Checklist** - [Read it here](#)

There is nowhere in the U.S. that a minimum wage worker can afford a 2-bedroom apartment at Fair Market Rent.

Source: National Low Income Housing Coalition

### Gentrification: An Unnecessary Evil

Many residents of inner cities fear revitalization projects. If their community becomes a more desirable place to live because of improved services, accessible jobs, and business opportunities, won't housing prices rise? To prevent gentrification--the displacement of current residents by more affluent newcomers--community members can create a development plan that incorporates inclusionary zoning, fair-share housing, and rent controls to keep housing affordable. Replacement ordinances make sure affordable

housing is not lost in the construction of better communities. Giving all citizens a voice in planning is the key to Smart Growth. Revitalization does not need to drive out low-income residents.

### Smart Growth Can Help Make Housing More Affordable

**Myth:** Land use policies that encourage smart growth drive up housing prices.

**Fact:** The demand for housing is the strongest price determiner. Smart growth programs incorporate affordable housing and inclusionary elements that lower construction costs and broaden housing choices. Well-planned developments reduce the price of housing.

**Myth:** People don't want to live in cities because they prefer the cheap land of the suburbs with large houses and large lots.

**Fact:** Low-density, single use developments promote more traffic congestion and longer commutes to jobs or shopping. Smart Growth provides the friendliness of neighborhoods and the convenience of living locally.

*"Smart Growth is not the cause of high housing costs or affordable housing shortages."*

-National Neighborhood Coalition

## Building a Community for All People

A mixture of housing options, attractive public areas, streets friendly to walkers and bicyclists, and a mixture of available amenities provides a better community than commercial strips and parking lots.



## Team for Fairness: Fight Sprawl and Protect Affordable Housing

Instead of building more big houses in inaccessible sprawling suburbs, communities should revisit the affordable housing possibilities in the urban core. Fixing up abandoned or vacant buildings can provide housing for lower income families. Revitalizing already-used land reduces the need to sprawl onto farms or wetlands and uses compact growth to stop sprawl. Urban neighborhoods were often designed for pedestrian use, so residents won't have to rely on cars to get to jobs or shopping. Redevelopment in cities uses existing resources rather than forcing taxpayers to subsidize the building of new roads or sewer lines. Smart Growth provides housing and transportation choices and limits the costs of sprawl. When citizens combat sprawl and the affordable housing shortage together, they preserve the character of their communities.

"Affordable housing can reduce traffic and improve regional growth. Affordable housing must be a part of any smart growth agenda."  
Source: SprawlWatch: "Affordable Housing."

## Spotlight on Transportation: The Location Efficient Mortgage

In communities with lots of jobs, housing, and accessible public transit, housing prices are often not affordable for low-income folks. However, reducing the need to drive can save up to \$6000 per year. Some banks allow mortgage lenders to count those savings towards the income of people applying for a new

mortgage. Living in a vibrant community with easy transit access just got more affordable! Innovative ideas such as the location-efficient mortgage address the goals of stopping sprawl, providing transportation choices, and protecting affordable housing. With this system, participants live locally, use public transportation, and save money on the cost of a home.

Source: Surface Transportation Policy Project, "Driven to Spend."

## Solutions for Access, Mobility, and Affordability

- Mixed use zoning that locates housing near jobs
- Transit-oriented development that integrates housing with convenient public transit so citizens can reduce their transportation costs
- Public involvement in the planning process that gives low-income and minority individuals chances to participate
- Compact growth to reduce the cost of infrastructure, create a sense of community, and encourage neighborhood walking and biking
- Redevelopment of existing communities to preserve open space
- Reducing public subsidies to sprawl and forcing developers to pay impact fees for infrastructure and service costs
- Fair Share housing to promote neighborhoods, create a vibrant, diverse community, and meet the needs of a variety of income levels
- Inclusionary zoning that provides incentives for affordable housing developments
- Public trust funds to insure equity financing for affordable housing construction