

# HOUSING AFFORDABILITY A TOOLKIT FOR LOCAL ACTIONS

Jeff Levine, AICP

Levine Planning Strategies

[jlevine@levineplans.com](mailto:jlevine@levineplans.com)

Androscoggin Valley Council of Governments Planning Day

November 5, 2020

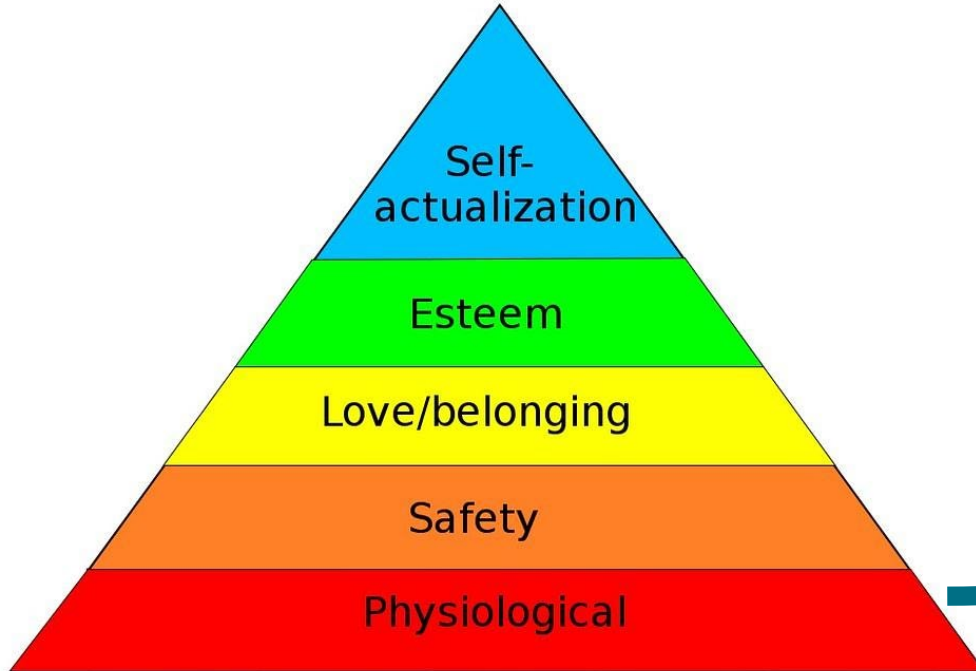


LEVINE PLANNING STRATEGIES

Tools for Building Communities

# Housing First for Public Health: Healthy living starts with a place to live

## Maslow's hierarchy of needs



Physiological=basic needs

- Health
- Food
- Water
- Sleep
- Clothes
- *Shelter*

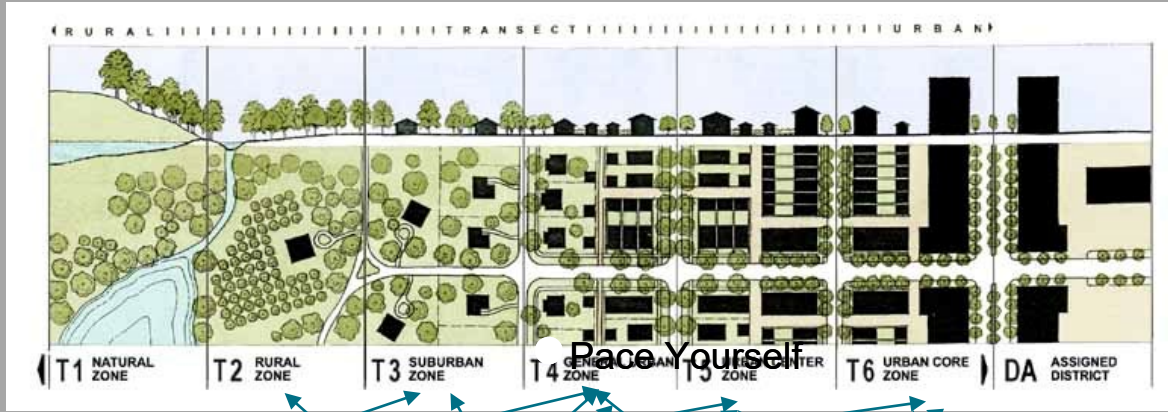
# What is “Affordable Housing”?

- Housing that requires no more than 30% of a household’s income to pay for
- Often the term implies “affordable for lower-income households”
- Prefer the term “below-market affordable housing” for that reason
- Income is often indicated via “Area Median Income” (AMI) - as determined by the federal government
- Programs are often directed at households at 50% of AMI, 60% of AMI or 80% of AMI

## 80% of Area Median Income Figures for Lewiston-Auburn MSA (2020)

County	Household Size							
	1	2	3	4	5	6	7	8
<b>(Androscoggin) Lewiston-Auburn MSA</b>								
Auburn, Durham, Greene, Leeds, Lewiston, Lisbon, Livermore, Livermore Falls, Mechanic Falls, Minot, Poland, Sabattus, Turner, Wales	\$39,150	\$44,750	\$50,350	\$55,900	\$60,400	\$64,850	\$69,350	\$73,800

# Different Solutions for Different Situations



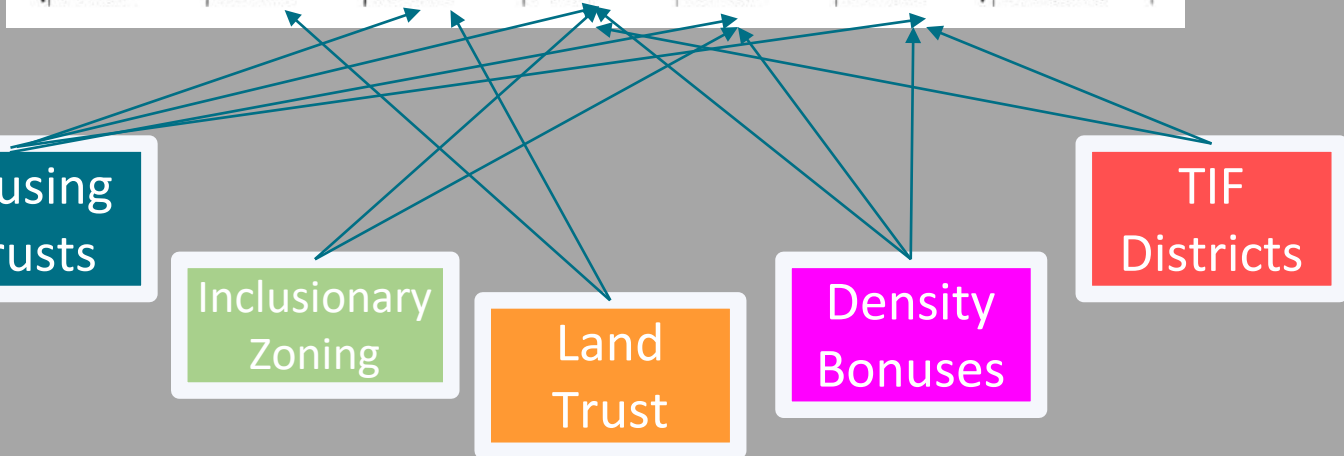
Housing  
Trusts

Inclusionary  
Zoning

Land  
Trust

Density  
Bonuses

TIF  
Districts



# Funding for More Housing

## Preserving Existing Below-Market Housing

## Tenant-Side Programs

## Land Use Tools

Eviction Prevention

Rent Stabilization

Homebuyer Assistance

Tenant Protections

Rental Assistance

Housing Safety

Housing Preservation

Housing Trusts

TIF Districts

Address Expiring Uses

Accessory Dwelling Units

Inclusionary Zoning

Land Sales/Gifts

Site Preparation

Land Trust

Setbacks, Lot Sizes, Parking

Density Bonuses

## Housing Trusts

- A dedicated account for housing production
- Can be funded by budget allocations, sales of municipal property, development mitigation...
- Needs good infrastructure to administer
- Useful general holding place

Accessory  
Dwelling Units

- “In Law” Apartments or “Granny Flats”
- Relatively small second units
- Add additional housing options for people as they (or their parents) age
- Also allows supplemental income if rented out to others
- Generally requires that one of the units be owner-occupied
- ADU is generally less visible from the street

- An organization that holds land to ensure that housing on that land is affordable
- Similar effects as a deed restriction
- Land Trusts can be allocated municipal land or acquire it other ways
- Can work with partners such as Habitat for Humanity

The logo consists of an orange square with a white border. Inside the square, the words "Land" and "Trust" are stacked vertically in white, sans-serif font.

Land  
Trust



## Homebuyer Assistance

- Helps lower-income residents buy or fix up their first home
- Providing some portion of a down payment
- Often structured as a loan at no interest that will be repaid if the household moves within a certain period of time
- Sometimes a separate “soft second” mortgage on the property
- Can be funded in partnership with local lenders

A teal square with a white border containing the text "TIF Districts" in white.

TIF  
Districts

- Maine allows for Affordable Housing Tax Increment Finance districts
- Can be one parcel or many
- At least 25% of the housing in the district must be affordable at or below 120% of area median income
- Provides for operating expenses or ability to borrow through tax bill reductions

# How do you figure out what's right for *Your* Community?

- Understand the Tool Kit
- Understand your Community's Needs and Desires
- Find Allies and Prepare for Unavoidable Conflicts
- Set Goals and Plan Plan Plan
- Public Engagement
- Pace Yourself

