



U.S. Department of Housing and Urban Development
Office of Policy Development and Research

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REGULATORY BARRIERS TO AFFORDABLE HOUSING

~~REGULATORY BARRIERS~~
~~TO AFFORDABLE HOUSING~~

A RESOURCE GUIDE

HUD USER, the research information service sponsored by the Research Utilization Division of HUD's Office of Policy Development and Research (PD&R), produced this information guide.

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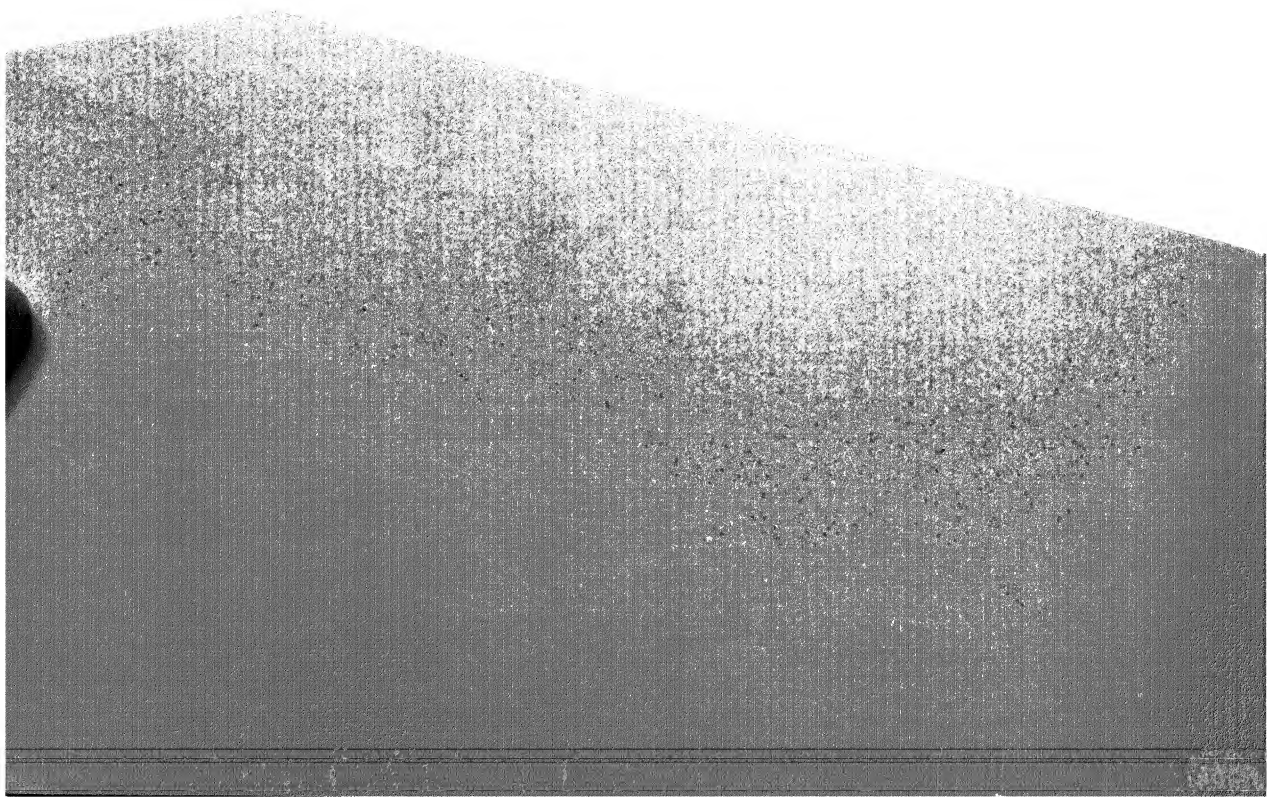
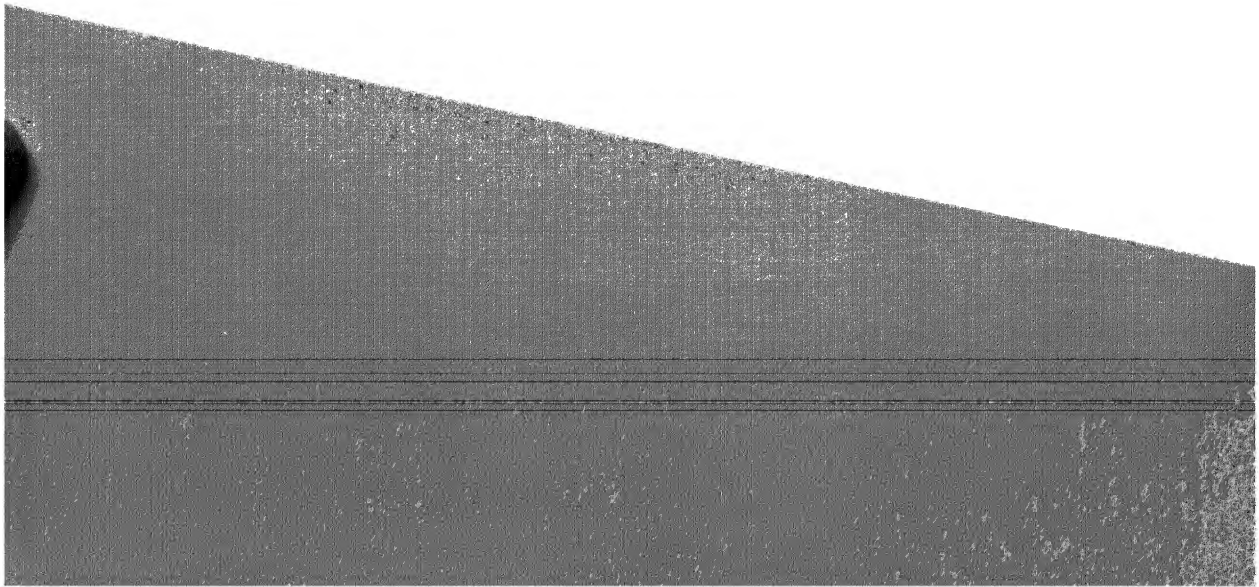


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INTRODUCTION

The impact of regulatory barriers on housing affordability has been a concern among housing professionals in recent years. Regulatory barriers are the burdensome, often duplicative Federal, State, and local regulations that unnecessarily inflate the costs of construction and rehabilitation, and ultimately exclude many Americans from homeownership and rental housing opportunities. Those who have studied the issue believe that housing can be made more affordable by reforming excessive regulations, thereby lessening development and construction costs and thus the price to consumers.

In March 1990 HUD Secretary Jack Kemp established an Advisory Commission on Regulatory Barriers to Affordable Housing. The 22-member Commission included public policy experts, builders, low-income housing advocates, and elected and appointed officials. The Commission held hearings across the country to review, among other things, zoning, impact fees, subdivision ordinances, codes and standards, rent control, permitting and processing, and Federal, State, and local environmental regulations. Their conclusions are contained in a final report, "*Not In My Back Yard*": *Removing Barriers to Affordable Housing*, which was issued in July 1991. The report advises Secretary Kemp on the nature and impact of Federal, State, and local regulations that govern construction, rehabilitation, and management of single- and multifamily housing and makes recommendations as to possible Federal, State, and local actions that can be taken to eliminate or modify excessive or unnecessary regulations that increase the cost of housing.

This *Resource Guide* includes selections from materials reviewed by the Advisory Commission, several of which are available from HUD USER. Transcripts of the meetings and hearings held by the Commission are also available from HUD USER. For selected items in the *Resource Guide*, summaries are provided to afford the reader a glimpse of the subject matter within each section. Bibliographic and availability information (as applicable) are provided for each item.

The *Resource Guide* is organized into six sections. Brief section descriptions are as follows:

Section 1. Fees—outlines the effects of development and impact fees, development exactions, and linkages.

Section 2. Growth and Growth Control Policies—examines the effects of unregulated growth in suburban areas and the view that affordable housing deficits are not caused by unregulated growth, but by government regulation of growth, such as inclusionary and exclusionary zoning and subdivision controls.

Section 3. Environmental Regulation—covers protection of wetlands and other environmental features and its effect on housing costs.

Section 4. Special Issues—reviews materials dealing with rehabilitation, accessory apartments, and the impact of rent control on affordable housing.

Section 5. Promising Alternatives—discusses how reforming local regulations, such as zoning ordinances and construction review procedures, may promote affordable housing development. This section also includes case studies that offer a variety of proven approaches to increasing the supply of affordable housing, including the Joint Venture for Affordable Housing (JVAH) demonstrations.

Section 6. Resource Organizations—facilitates information sharing among advocates, developers, planners, and State and local government officials.

This *Guide* does not contain an exhaustive listing of publications on the subject of regulatory barriers to affordable housing. Rather, its purpose is to present samples taken from the subject literature and other resources in the hope that readers will find it useful in researching barriers and implementing solutions to their affordable housing needs.

SECTION 1

FEES

Development Impact Fees: Policy Rationale, Practice, Theory, and Issues

Nelson, Arthur C.
1988, 396pp.

Available for \$28.95 from the American Planning Association Bookstore, 1313 E. 60th Street, Chicago, IL 60637, (312) 955-9100.

This comprehensive discussion of development impact fees and related issues addresses policy rationale, practice, and theory. Impact fees are defined as single payments required to be made by builders or developers at the time of development approval and calculated to be the proportionate share of the capital costs of providing major facilities (arterial roads, interceptor sewers, sewage treatment plants, regional parks, etc.) to that development. Chapters pertaining to the policy rationale for such fees cover patterns of impact fee use, current practice by local governments in the Southeast in the use of water and sewer impact fees, community approaches to impact fees, and the use of development charges in Ontario, Canada.

Two chapters discuss the attitudes of public officials and developers toward impact fees. Three chapters address legal issues in the policy and implementation

of development impact fees. Other major sections of the book cover model enabling acts and ordinances, the calculation of development impact fees, linkage fees, issues associated with impact fees, and the implementation and administration of impact fees. Fifty-four tables, twenty-one figures, and a subject index are provided.

Private Supply of Public Services

Alterman, Rachele (ed.)
1986, 273pp.

Available for \$55 (or \$28 in paperback) from the New York University Press, 136 S. Broadway, Irvington, NY 10533, (212) 998-2575.

Eighteen papers consider various aspects of evaluating the effectiveness of development exactions (requirements placed on developers to finance public facilities as a condition for project approval) as well as alternatives to and variations in development exactions.

In considering the context and concepts for evaluating exactions, one paper concludes that a proper evaluation of exactions requires an examination of their legal, political, social, and economic

ramifications as well as an international comparison of the division of labor between the public and private sectors. Papers about exaction evaluation address public finance, legal issues in capital facilities funding, the emerging exactions law of New York State, the implications of exactions for social justice, and the politics of exactions.

Papers pertinent to the exactions planning and design process consider the use of exactions in managing growth and the design of proportionate-share impact fees. Two papers address developers perspectives on impact fees and housing linkage programs.

Overseas comparisons consider the financing of public facilities in Great Britain, France, and Israel. Papers on alternatives and variations discuss the reframing of the rationale for downtown linkage programs, the negotiation of exactions through development agreements, exactions through annexation

agreements, and land readjustment as an alternative to development exactions. Chapter references and a subject index are provided.

Other Resources

Frank, James E. and Robert M. Rhodes (eds.), *Development Exactions*, 1987, 202pp. Available for \$29.95 (or \$26.95 for members) from the American Planning Association Bookstore, 1313 E. 60th Street, Chicago, IL 60637, (312) 955-9100.

Smith, R. Marlin, "From Subdivision Improvement Requirements to Community Benefit Assessments and Linkage Payments: A Brief History of Land Development Exactions," *Law and Contemporary Problems*, Vol. 50, No. 1, Winter 1987, pp. 5-30.

Snyder, Thomas P. and Michael A. Stegman, *Paying for Growth: Using Development Fees To Finance Infrastructure*, Urban Land Institute, Washington, DC, 1986, 133pp. Available for \$47 (or \$38 for members) from the Urban Land Institute, 625 Indiana Avenue NW., Washington, DC 20004, (202) 624-7000.

SECTION 2

GROWTH AND GROWTH CONTROL POLICIES

“Local Land Use Controls: An Idea Whose Time Has Passed”

Maine Law Review

Delogu, Orlando E.
1984, Vol. 36, No. 261, 49pp.

This article argues that local land-use controls, as currently used, have outlived their usefulness. Local land-use control powers are being abused at worst and are too restrictively used at best, leaving areawide problems unresolved. Reform has been ineffective; local governments should be stripped of all power to enact any land-use control ordinances. In lieu of these ordinances, a range of private, market-oriented supply-demand factors, along with private control mechanisms (covenants, easements, deed restrictions), should be allowed to shape development activity. These would be coupled with an expanded array of State performance standards and State or regional development-review processes.

State governments may desire to identify and protect fragile land areas, prime

farmland, and historically or physically unique areas or structures. The local role in determining land use should be limited to include only providing information, raising questions, and monitoring compliance with development approvals granted by higher governmental bodies. A total of 137 footnotes is listed.

“Reflections on *Euclid*: Social Contract and Private Purpose”

Zoning and the American Dream

Haar, Charles M.
1989, 21pp.

Available for \$39.95 (or \$36.95 for members) from the American Planning Association Bookstore, 1313 E. 60th Street, Chicago, IL 60637, (312) 955-9100.

This analysis of the assumptions underlying the U.S. Supreme Court's decision in *Village of Euclid v. Ambler Realty Co.* (1926), which upheld the constitutionality of local zoning ordinances, concludes that *Euclid's* assumptions are no longer

applicable or relevant to modern urban development patterns. Euclidian assumptions do not encompass the growing sophistication of planning methodology associated with the new social and spatial forms of the postindustrial society. Neither do they address the complexity of urban land-use problems stemming from a private market system. Other factors undermining Euclidian assumptions are the decline of savings and loan associations as the source of capital for housing development and the ascendancy of new types of national developers and innovators in the field of capital formation.

These hallmarks of the modern city make traditional zoning, universally adopted after 1926 as the model for regulatory land control, subject to question and debate—if not to repeal. The best evidence of the inadequacy of traditional zoning is the emergence of numerous non-Euclidian devices within the framework of the ordinary zoning ordinance. The devices allow for greater freedom within an area by introducing a range of heterogeneous uses or by phasing growth when the private market indicates the time is ripe. Suggestions are offered for devising new structures for land-use control more appropriate to modern urban development patterns. Sixty notes are listed.

Expectations and Opportunities: Growth Management in the Late Eighties

Sinclair, Susan M.
1988, 40pp.

Available for \$15 from the National Governors' Association, 444 N. Capitol Street NW., Suite 250, Washington, DC 20001, (202) 624-5300.

This report discusses the characteristics of State involvement in growth management since the 1970s and examines recent initiatives in Florida, Georgia, Maine, New Jersey, Rhode Island, and Vermont. Although these States have diverse characteristics, they have all experienced the shock of unprecedented population growth due to proximity to a metropolitan center or attractiveness as a recreation and retirement area. The growth in these States exceeded the capacity of the existing land-use control systems, and the States needed new strategies for managing growth that would enable them to maintain their economic health while preserving their quality of life.

The six States adopted programs that share the following key characteristics:

- Comprehensive planning is the primary strategy and is the foundation of

land-use regulation, infrastructure spending, and economic development strategies at all governmental levels.

- Programs are applied statewide and to all types of development.
- Planning at each governmental level must comply with State goals and must be integrated with planning at other levels.
- Planning must also be integrated with the implementation process.
- States are committing significant resources to planning and to the development and support of the local planning process.

Fifty-one notes are listed.

Trouble in Paradise: The Suburban Transformation in America

Baldassare, M.
1986, 251pp.

Available for \$29.50 (or \$15.50 in paperback) from Columbia University Press, 136 S. Broadway, Irvington, NY 10533, (914) 591-9111.

This book reviews sociological theories regarding suburban communities, translates these theories into testable hypotheses, and then tests them empirically to

develop a contemporary profile of suburbia and its residents. Sources of information include published reports from the U.S. Census, other government publications, and scholarly papers. The primary source of information, however, is the Orange County Annual Survey, (California), a study of a major suburban community in California. The survey contains interviews with more than 1,000 randomly selected residents during 1982 and 1983. Among other things, they were asked about housing, transportation, government services, and the quality of life.

Six challenges facing suburbia are discussed. One is the suburban housing crisis caused by the demand for land in a rapidly growing and industrializing suburbia, which has driven up housing costs. A second challenge is the growth controversy, fueled by growth itself and the changing landscape of suburbia. Trust in local government is a third challenge, as fragmented suburban governments without central authority hinder strategic planning and nurture a lack of confidence. Other challenges are the tax revolt and fiscal strain, the need for services, and increasing social diversity. A total of 207 references, the survey questionnaire, tabular data, and a subject index are provided.

Financing Growth: Who Benefits? Who Pays? And How Much?

Robinson, Susan G. (ed.)
1990, 213pp.

Available for \$30 (or \$25 for members) from the Government Finance Research Center, 180 N. Michigan Avenue, Suite 800, Chicago, IL 60601, (312) 977-9700.

This book, based on papers presented at a national conference on the financing of community growth in Orlando, Florida, March 1989, addresses methods for funding the infrastructure and government services that accompany growth. Topics include:

- The financial challenges of development and ideas for addressing them.
- Florida's approach to financial management in a growth situation, including a State plan and regional policy plans that link the State plan to local plans.
- Techniques and programs for increasing the supply of affordable housing and maintaining existing units.
- Efforts to address traffic congestion in Northern Virginia (Washington metropolitan area).
- Current literature on the scope, procedures, and changing topics of fiscal impact analysis.

- Financing alternatives.
- A fair share framework for impact fees.
- The implementation and administration of impact fees.
- The financing of infrastructure in special districts.
- Techniques for assessing public/private development projects.
- Building an economic development team.
- Resolution of development disputes through collaborative problem-solving.

Chapter notes and a 32-item bibliography are provided.

Good-Bye, Ozzie and Harriet: Suburban Growth and the Slow- Growth Movement

Goldman, Leslie Ann
1989, 41pp.

Available free from the House Wednesday Group, 386 Annex 2, Washington, DC 20515, (202) 226-3236.

This review and assessment of the causes of suburban growth, growth problems, and the emergence of the slow-

growth movement consider such issues as growth-control methods, the legality of limiting growth, and the framework for growth policy development. Suburban growth has been fueled by a vision of the suburbs as a place with preferred housing, peaceful neighborhoods where children can safely play, and communities that are locally controlled. Low commercial taxes and a preference for low-density living have also helped suburbs grow rapidly. Problems with suburban growth include traffic congestion and a strain on the infrastructure.

The slow-growth movement, with its roots in the 1960s and 1970s, links the interests of environmentalists and homeowners who want to protect their property values. Controls designed to limit growth may have the effect of reducing housing for low-income and moderate-income households, which in turn reduces their access to the advantages of suburban communities and jobs.

The exclusionary effects of growth controls have been challenged under the equal-protection and due-process clauses of the 14th amendment, but the results are mixed. Policies that manage growth must strike a balance among the traditional American values of the right to private property, the expansion of economic opportunities, and the need to protect the environment. Ninety-nine footnotes are listed.

How Slow-Growth Policies Would Affect Economic Growth in the Inland Empire

Hayward, Steven
1988, 16pp.

Available for \$5 from the Claremont Institute, 4650 Arrow Highway, Suite D6, Montclair, CA 91763, (714) 621-6825.

This study assesses how proposed slow-growth policies would affect economic growth in the Inland Empire, which is the valley area between Kellogg Hill in Los Angeles County and Banning Pass. Most of the government economic data used for this study is for the Riverside-San Bernardino-Ontario Standard Metropolitan Statistical Area.

While the rapid growth of the Inland Empire has fueled some sentiment for enacting slow-growth policies for the region, this study argues that growth-control policies affecting the building industry would have a significant negative effect on the entire area's economy. A U.S. Department of Commerce model for regional economic activity, RIMS II, demonstrates that building activity is the linchpin of the Inland Empire's developing economy. A survey of other studies on the impact of slow-growth policies on housing prices shows a consensus that slow growth generally contributes to significantly higher housing prices.

Analyses of the fiscal status of State and local government conclude that State government, although growing rapidly, has not built sufficient new roads to match the area's growth. Local governments are not able to make up the difference due to revenue shortages.

Study suggestions include reform of the State and local fiscal structure, block grants to counties and cities, and innovations such as toll-road financing for new highways. Twenty-three footnotes and five figures are provided.

Land Economics

Special Issue: Land-Use Controls

Fischel, William F. (guest ed.)
August 1990, Vol. 66, No. 3, 357pp.

The 10 articles presented in this special issue of *Land Economics* reflect current economic research on land-use controls. The introduction is followed by a series of articles that make four main points:

- Locally established land-use regulations (zoning) must be viewed as a flexible and decentralized network of restrictions, not a single-valued constraint on all building activity.

- Zoning confers both benefits and costs that are capitalized as increases or decreases in property values.
- Zoning is the product of economically rational political activity.
- Not much is known much about the efficiency of zoning, but aggregate community land values may be the key to measuring it.

An article by Henry Pollakowski and Susan Wachter discusses the effects of land-use constraints on housing prices and concludes that land-use regulations raise housing and developed-land prices within a locality, spillover effects exist across localities, and the effects of zoning and growth management controls taken together exceed their impact when measured separately.

Other topics covered in this special issue are the price effect of exclusive agricultural zoning rights and land development timing, the economic theory of zoning, the National Flood Insurance Program, affordable housing and municipal choice, and the integration of land-value taxation with the internalization of spatial externalities. Chapter references and tables are provided.

Do Growth Controls Matter? A Review of Empirical Evidence on the Effectiveness and Efficiency of Local Government Land Use Regulation

Fischel, William A.
1989, 67pp.

This study reviews empirical evidence on the effectiveness and efficiency of local government land-use regulation. The regulation reviewed encompasses traditional zoning laws, moratoriums on the extension of water and sewer lines, non-price rationing of building permits, and tying development permits to the provision of new public facilities. The paper concludes that empirical evidence indicates that local land-use regulations aimed at reducing growth do indeed affect land values and housing prices. Growth controls tend to raise the value of existing housing and sites on which development is still allowed, and lower the value of undeveloped land and properties that might be profitably redeveloped. Local spillover effects, which economists traditionally use to justify land-use controls, also affect property

values, although these effects are complicated and difficult to detect in conventional research designs. This report advises that these findings do not by themselves imply that growth controls are efficient or inefficient. The major costs are wasteful decentralization of firms and too much commuting by households. A 153-item bibliography is provided.

Available for \$7 (plus \$3.50 for shipping and handling) from the Lincoln Institute, c/o PBS, P.O. Box 447, Brookline Village, MA 02147, 1-800-848-7236.

Other Resources

Ann, Larry P., *The No-Growth Movement and the Transportation Crisis: The Bitter Legacy of Jerry Brown*, Claremont Institute, 1988, 12pp. Available for \$5 from the Claremont Institute, 4650 Arrow Highway, Suite D6, Montclair, CA 91763, (714) 621-6825.

Brower, David J., David R. Godschalk, and Douglas R. Porter, *Understanding Growth Management: Critical Issues and a Research Agenda*, Urban Land Institute, Washington, DC, 1989. Available for \$42 (or \$33 for members) from the Urban Land Institute, 625 Indiana Avenue NW., Washington, DC 20004, (202) 624-7000.

Chintz, Benjamin, "Growth Management: Good for the Town, Bad for the Nation," *APA Journal*, Winter 1990, pp. 3-8

DeGrove, John M., *Land Growth and Politics*, Planners Press, American Planning Association, 1984, 454pp. Available for \$34.95 (\$32.95 for members) from the American Planning Association Bookstore, 1313 E. 60th Street, Chicago, IL 60637, (312) 955-9100.

Downs, Anthony, "The Real Problem with Suburban Anti-Growth Policies," *The Brookings Review*, Vol. 6, No. 2, Spring 1988, pp. 23-29.

Ellickson, Robert C., "The Irony of Inclusionary Zoning," A chapter from *Resolving the Housing Crisis: Government Policy, Decontrol, and the Public Interest*, Pacific Institute for Public Policy Research, San Francisco, CA, 1982, pp. 135-187. Available for \$34.95 (\$13.95 in paperback) plus \$2 shipping and handling from the Pacific Institute for Public Policy Research, 177 Post Street, Suite 500, San Francisco, CA 94108, (415) 989-0833.

Fluck, Timothy A., "Euclid v. Ambler—A Retrospective," *Journal of the American Planning Association*, Vol. 52, No. 3, Summer 1986, pp. 326-337.

Fulton, William, "The Trouble With Slow-Growth Politics," *Governing*, Vol. 3, No. 7, April 1990, pp. 27-33.

Haas, Jane Glenn, "Anti-Versus Pro-Growth Forces in Southern California: A Ballot Box Battle," *Urban Land*, October 1988, pp. 2-5.

Hayward, Steven, *The New American Revolution? How Growth Controls Change The Way We Are Governed*, Claremont Strategy Group, 1988, 11pp. Available for \$3.50 from the Claremont Institute, 4650 Arrow Highway, Suite D6, Montclair, CA 91763, (714) 621-6825.

Jacobs, Harvey M., "Localism and Land Use Planning," *Journal of Architectural and Planning Research*, Vol. 6, No. 1, Spring 1989, pp. 1-13.

Johnston, Robert A., and et al. "Selling Zoning: Do Density Bonus Incentives for Moderate-Cost Housing Work?" *Washington University Journal of Urban and Contemporary Law*, Vol. 36, No. 45, 1989, pp.45-61.

Katz, Lawrence, and Kenneth T. Rosen, "The Interjurisdictional Effects of Growth Controls on Housing Prices," *Journal of Law and Economics*, Vol. XXX, April 1987, pp. 149-160.

Koenig, John, "Down to the Wire in Florida," *Planning*, Vol. 56, No. 10, October 1990, pp. 4-11.

Logan, John R. and Min Zhau, "The Adoption of Growth Controls in Suburban Communities," *Social Science Quarterly*, Vol. 71, No. 1, March 1990, pp. 118-129.

McDougall, Harold A., "From Litigation to Legislation in Exclusionary Zoning Law," *Harvard Civil Rights-Civil Liberties Law Review*, Vol. 22, No. 623, 1987, pp. 635-663.

Merriam, Dwight, David J. Brower, and Philip D. Tegeler (eds.), *Inclusionary Zoning Moves Downtown*, 1985, 223pp. Available for \$33.95 (\$29.95 for members) from the American Planning Association Bookstore, 1313 E. 60th Street, Chicago, IL 60637, (312) 955-9100.

O'Reilly, Brian, "The War Against Growth Heats Up," *Fortune*, Vol. 118, No. 13, December 5, 1988, pp. 119-130.

Schultz, Michael M. and Richard Kelley, "Subdivision Improvement Requirements and Guarantees: A Primer," *Journal of Urban and Contemporary Law*, Vol. 28, No. 3, 1985, pp. 3-106.

SECTION 3

ENVIRONMENTAL REGULATION

Developer's Guide to Federal Wetlands Regulations

Liebesman, Lawrence R.
1990, 217pp.

Available for \$60 (or \$44 for members) from
NAHB Environmental Regulation Department,
15th and M Streets NW., Washington, DC
20005, 1-800-368-5242.

The Clean Water Act's Section 404 permit program regulates the discharge of dredged or fill materials into the navigable waters of the United States or their adjacent wetlands. This manual is designed to help builders and developers understand the complexities of the Section 404 permit program, their responsibilities under the program, and its impact on the development community.

The manual, which is divided into 11 chapters, begins with an overview and description of the program. It then

describes the regulatory standards the Army Corps of Engineers uses to judge individual permits, the EPA's veto authority, and each State's veto power via the water quality certification process. Some of the most common nationwide permits involving minor alterations to wetland resources are also discussed. Subsequent chapters cover the relationship between the National Environmental Policy Act and the Section 404 process, the advance identification process, the permit process paperwork flow, and enforcement. The manual concludes with practical suggestions for dealing with the Section 404 process.

Three appendixes include relevant legislation; executive branch documents; contact information for the EPA headquarters and regional offices; and contact information for the Army Corps of Engineers headquarters, district, and division offices. A glossary of useful terms is also provided.

Wetlands: Mitigating and Regulating Development Impacts

Salvesen, David
1990, 117pp.

Available for \$38 (or \$30 for members) plus \$3 shipping and handling from the Urban Land Institute, 625 Indiana Avenue NW., Washington, DC 20004, (202) 624-7000.

This book explores many of the current issues regarding reducing land development's negative impact on wetlands (soil that is at least periodically saturated or covered with water and containing plants that can tolerate such conditions). It examines Federal, State, and local wetlands regulations; describes wetlands mitigation strategies; and provides several examples of recent mitigation efforts. Although a relatively small, but growing, share of wetlands losses can be attributed to real estate development, the discussion highlights what developers have done to reduce wetlands losses and to compensate for wetlands fills.

Background information on wetlands describes what they are, where they are located, the extent of wetlands losses, and why they are worth saving. Federal

wetlands regulations, particularly the regulations under the Clean Water Act, are described. Another issue considered is when, if ever, wetlands regulations violate the U.S. Constitution's fifth amendment by taking private property without compensation.

An overview of State wetlands regulations includes a brief synopsis of six State programs, and case studies illustrate several wetlands mitigation strategies. General guidelines for successful wetlands mitigation are based primarily on discussions with regulators and developers. Chapter notes and a 55-item bibliography are provided.

Protecting America's Wetlands: An Action Agenda

Conservation Foundation
1988, 69pp.

Available for \$10 plus \$2 shipping and handling from the Conservation Foundation, P.O. Box 4866, Hampden Station, Baltimore, MD 21211, (301) 338-6951.

This report by the National Wetlands Policy Forum presents recommendations for improving wetlands protection, which

are based on several months of consultation among wetlands experts and public officials. The primary recommendation is that the Federal Government establish a national wetlands protection policy that will allow no overall net loss of the Nation's remaining wetlands and will proactively restore and create wetlands.

Recommendations for cutting losses include the provision of improved incentives for private wetlands owners to protect these resources for the public benefit, expanded and cutting acquisition and preservation programs, and more effective and evenhanded regulatory programs.

Recommendations for improving the protection and management process involve planning for protection and management, information and education, and improved regulatory programs. The Forum emphasizes establishing the goal of wetlands protection and restoration as a national goal, delegating Federal wetlands regulatory responsibilities to qualified States, and requiring the

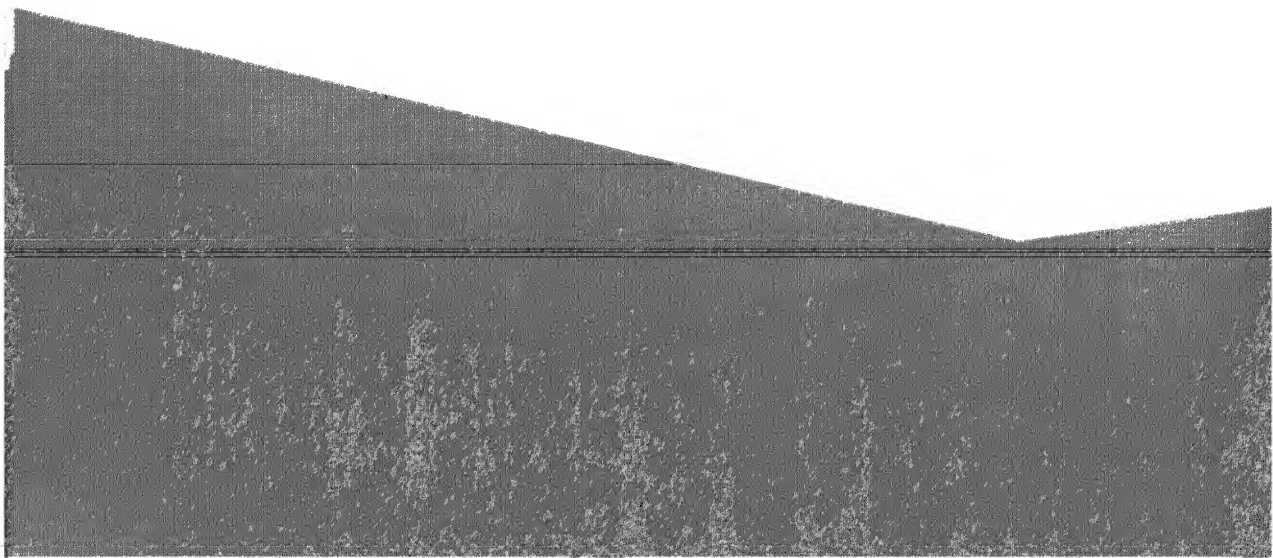
President to report to Congress every 5 years on progress in achieving the wetlands preservation goal. Twenty-four references are listed.

Other Resources

Collins, Beryl R., and Emily W.B. Russell, editors, *Protecting the New Jersey Pinelands: A New Direction in Land-Use Management*, Rutgers University Press, New Brunswick, NJ, 1988, 344pp. Available for \$13 from the Center for Urban Policy Research, Rutgers University Press, Building 4051, Kilmer Campus, New Brunswick, NJ 08903, (908) 932-1766.

Salvesen, David, "Three Approaches to Development in Wetlands," *Urban Land*, August 1989, pp. 34-35.

Want, William L., *Law of Wetlands Regulation*, Clark Boardman Company, Ltd., New York, NY, 1989, 688pp. Available for \$110 from Clark Boardman Company, Ltd., 375 Hudson Street, New York, NY 10014, (212) 929-7500.



SECTION 4

SPECIAL ISSUES

Rehabilitation Guidelines: 1986

Volumes 1–10 were prepared by National Institute of Building Sciences. Volume 11 was prepared by Building Technology Incorporated.

Available for \$3 per volume (\$25 for the set) from HUD USER, P.O. Box 6091, Rockville, MD 20850.

Rehabilitation and conservation are cost-effective ways to add to and maintain our Nation's housing supply. To facilitate these methods of maintaining older building stock, HUD published this rehabilitation guideline series. The guidelines were developed so State and local officials could use them in conjunction with existing codes.

The 11-volume set covers the following topics:

1. *Guideline for Setting and Adopting Standards for Building Rehabilitation* describes methods for identifying regulatory problems in a community, and recommends ways to amend, modify, or supplement existing regulations to encourage rehabilitation.
2. *Guideline for Municipal Approval of Building Rehabilitation* examines the inherent differences between regulating new construction and regulating rehabilitation, and presents specific strategies for rehabilitation approval process.
3. *Statutory Guideline for Building Rehabilitation* contains enabling legislation that can be directly adopted by communities to provide more effective regulation of building rehabilitation.
4. *Guideline for Managing Official Liability Associated with Building Rehabilitation* addresses the responsibilities of code officials to properly administer and enforce rehabilitation.
5. *Egress Guideline for Residential Rehabilitation* lists design alternatives for the components of egress (means for exiting) that are regulated by current codes such as number and arrangement of exits, corridors, and stairs, travel distance, **dead-end travel, and exit capacity and width.**
6. *Electrical Guideline for Residential Rehabilitation* outlines procedures for conducting inspections of electrical systems in existing buildings, and presents solutions to common problems associated with electrical rehabilitation.

7. *Plumbing DWV Guideline for Residential Rehabilitation* presents criteria and methods for inspecting and testing existing drain, waste, and vent (DWV) systems, relocating fixtures, adding new fixtures to existing DWV systems, and installing new DWV systems in existing buildings.
8. *Guideline on Fire Ratings of Archaic Materials and Assemblies* contains the fire ratings of materials and assemblies that are no longer listed in current building codes or related reference standards. Introductory material discusses flame spread, the effects of penetrations (usually wires or pipes passed through holes in an assembly), and methods for determining the ratings of assemblies not listed in the guidelines.
9. *Guideline for Structural Assessment* addresses the methods and approaches used to evaluate structural systems in existing buildings. It covers masonry, wood, steel, and concrete structural systems and components.
10. *Guideline on the Rehabilitation of Walls, Windows, and Roofs* recommends procedures for rehabilitating and preserving walls, windows, and roofs in historic buildings.
11. *Guideline for Residential Building Systems Inspection* is designed to evaluate the rehabilitation potential of existing one- to four-family small residential buildings by inspecting the site exteri-

or components; interior components; and structural, electrical, plumbing, heating, ventilating, and air conditioning systems.

Each volume is approximately 80 pages. Appendixes, charts, and photographs are included.

Residential Rent Controls: An Evaluation

Downs, Anthony
1988, 67pp.

Available for \$26 (or \$21 for members) from the Urban Land Institute, 625 Indiana Avenue NW., Suite 400, Washington, DC 20004, (202) 624-7000.

This study identifies the economic costs associated with rent controls and the circumstances in which rent control may be a sound policy. It combines a theoretical analysis of how rent controls affect housing markets with a review of the currently available evidence of their impacts. The historical circumstances under which residential rent controls have been adopted in the United States are briefly outlined and the conditions that may justify rent controls from an economic perspective are examined.

The study concludes that residential rent regulation makes economic sense only if

the demand for rental units rises sharply at the same time that new construction of such units has been legally restricted to conserve resources, as during wartime. Absent these conditions, unconstrained rent movements are the most efficient and perhaps the only effective means of ensuring an appropriate long-term balance of supply and demand in housing markets.

The appendix provides information on the effects of rent controls on various factors. A 21-item bibliography is included.

Reforming Residential Rent Regulations

Citizens Budget Commission, February 1991, 30pp.

Available for \$2 postage and handling (free to government agencies) from Citizens Budget Commission, Inc., 36 West 44th Street, Suite 316, New York, NY 10036.

This report identifies, assesses, and makes recommendations for reforming New York City's rent regulations and estimates the increase in property tax revenues that would result from the reforms. The authors suggest that the long-run goal should be the gradual elimination of rent regulations in such a way as to avoid adversely affecting lower income households.

The report discusses three strategies for eliminating controls: (1) decontrol units occupied by higher income households, (2) decontrol units with relatively high rents, and (3) decontrol units as they become vacant. If implemented immediately, these strategies would affect between 372,000 and 446,000 units—a significant portion of New York City's housing—and generate substantial new taxable rental income (\$598 to \$745 million). Implementation of the reforms would require that the city create definitions of income categories and require households to be certified as lower income to be eligible to retain rent protection.

The first step in achieving the goal of eliminating rent controls is to remove rent controls for households who do not require subsidy. Households that require subsidy should receive it from governments, not from landlords.

Other city actions, such as overly restrictive zoning and building codes also should be gradually relaxed. Additionally, the authors recommend that the city work with the construction industry and labor unions to reduce construction costs and constraints.

Fourteen tables, forty-one end notes, and four appendixes are provided.

Accessory Apartments: The State of the Art— Continually Updated Access to Experience, Second Edition

Hare, Patrick H.
June 1991, 150pp.

Available in four components from Patrick H. Hare Planning and Design, 1246 Monroe Street NE., Washington, DC 20017, (202) 269-9334. *Introduction to Accessory Units* is available for \$20. *Resource Guide to Accessory Units* is available for \$15. *Sample and Model Zoning Ordinances for Accessory Units* is available for \$20. *Guide to Major Efforts to Promote Accessory Units* is available for \$20.

This four-part resource, which is updated every six months, synthesizes the experience of local governments that have amended their zoning laws to permit accessory apartments—separate housing units typically created in surplus space in single-family homes.

Accessory apartments can be a cost-effective way of increasing the supply of affordable housing. Zoning amendments to permit accessory apartments should address concerns about the impact of accessory apartments on the community

and homeowners' needs for rapid and simple processing of applications.

The materials also discuss local experiences after zoning has been amended. This includes why many homeowners need help with installations; how homeowners can pay for technical assistance; how non-profits, remodelers, and real estate agents can succeed with accessory units; and the problems with subsidized loan programs.

Other Resources

Gellen, Martin, *Accessory Apartments in Single-Family Housing*, University of California, Berkeley, Committee on Research, 1985, 204pp. Available for \$9.95 plus \$3.00 shipping and handling from the Center for Urban Policy Research, Rutgers University, Building 4051, Kilmer Campus, New Brunswick, NJ 08903, (908) 932-1766.

Hare, Patrick H., *Installations of Accessory Units in Communities Where They Are Legal*, April 1990, 31pp. Available for \$13 (\$10 prepaid) from Patrick H. Hare Planning and Design, 1246 Monroe Street NE., Washington, DC 20017, (202) 269-9334.

Smith, Richard and Judith Blocker, "Controlling Rent Control," *Journal of Property Management*, Vol. 53, No. 6, November/December 1988, pp. 6-9.

SECTION 5

PROMISING ALTERNATIVES

Building Better Communities Through Regulatory Reform: A Guide to Regulatory Change

U.S. Department of Housing and Urban
Development, 1987, 84pp.

Available for \$3 from HUD USER,
P.O. Box 6091, Rockville, MD 20850,
1-800-245-2691.

Many builders seek relief from overregulation caused by outdated regulations, lengthy development approval processes, and archaic land use patterns. This manual provides State and local builders associations with strategies and general guidance for establishing and managing regulatory reform programs to combat overregulation.

A range of strategies and techniques that can be tailored to State and local needs is highlighted. Appendixes present discussions, diagrams, and references on 38 topics relating to construction specifications, infrastructure, zoning, and siting

issues. They also include questions and answers about common objections to regulatory reform, the agenda for a suggested seminar, and a summary of suggested media strategies and public affairs techniques.

Affordable Residential Land Development: A Guide for Local Government and Developers

Schaake, Carol Baker
1987, 125pp.

Available for \$3 from HUD USER,
P.O. Box 6091, Rockville, MD 20850,
1-800-245-2691.

This is the first in a two-volume set of "Affordable Housing: Challenge and Response" publications, and it describes the land use, site development, and administrative and procedural changes used in HUD's Joint Venture for Affordable Housing (JVAH) projects.

In these projects, actual housing developments were built in 27 cities and communities in 24 States throughout the United States, with local public officials and builders cooperating to reduce the cost of completed homes.

The JVAH experience showed that improved zoning and subdivision procedures promote affordable housing. Recommendations are made for several local government actions in this area, including planned unit development, mixed-use development, zero-lot-line zoning, and density transfers. Suggestions are also made regarding ways in which local jurisdictions can expedite procedures regulating land use and housing construction. The JVAH projects revealed that, of the major cost components of new housing, land cost is the most influenced by local government policies.

After stating that high-density development is a public necessity, factors in planning and developing land for residential use are examined. They include site planning, streets, parking, sidewalks and walkways, curbs and gutters, storm drainage systems, sanitary sewers, water supply, and utilities easements.

Examples from the JVAH sites illustrate recommendations. Drawings, photographs, references, and a list of JVAH sites are included.

Affordable Residential Construction: A Guide for Home Builders

Fisher, E. Lee
1987. 92pp.

Available for \$3 from HUD USER,
P.O. Box 6091, Rockville, MD 20850,
1-800-245-2691.

This guide describes methods to reduce costs in most phases of direct construction of a house, based on techniques proven effective in HUD's Joint Venture for Affordable Housing (JVAH) demonstration projects. Some methods discussed in the guide may not be acceptable under certain local regulations, so readers are urged to check their local code or consult local building officials before adopting any new techniques.

This manual is organized to reflect the process of building a house. It begins by discussing design, and moves into footings and foundations, floors, walls and partitions, firewalls, and roof framing. Also covered are plumbing, electrical, heating, ventilation, air-conditioning, business practices, and marketing.

Each section contains a general discussion of the topic followed by specific cost-saving innovations and JVAH case study experiences. Photographs, drawings, references, and a list of JVAH participants are provided.

Streamlining Local Regulations: A Handbook for Reducing Housing and Development Costs

Hershey, Stuart S. and Carolyn Garmise
1983, 59pp.

Available for \$10 plus \$4.30 for shipping and handling from the International City Management Association, 777 N. Capitol Street NE., Washington, DC 20002
Attn: Order Department (202) 289-4262.

Reforming local regulations may promote affordable housing development by:

- Reducing procedural delays.
- Speeding up the application and review process.
- Increasing efficiency.
- Saving costs in city government.
- Clarifying regulations so that developers can understand them without hiring special consultants.

Local governments can modify zoning ordinances to allow well-designed increased-density development, create new subdivision regulations that reflect new technology in construction materials, and streamline inhouse review procedures. Communities can begin the regulation reform process by first determining if a regulatory problem exists and

making sure that regulations are consistent with the community's development objectives.

Among the innovative approaches discussed are infill development, manufactured housing, and performance zoning. A land development guidance system and about 50 references are appended.

Subdivision and Site Plan Handbook

Listokin, David and Carole Walker
1989, 438pp.

Available for \$49.95 plus \$3 shipping and handling from Center for Urban Policy Research, Rutgers University, P.O. Box 489, Piscataway, NJ 08855, (201) 932-3133.

This book provides a model subdivision and site-plan ordinance, along with explanatory text and a reference section that reflects state-of-the-art land-use regulation. Designed for use by government administrators, developers, planners, attorneys, and others interested in land-use regulation, the model ordinance reflects current perspectives on land use and site control. All components of subdivision regulation are covered: general provisions, definitions, administration, procedure, design, improvements, and necessary documents.

Ordinance provisions are flexible, efficient, and responsive to local conditions; they also balance costs and benefits. An explanatory narrative for each provision describes the background, rationale, and intent of each requirement. Introductory chapters provide an overview of the history of subdivision regulation in the United States, trace the evolution of land-use regulation through various stages, and discuss legal issues pertinent to current land-use regulation. Chapter notes, a 312-item bibliography, and a subject index are provided.

Design Strategies for Affordable Housing

DiPasquale, Denise and James McKellar
1987, 59pp.

Available for \$10 as Working Paper No. 8 from Publications, MIT Center for Real Estate Development, Building W31-310, Cambridge, MA 02139, (617) 253-4373.

This paper explores affordable housing alternatives that address the issues of escalating land costs and the impact of zoning and subdivision regulations on housing size and type. It explores design strategies for smaller lots and smaller detached houses as a means of providing affordable houses. The analysis provides three alternative plans for detached houses on small lots. It applies one of these plans to a hypothetical site and

compares results to a townhouse plan for the same site. Financial pro formas are developed for both detached and townhouse designs to compare the financial viability of the two alternative approaches.

The study concludes that single-family detached designs may significantly increase the willingness of local communities to accept affordable housing development within their boundaries. The small lot introduces a density level between that of a typical detached house and that of various multifamily designs. It also provides sufficient flexibility with respect to lot frontage to accommodate a range of unit designs. Furthermore, detached units are generally preferred by the homebuyer. Tables and appended data are provided.

Partnerships for Affordable Housing: An Annotated Listing of City Programs

United States Conference of Mayors
1989, 43pp.

Available free from the U.S. Conference of Mayors, 1620 Eye Street NW., Washington, DC 20006, (202) 293-7330.

This report describes 123 locally initiated affordable housing partnerships in 82 cities across the United States. Each

program is briefly described, followed by the name, position, address, and phone number of a contact person.

Thirty-eight programs involve homeownership opportunities, and 31 programs focus on affordable rental housing. Twenty programs involve home improvement and rehabilitation programs. Four of the described programs provide housing for senior citizens, and 10 programs offer transitional housing. Five single-room-occupancy housing programs are presented, and five programs providing housing for homeless persons are included. Seven programs are classified as comprehensive approaches to affordable housing, and eight programs are classified as miscellaneous.

Raising the Roof: A Sampler of Community Partnerships for Affordable Housing

United Way of America
1988, 122pp.

Available for \$10 plus \$2.50 from the United Way of America, 901 N. Pitt Street, Alexandria, VA 22314, (703) 519-7314.

To expand the pool of affordable housing, the public, voluntary, and private sectors can form a variety of highly effective partnerships. This publication explores

subsequent cost savings in the acquisition of property, labor, and equipment and discusses the following:

- Adaptive reuse of property.
- Land banks/land trusts.
- Land donations and bargain sales.
- Manufactured housing/mobile homes.
- Receivership.
- Resource banks/donated materials warehouses.
- Single-room-occupancy hotel rehabilitation.
- Skills bank/voluntarism.
- "Sweat-equity" housing.
- Tool-lending library.

The authors describe 12 types of financing mechanisms that contribute to affordable housing, including bank community development corporations, city-wide housing partnerships, community loan funds/revolving loan funds, housing trust funds/linkage programs, and State housing programs. Other financing mechanisms are mortgage/rental assistance pools, neighborhood assistance programs, share-equity financing, and tax-exempt housing bonds.

Options for linkages with others that can facilitate affordable housing are homeownership counseling, lease-purchase homeownership, limited equity housing,

cooperative, leasehold cooperatives, and partnerships with neighborhood development organizations. The appendix describes the United Way's role in addressing low-income housing. Chapter bibliographies are provided.

Small Solutions: Second Units as Affordable Housing

San Francisco Development Fund
1988, 95pp.

Available for \$15 from the San Francisco Development Fund, 1107 Oak Street, San Francisco, CA 94117, (415) 863-7800. An eight-page Executive Summary is available for \$5.

The Double Unit Occupancy (DUO) Program was initiated by the San Francisco Development Fund in 1985 as a 3-year demonstration to create 50 new accessory apartment units and to develop a replicable model for a second program. The program has resulted in the completion of a total of 43 new, affordable second units by the end of the 1988 building season. The median rent for these second units was approximately \$100 below the area's market rent for comparable units. Permits, fees, and assessments added 7 percent to second unit costs. Half the DUO units were rented to families.

Based on its experience, the San Francisco Development Fund discounts the following criticisms of second units: that they destroy the family character of neighborhoods, lower property values, and are unattractive.

Rather, the San Francisco Development Fund argues, these second units increase the property tax base, pay more than their share for local infrastructure, and create a modest amount of affordable housing. Making the local government approval process simple, flexible, fast, and inexpensive is the most direct way to encourage the legal development of these units. Assistance should be provided during planning and approval, and financial assistance should be provided for units that benefit low-income and moderate-income households. Figures, tables, and notes are included.

HUD/NAHB Case Studies

The U.S. Department of Housing and Urban Development together with the NAHB (National Association of Home Builders) Research Foundation, Inc., issued case study reports on affordable housing in a wide variety of U.S. cities and counties throughout 1985 and 1986. While each case study varies according to its respective location, information about regulations and building

requirements is generally included. Often photographs, references, floor plans, illustrations, cost tables, and/or site diagrams are provided.

Below is a list of locations where case studies were conducted. See the order form at the end of this guide for full bibliographic citations and ordering information.

- Crittenden County, Arkansas
- Fairbanks, Alaska
- White Marsh (Baltimore County), Maryland
- Charlotte, North Carolina
- Greensboro, North Carolina
- Christian County, Kentucky
- Blaine, Minnesota
- Boise, Idaho
- Broward County (Coral Springs), Florida
- Oklahoma City, Oklahoma
- Portland, Oregon
- Birmingham, Alabama
- Knox County, Tennessee
- Lincoln, Nebraska
- Sioux Falls, South Dakota

- Mesa County, Colorado
- Phoenix, Arizona
- Elkhart County, Indiana

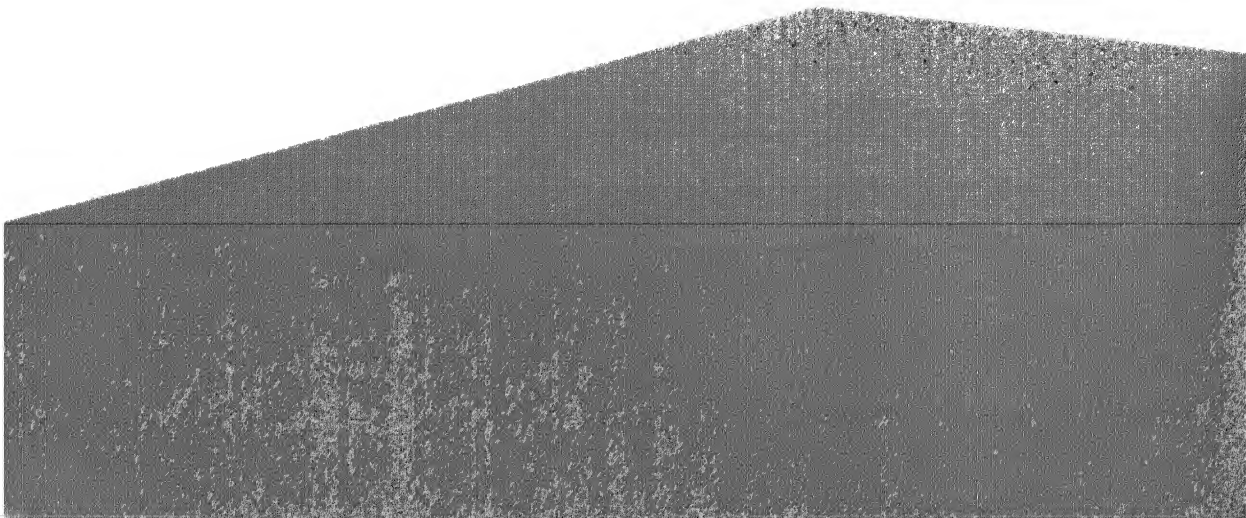
Other Resources

Bookout, Lloyd W., "Jobs and Housing: The Search for Balance," *Urban Land*, October 1990, pp. 5-9.

Lamar, Martha, Alan Mallach, John M. Payne, "Mount Laurel at Work: Affordable Housing in New Jersey," 1983-88, *Rutgers Law Review*, Vol. 41, No. 4, Summer 1989, pp. 1197-1277.

Landis, John D., "Land Regulation and the Price of New Housing," *The Journal of the American Planning Association*, Vol. 51, No. 2, Winter 1986, pp. 9-21.

Wheeler, Michael, *Resolving Local Regulatory Disputes and Building Consensus for Affordable Housing*, MIT Center for Real Estate Development, Cambridge, MA, 1988, pp. 1-35. Available for \$5 from the MIT Center for Real Estate Development, Building W31-310, Cambridge, MA 02139, (617) 253-4373.



SECTION 6

RESOURCE ORGANIZATIONS

Resource Organizations

The following organizations can provide information on issues related to regulatory barriers. The list, which was compiled from referral sources from HUD USER's professional reference staff and supplemented by suggestions from experts in the affordable housing field, is not exhaustive. In particular, organizations are not necessarily listed here because they are the sponsors or producers of materials included elsewhere in the guide.

American Institute of Architects (AIA)
1735 New York Avenue NW.
Washington, DC 20006
(202) 626-7300

American Planning Association (APA)
1313 East 60th Street
Chicago, IL 60637-2891
(312) 955-9100

**Center for Real Estate and Urban
Economics
Institute of Business and Economic
Research**
2680 Bancroft Way, Suite A
University of California
Berkeley, CA 94720
(415) 643-6105

**Center for Urban Policy Research
Rutgers—The State University**
P.O. Box 489
Piscataway, NJ 08855-0489
(201) 932-3101

Claremont Institute
4650 Arrow Highway, Suite D6
Montclair, CA 91763
(714) 621-6825

Conservation Foundation
P.O. Box 4866
Hampden Station
Baltimore, MD 21211
(301) 338-6951

**Council of State Community
Development Agencies**
Hall of the States
444 North Capitol Street, Suite 251
Washington, DC 20001
(202) 393-6435

**HUD Library
U.S. Department of Housing and
Urban Development**
Room 8141
451 Seventh Street SW
Washington, DC 20410
(202) 708-3180

HUD USER
P.O. Box 6091
Rockville, MD 20850
(301) 251-5154
1-800-245-2691

**International City Management
Association (ICMA)**
777 North Capitol Street, Suite 500
Washington, DC 20002
(202) 289-4262

Lincoln Institute of Land Policy
26 Trowbridge Street
Cambridge, MA 02138
(617) 661-3016

**Massachusetts Institute of Technology
Center for Real Estate Development**
Building W31-310
Cambridge, MA 02139
(617) 253-4373

**National Association of Home Builders
(NAHB)
Environmental Regulation
Department**
15th and M Streets NW.
Washington, DC 20005
1-800-368-5242

**National Association of Home Builders
(NAHB)
National Research Center**
400 Prince George's Boulevard
Upper Marlboro, MD 20772-8731
(301) 249-4000

National Governors' Association
444 North Capitol Street NW., Suite 250
Washington, DC 20001
(202) 624-5300

**National Council of State Housing
Agencies (NCSHA)**
444 North Capitol Street, NW., Suite
412
Washington, DC 20001
(202) 624-7710

Patrick H. Hare Planning and Design
1246 Monroe Street NE.
Washington, DC 20017
(202) 269-9334

Urban Institute
2100 M Street NW.
Washington, DC 20037
(202) 833-7200

Urban Land Institute (ULI)
625 Indiana Avenue NW., Suite 400
Washington, DC 20004
(202) 624-7000

**Virginia Center for Housing Research
Virginia Polytechnic Institute and
State University**
404 Clay Street
Blacksburg, VA 24061-0539
(703) 231-3993

ORDER FORM

Indicate the requested number of copies in the column marked "Quantity," multiply by the per-copy cost indicated under "Price," and enter the total cost for each item. Add these to determine the "Total Due HUD USER."

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| Affordable Residential Land Development: A Guide for Local Government and Developers, 1987 | \$3 | _____ | _____ |
| Affordable Residential Construction: A Guide for Home Builders, 1987 | \$3 | _____ | _____ |
| Building Better Communities Through Regulatory Reform: A Guide to Regulatory Change, 1987 | \$3 | _____ | _____ |
| Directory of Information Resources in Housing and Urban Development, 1989 | \$25 | _____ | _____ |
| "Not In My Back Yard": Removing Barriers to Affordable Housing, 1991 | \$3 | _____ | _____ |
| Transcripts of the Advisory Commission on Regulatory Barriers to Affordable Housing | | | |
| Meeting, May 1990, in Washington, DC | \$15 | _____ | _____ |
| Hearing, July 11, 1990, in Trenton, NJ | \$15 | _____ | _____ |
| Hearing, July 31, 1990, and meeting, August 1, 1990, in Chicago, IL | \$25 as a set | _____ | _____ |
| Hearings, September 12-13, 1990, in San Francisco, CA | \$35 | _____ | _____ |
| Hearings, September 25-26, 1990, in Washington, DC | \$40 | _____ | _____ |
| Meeting, December 14, 1990, in Washington, DC | \$15 | _____ | _____ |
| HUD/NAHB Case Studies | | | |
| Affordable Housing Demonstration: A Case Study, Crittenden County, Arkansas, 1985 | \$3 | _____ | _____ |
| Affordable Housing in Arkansas: Sequel to the Crittenden County Demonstration Project, 1985 | \$3 | _____ | _____ |
| Affordable Housing Demonstration, Two Case Studies: Fairbanks, Alaska; White Marsh (Baltimore County) Maryland, 1986 | \$3 | _____ | _____ |

| HUD/NAHB Case Studies (continued) | Price | Quantity | Total |
|--|-------|----------|----------------|
| Affordable Housing Demonstration: Two Case Studies, Charlotte, North Carolina; Greensboro, North Carolina, 1986 | \$3 | _____ | _____ |
| Affordable Housing Demonstration: A Case Study, Christian County, Kentucky, 1985 | \$3 | _____ | _____ |
| Affordable Housing Demonstration: Four Case Studies, Blaine, Minnesota; Boise, Idaho; Broward County (Coral Springs), Florida; Oklahoma City, Oklahoma, 1985 | \$3 | _____ | _____ |
| Affordable Housing Demonstration: A Case Study, Portland, Oregon, 1985 | \$3 | _____ | _____ |
| Affordable Housing Demonstration: Four Case Studies, Birmingham, Alabama; Knox County, Tennessee; Lincoln, Nebraska; Sioux Falls, South Dakota, 1985 | \$3 | _____ | _____ |
| Affordable Housing Demonstration: A Case Study, Mesa County, Colorado, 1984 | \$3 | _____ | _____ |
| Affordable Housing Demonstration: A Case Study, Phoenix, Arizona, 1984 | \$3 | _____ | _____ |
| Affordable Housing Demonstration: A Case Study, Elkhart County, Indiana, 1984 | \$3 | _____ | _____ |
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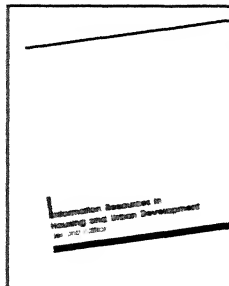
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Know the Sources of Housing Information... With HUD USER's Directory

To obtain a broad overview of resources in housing and urban development, the second edition of HUD's *Directory of Information Resources in Housing and Urban Development* may be your key to information on community and economic development, public-private teamwork, urban planning, and networking with organizations in the field.

The *Directory* includes:

- Information on 150 housing and urban development organizations that are national



in scope, such as educational institutions, libraries, and public agencies. Comprehensive entries describe each organization's purpose, information services provided, and available publications.

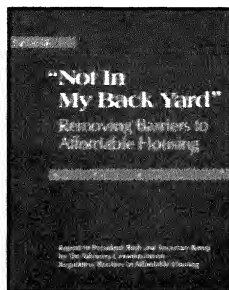
- Descriptions of 54 online databases that provide scope of the file and the number of records, update frequency, sources of data, and related user aids.
- Contact information for all entries.

The *Directory* is available for \$25. Please use the order form to obtain copies or call HUD USER at 1-800-245-2691.

Eliminating Barriers to Affordable Housing— Findings and Recommendations

The American dream for every family starts with a comfortable home in a safe neighborhood reasonably close to the wage earner's place of work. But excessive and unnecessary government regulations are driving up the cost of housing. In response to these issues, a report was released entitled "Not In My Backyard": *Removing Regulatory Barriers to Affordable Housing*, the report of the Advisory Commission on Regulatory Barriers to Affordable Housing.

In this report, the Commission analyzes the causes and regulatory consequences of the "Not In My Backyard" syndrome, examines the effects on affordable housing in cities and suburbs, and explores the impact of environmental protection laws and regulations.



The Commission then presents 31 recommendations for Federal, State, and local government action and for initiatives by local groups and citizens.

By pointing out the negative effects of regulatory barriers and the positive effects of lowering those barriers, the Commission's report points the way toward a comprehensive strategy that will benefit many American families, especially young households and low-income families, and will substantially reduce the national housing affordability problem.

"Not In My Backyard": *Removing Barriers to Affordable Housing* is available for \$3.00. Please use the order form to obtain copies or call HUD USER at 1-800-245-2691.