



Housing Resources

The following is a list of selected housing resources available on the web, including brief descriptions and URLs for various non-profit, government agency and research websites.

Coalition Partners

California Housing Law Project (<http://www.housingadvocates.org/default.asp?ID=9>) is an advocacy organization that lobbies in the California State Legislature for affordable housing and tenants rights for low income people, the disabled, elderly, homeless and farm workers.

Homeownership Alliance of Non-profit Down Payment (HAND) Providers (www.downpaymentalliance.org): HAND's members are some of the most important non-profits offering down payment assistance. These organizations also offer home buying classes, online courses, ebooks and educational tools for the buyer and the real estate professional.

The Campaign for Affordable Housing (www.tcah.org) offers an Advocacy Catalog and information on housing trust funds and other affordable housing issues. Its goal is to educate and dispel the myths and put forth the truth about the benefits of affordable housing and assisting state and local housing groups to do the same.

The Enterprise Foundation Resource Database (<http://www.enterprisefoundation.org/resources/ERD/default.asp>) hosts information for housing advocates and developers interested in: finance, child care, housing, rural housing, workforce development, community safety, asset building and economic development, regional and neighborhood planning, community building, management and organizational development.

The Southern California Association of Non-Profit Housing (www.scanph.org) offers a Directory of Housing Contacts and Non-Profits in Southern California that is a comprehensive source of information and contacts for-housing-advocates.

Northern California Association of Non-Profit Housing (www.nonprofithousing.org) offers a Directory of Housing Contacts and Non-Profits in Northern California that is a comprehensive source of information and contacts for-housing-advocates.

Government Partners and Programs

California Housing Finance Agency, CalHFA (www.calhfa.ca.gov), has as its mission to finance below market rate loans to create safe, decent and affordable rental housing and to assist first-time homebuyers in achieving the dream of homeownership.

Community Development Block Grants, otherwise known as "CDBG funds" (<http://www.hud.gov/offices/cpd/communitydevelopment/programs/cdbg.cfm>) provide annual grants on a formula basis for many different types of grantees.

The California State CDBG (<http://housing.hcd.ca.gov/ca/cdbg/progdesc.html>) program has as its objective to develop viable communities by providing decent housing and a suitable living environment and by expanding economic opportunities, principally for persons of low- and moderate-income.





Clearinghouse Database Search (<http://www.hcd.ca.gov/asw/FCH/index.jsp>) The Clearinghouse is a source of information on over 200 housing programs, government, private lenders and foundation grants. Each program listing identifies the goals, eligible activities and type of funding, as well as such critical and timely information as application deadlines and current funding.

The Housing and Community Development Department, HCD (www.hcd.ca.gov), has in place several programs that help the development and preservation of affordable housing. The best way to find the right program for a determined activity (and all of its requirements) is to consult the Loan and Grant Program Directory of HCD (http://www.hcd.ca.gov/ca/program_dir.pdf).

Fannie Mae Foundation (<http://www.fanniemaefoundation.org/>): This agency offers Home-Buying Guides (<http://www.homebuyingguide.org/>) that outline the basics about owning a home, knowing your credit, borrowing, and choosing the best mortgages. The guides are offered in nine different languages: English, Spanish, Chinese, Korean, Vietnamese, Russian, Portuguese, Polish and Haitian-Creole.

Freddie Mac's Route to Home Ownership (<http://www.freddiemac.com/homebuyers/>): This online program provides easy to understand and in-depth information on all aspects of buying a home, from understanding the pros and cons of homeownership to demystifying the mortgage process. Freddie Mac also offers Recursos en Español (<http://www.freddiemac.com/consumers/recursos/>).

Ginnie Mae Your Path to Homeownership (<http://www.ginniemae.gov/ypth/index.asp?Section=YPTH>): The site has a series of links with information about the home buying process, counseling and financial issues.

HUD's HomeBuying Resources (<http://www.hud.gov/buying/index.cfm>): Includes information on: homebuyer rights, mortgage, finding a real estate broker, home-buying programs, shopping for a home, home inspections, appraisals, homeowners insurance, closing, and moving. HUD Counseling (http://www.hud.gov/offices/hsg/sfh/hcc/hcc_home.cfm) will help you find a local counseling agency.

Local Down Payment Programs (<http://www.hud.gov/offices/hsg/sfh/np/sfhdap02.cfm>). Programs listed by locality.

Local housing authority (<http://www.hcd.ca.gov/hpd/hrc/tech/contacts.htm>). The city or county housing authority constitutes a very good source for finding the local housing non-profit organizations. They are also the primary source for finding government funds.

Housing Research Sites

California Housing Law Project (<http://www.housingadvocates.org/default.asp?ID=9>) provides housing information services to local government housing agencies, housing advocacy organizations and individuals. The website has a very extensive list of housing and data links, and has various issue papers.

HCD Housing Element (<http://www.hcd.ca.gov/hpd/hrc/plan/he/>) page contains reports, questions and answers, schedules and contact information about the housing element.

HCD Housing Resource Center (<http://www.hcd.ca.gov/hpd/biblio.html>) has developed the following housing bibliographies:



- Jobs—Housing
- Second Units Issues
- Urban Development Patterns
- Residential Infill and Related Development Issues
- Inclusionary Housing Issues
- Homelessness Issues
- Farm Worker Issues
- Affordable Housing & Relationship to Property Values

HUD Publications (<http://www.huduser.org/publications/pdrpubli.html>) catalog from HUDUser (<http://www.huduser.org/>) contains current written research and analytic tools produced by and for HUD's Office of Policy Development & Research (PD&R). You can use this online resource to access research reports about housing and community & economic development, datasets that can be used for original research, HUD income limits and fair market rents, etc.

HUD's Regulatory Barriers Clearinghouse (<http://www.huduser.org/rbc/>). This site was created to support state and local governments and other organizations seeking information about laws, regulations, and policies affecting the development, maintenance, improvement, availability and cost of affordable housing. The site contains information about:

- Administrative Processes & Streamlining
- Building & Housing Codes
- Fair Housing and Neighborhood Deconcentration
- Fees and Dedications
- Planning & Growth Restrictions
- Redevelopment/Infill
- Rent Controls
- State and Local Environmental and Historic Preservation Regulations/Enforcement Process
- Tax Policies
- Zoning, Land Development, Construction and Subdivision Regulations

A Blue-Print for Employer Assisted Housing (http://policy.rutgers.edu/eah/hoffman_blueprint.html) has extensive resources on employment based housing.





Selected Publications on Residential Infill and Related Development Issues

BARRIERS TO BETTER DEVELOPMENT/McMahon, Edward T.—Burlington, VT: Champlain Planning Press, 2001. *Planning Commissioners Journal*—Number 42, (Spring) 2001. May be purchased at the World Wide Web: <http://www.plannersweb.com/store/pcjbackfr.html> Article includes seven key barriers to better development: 1. Inflexible local regulations—2. Outdated market perceptions—3. High development and process costs—4. Financing by formula—5. Proposing high density without amenity—6. Public infrastructure subsidies—7. Low expectations

BARRIERS TO USING URBAN INFILL DEVELOPMENT TO ACHIEVE SMART GROWTH/Farris, J. Terrence—Washington, DC: Fannie Mae Foundation, 2001. *Housing Policy Debate*, V. 12, Issue 1 (2001) Available full text at the World Wide Web: <http://www.fanniemaefoundation.org/programs/hpd/v12i1-index.shtml> Farris examines 22 major cities over the past decade to show that they captured only 5.2 percent of total new metropolitan housing permits: 2.2 percent of singlefamily permits and 14.9 percent of multifamily permits. His analysis identifies the practical barriers to urban infill development, including land assembly and infrastructure costs, the cities' unwillingness to condemn, municipal social goals & regulatory policies, difficulty of finding developers with infill experience, complexities of public-private partnerships, excessive risks associated with building in untested markets, resistance from local residents, stakeholder conflicts and political constraints.

BROWNFIELDS REDEVELOPMENT STRATEGIES (Chapter 3) in *Brownfields Redevelopment: Programs and Strategies for Rehabilitating Contaminated Real Estate* p. 141-162/Dennison, Mark S—Rockville, MD: Government Institutes, 1998. Includes bibliographical references and index. May be purchased via the World Wide Web: <http://www.brownfields.com/ArticlesBooks.htm> This new book is a comprehensive guide to the issues surrounding brownfields initiatives. It examines success stories of state and federal brownfields programs; legal implications; incentives available, and strategies available for these projects. Special features include checklists, cost estimates, features of individual programs and lists of resources. Chapters include: US EPA Brownfields Programs; State Brownfields Programs; Redevelopment Strategies; Financing Strategies; Assessment Pilots and Case Studies. Also: [HD 257.5 D46 1998](#)—*California State Library, General Reference*

BUILDING AFFORDABLE HOUSING THROUGH INFILL DEVELOPMENT/Southern California Association of Governments—Los Angeles, CA: SCAG, 1998. Program sponsored by: U.S. Dept. of Housing & Urban Development (February 19, 1998; Community Center: Brea, CA). Includes: *Infill in the Marketplace: Alternatives to Sprawl*/by Tom Sargent (On the Ground - Vol. 1, no. 1, Fall 1994). <http://www.sustainable.doe.gov/articles/infillalt.shtml>

BUILDING LIVABLE COMMUNITIES: A Policy-Maker's Guide to Infill Development/Center for Livable Communities [2ND edition]—Sacramento, CA: Local Government Commission, 2001. Report funded by the U.S. Environmental Protection Agency. Available for purchase at the World Wide Web: http://www.lgc.org/bookstore/land_use/publications/infilldvlpmnt.html The 48-page infill guidebook also includes a handy checklist for creating infill development and four full pages of useful bibliographical resources to help you find the best avenues for building more livable communities where you live, work and play. Also: [HC 79 E5 B7 1995](#) - U.C. Berkeley, Environmental Design Library



CAPITAL IMPROVEMENTS TO APARTMENTS: Projections for States & Metro Areas/Goodman, John L.—Washington, D.C.: National Multi Housing Council, 2000. “This research was supported in part by a grant from Fannie Mae”—Cover. Also available full text via the World Wide Web: <http://www.nmhc.org/Content/ServeFile.cfm?FileID=1220> Introduction: Renovating and improving existing housing is a means of raising the quality of the nation’s housing stock in addition to building new housing. In established communities, upgrading existing structures is often the primary method of improving housing quality.

CHANGING DEMOGRAPHY OF MULTIFAMILY RENTAL HOUSING/Goodman, Jack—Washington, D.C.: National Multi Housing Council, 1999 *Housing Policy Debate*, V. 10, Issue 1 (p. 31–57) Available full text via the World Wide Web: <http://www.fanniemae.foundation.org/programs/hpd/v10i1-index.shtml> Who exactly are those who “don’t, can’t, or won’t” become homeowners and how are they being served? Jack Goodman examines the current market for rental housing and finds that multifamily properties remain a key resource for meeting the housing needs of millions of Americans. He shows that multifamily rental housing serves three broad markets: those without the financial means to own, transient populations, and wealthy renters-by-choice who prefer luxury apartments. Goodman asserts that multifamily rental housing can help meet many social and political challenges—including maintaining housing affordability, fighting urban decay and housing an aging population-by offering market flexibility.

COMEBACK CITIES: A Blueprint for Urban Neighborhood Revival/Grogan, Paul, Proscio, Tony—Boulder, CO: Westview Press, 2000. Monograph includes bibliographical references. Also available for purchase at the World Wide Web: <http://www.amazon.com/> The authors highlight four trends that explain the urban upswing affecting not just the South Bronx, but American cities in general: the growth of neighborhood nonprofit groups; the creation of new markets, including the willingness of retailers to move into old areas; falling crime rates and “the unshackling of innercity life from the giant bureaucracies that once dictated everything that happened there—in particular, the welfare system, public housing authorities and public schools.”/John J. Miller, Amazon.com Reviews (Dec. 2003) Also: [HT 175 G76 2000](#)—*California State Library, General Reference*

COMMENT ON KAREN DANIELSEN, ROBERT E. LANG AND WILLIAM FULTON’S RETRACTING SUBURBIA.../Carliner, Michael S—Washington, DC: Fannie Mae Foundation, 1999. Article includes bibliographical references. *Housing Policy Debate - Vol. 10, no. 3 (p.549–553)* Also available full text via the World Wide Web: http://www.fanniemae.foundation.org/programs/hpd/pdf/hpd_1003_carliner.pdf Abstract: The prescription that Danielsen, Land and Fulton propose includes regulatory changes to allow higher densities and requires consumers to choose to live in higher density housing. Most suburbanites are unwilling to swallow that pill.

COMMENT ON KAREN DANIELSEN, ROBERT E. LANG AND WILLIAM FULTON’S RETRACTING SUBURBIA.../Easterbrook, Gregg—Washington, DC: Fannie Mae Foundation, 1999. Article includes bibliographical references. *Housing Policy Debate—Vol. 10, no. 3 (p. 541–547)* Also available full text at the World Wide Web: http://www.fanniemae.foundation.org/programs/hpd/pdf/hpd_1003_easterbrook.pdf Abstract: Hypocrisy abounds in the smart growth movement... smart growth threatens to derail one of the key engines of the national economy: suburban sprawl. Despite its negative image, sprawl is efficient and reflects consumer preference.





CONTRA COSTA COUNTY: Smart growth or sprawl/Wheeler, Stephen M./Greenbelt Alliance—San Francisco, CA: Greenbelt Alliance, 2003. Greenbelt Alliance * The Newswire—Vol. 2, Issue 6, June 2003 Includes bibliographical references Full 86 page report available via the World Wide Web: <http://www.greenbelt.org/resources/newswire/2003june/> Introduction: Contra Costa County has sometimes been known as “the Wild West of development” because of its free-wheeling approach to urban growth. New subdivisions, malls and office parks have spread rapidly across the landscape in ways that work against long-term livability or sustainability. But, a growing number of citizens have come to realize that current patterns of suburban sprawl aren’t inevitable. As a result, new efforts are starting up to promote the alternative: smarter growth.

CURRENT PREFERENCES AND FUTURE DEMAND FOR DENSER RESIDENTIAL ENVIRONMENTS/

Myers, Dowell; Gearin, Elizabeth./Fannie Mae Foundation—Washington, DC: Fannie Mae Foundation, 2001. Article includes bibliographical references. Housing Policy Debate - Vol. 12, no. 4 (p. 633-659) Available full text via the World Wide Web:

http://www.fanniemaefoundation.org/programs/hpd/pdf/HPD_1204_myers.pdf

Developers concentrate on the suburban ideal home because that appears to be what most people want; but, do some people say that’s what they want because of their perception that it is what they should want, or their perception, that only that housing type offers the range of amenities they want? If more dense urban homes were produced, would people want them? Those are the questions this forum addresses. Myers and Gearin argue that the demand for centrally located town-houses and condos is growing and exceeds the supply. They point to demographic changes—primarily the aging of the baby boomers—and to their own interpretation of various consumer surveys.

DEVELOPING INFILL HOUSING IN INNER-CITY NEIGHBORHOODS: Opportunities and strategies/

Suchman, Diane R—Washington, DC: Urban Land Institute, 1997. Includes bibliographical references Available for purchase at the World Wide Web:

<http://www.planning.org/bookservice/description.htm?BCODE=RDIH>

Rebuilding in inner-city neighborhoods poses both opportunities and challenges—but can it be done profitably? This book gives both for-profit developers and public officials the tools and strategies they need to develop successful inner-city infill housing. Detailed examples illustrate innovative solutions to the challenges faced by inner-city developers. It offers detailed, hands-on information covering market analysis, mixed-income housing, and public and private approaches to financing. Also: HD 7293 S793 1997—California State Library, General Reference

DEVELOPING INFILL HOUSING IN THE LOS ANGELES REGION/Urban Land Institute—Los Angeles, CA: ULI District Council Los Angeles, 2000 A Policy Forum by: The Urban Land Institute & U.S.

Dept. of Housing & Urban Development (Sept. 13, 2000: Los Angeles, CA) Also available full text at the World Wide Web: <http://www.uli-la.org/publications/item.php?id=14> Forum objectives:

- 1). Define and discuss barriers to developing market-rate infill housing in the metropolitan L.A. area;
- 2). Identify ways that developers and policy makers have overcome barriers;
- 3). Recommend plans to address those barriers.



DEVELOPING SUCCESSFUL INFILL HOUSING/Suchman, Diane R—Washington, DC: Urban Land Institute, 2002 Monograph includes appendices & case studies. Also available for purchase at the World Wide Web (see event & scroll down):

http://planet.uli.org/Events/583504/583504_Info.htm Learn how to develop profitable, market-rate infill housing in urban and inner-ring suburban areas. This new book explains how to find and take advantage of opportunities and overcome obstacles. Each stage of the development process is covered, including assessing the market, financing, assembling land, planning, design, the regulatory process, addressing community concerns and marketing. Twelve case studies describe the development of flourishing multifamily, mixed-use, townhouse, adaptive use and manufactured home projects throughout the nation. Also: [HD7293 S92 2002](#)—U.C. Berkeley, *Environmental Design Library*

DEVELOPMENT IN TIME: Planning the Future of California's Housing/Myers, Dowell, Kitsuse, Alicia.—Cambridge, MA: Lincoln Institute of Land Policy, 1999. [Lincoln Institute of Land Policy working paper; WP99DM2](#) May be purchased at the World Wide Web:

<http://www.lincolinst.edu/pubs/pub-detail.asp?id=74> The question of future development can benefit from a fresh examination accorded by an alternative viewpoint, one that employs temporal dynamics and housing needs. The time dimension of urban development has been unfairly neglected. The development debate has primarily been cast in terms of spatial patterns—how much density, how dispersed or how large an ecological footprint—or as a matter of the political values behind opposing outlooks. Yet key issues attending the future of development in California can be better understood in light of an explicit temporal analysis of development over time. Also: [HD7303 C2 M94 1999](#) – U.C. Berkeley, *Environmental Design Library*

DIRT INTO DOLLARS: Converting Vacant Land into Valuable Development/Hughes, Mark Alan—Washington, D.C.: Brookings Institution Press, 2000. [Brookings Review—V. 18, no. 3 \(Summer 2000\) p. 34-37](#) Also available full text at the World Wide Web:

<http://www.brook.edu/press/REVIEW/summer2000/hughes.htm> American cities have always been about growth. A hundred years ago, boosters organized boomtowns to exploit resources like minerals and cattle. Today, growth coalitions design New Urbanist towns to maximize value while deflecting political backlash by husbanding resources like farmland and road capacity. But from Sunbelt cities to suburbs everywhere, growth is the logic, the politics and the policy of American places.

DOES THE AMERICAN WAY OF ZONING CAUSE THE SUBURBS OF METROPOLITAN AREAS TO BE TOO SPREAD OUT?/Fischel, William A—Washington, DC: National Academy Press, 1999. Part II - In-Depth Perspectives: Governance and Opportunity in Metropolitan America/National Research Council (starts at p. 151–191) Available for download at the World Wide Web:

<http://www.nap.edu/books/0309065534/html/> Are American metropolitan areas too spread out? I think the answer is yes. Virtually every measure of metropolitan density indicates that U.S. cities are more spread out than those of the rest of the world (Mieszkowski and Mills, 1993:136). Much of American suburbanization can be accounted for by more or less market-driven factors and there is a smattering of evidence that some other countries' metropolitan areas could use some additional suburbanization. Also: [JS422 .N39 1999](#)—California State Library, *General Reference*





DOES THE U.S. TAX TREATMENT OF HOUSING PROMOTE SUBURBANIZATION AND CENTRAL CITY DECLINE?/Gyourko, Joseph E., Voith, Richard.—Philadelphia, PA: Federal Reserve Bank of Philadelphia, Research Dept. [1997] Federal Reserve Bank of Philadelphia working paper; no. 97-13 Available full text via the World Wide Web: <http://www.phil.frb.org/files/wps/1997/wp97-13.pdf> This paper examines the role of U.S. housing-related tax expenditures in creating incentives for decentralization and encouraging residential sorting by income and central city decline.

DOWNTOWN/INTOWN HOUSING: Selected References/Urban Land Institute (Revised edition)—Washington, D.C.: ULI, 2003. ULI Information Service Infopacket series; no. 347 May be purchased at the World Wide Web: <http://bookstore.uli.org/> ULI InfoPackets are packages of photocopied materials on specific real estate and urban development topics. Also: HD7293 D69 2000—U.C. Berkeley, *Environmental Design Library*

DOWNTOWN REBOUND/Sohmer, Rebecca R., Lang, Robert E.—Washington, D.C.: Brookings Institution Press, 2001. Brookings Center on Urban & Metropolitan Policy Census note (May 2001) Available full text at the World Wide Web: <http://www.brook.edu/es/urban/census/downtownrebound.pdf> This survey, co-sponsored by the Fannie Mae Foundation, finds that the number of people living in downtowns increased during the 1990s in 18 of the 24 cities analyzed. Most of the downtown growth was fueled by the movements of white residents into these central business districts. This pattern is a counter trend to the overall loss of white residents in central cities to the suburbs.

EFFICIENT URBANIZATION: Economic Performance and the Shape of the Metropolis/Cervero, Robert—Cambridge, MA: Lincoln Institute of Land Policy, 2000. Lincoln Institute of Land Policy working paper; WPO0RC1 Also available for purchase at the World Wide Web: <http://www.lincolnst.edu/pubs/pub-detail.asp?id=88> The influences of urban form and transportation infrastructure on economic performance show up in several contemporary policy debates, notably “sprawl versus compact city” and in the developing world, the future of mega-cities. This paper probes these relationships using two scales of analysis.

ESTIMATING THE HOUSING INFILL CAPACITY OF THE BAY AREA/Sandoval, Juan O.; Landis, John—Berkeley, CA: University of California, Berkeley, Institute of Urban & Regional Development (IURD) 2000. U.C. Berkeley - IURD working paper; 2000-06 Also available full text at the World Wide Web: <http://www-iurd.ced.berkeley.edu/pub/WP-2000-06.pdf> The term infill, which has traditionally meant the development of vacant, cleared or abandoned parcels, has more recently been expanded to include land reuse and recycling—that is, the redevelopment of developed parcels that are physically or economically underutilized.

FINANCING PROGRESSIVE DEVELOPMENT/Leinberger, Christopher B. – Washington, D.C.: Brookings Institution Press, 2001. Capital Xchange Journal - May 2001 Available full text via the World Wide Web: <http://www.brook.edu/dybdocroot/es/urban/capitalxchange/leinberger.pdf> “On the other side is a growing cadre of critics of conventional development and proponents of community building, environmental sustainability and multiple transportation options. These reforms have been called ‘new urbanism,’ ‘smart growth’ and ‘sustainable development’. For the sake of simplicity, they will be referred to as ‘progressive development’. Progressive development advocates argue that development can be mixed-use, pedestrian-oriented and mixed income”.



IMPACT OF ZONING ON HOUSING AFFORDABILITY/Glaeser, Edward L.; Gyourko, Joseph—Cambridge, MA: Harvard Institute of Economic Research (HIER), 2002. Report includes bibliographical references. Also available full text via the World Wide Web: <http://post.economics.harvard.edu/hier/2002papers/HIER1948.pdf> “One implication of this analysis is that the affordable housing debate should be broadened to encompass zoning reform, not just public or subsidized construction programs. While poor households almost certainly are not consuming the typical unit in areas with extremely high prices, we suspect that any filtering model of housing markets would show that they too, would benefit from an increased focus on land use constraints by affordability advocates”.

IMPACTS OF CHANGES IN MULTIFAMILY HOUSING FINANCE ON OLDER URBAN AREAS/Schnare, Ann B.—Washington, DC: Brookings Institution, Center on Urban & Metropolitan Policy, 2001. Report includes bibliographical references. Available full text via the World Wide Web: <http://www.brook.edu/dybdocroot/es/urban/schnarefinal.pdf> The multifamily mortgage market has changed dramatically over the last two decades. The relative importance of the thrifts - once the major source of financing for multifamily rental housing - has declined, while commercial banks, the government sponsored enterprises (GSEs) and private conduits have become the dominant players. Government involvement in the market has also devolved to the state and local level and the nature of its involvement has changed. These developments have transformed a fragmented, localized mortgage market into a highly liquid one with access to capital throughout the world. While these changes have for the most part been positive, certain segments of the market - in particular, small rental properties in urban areas - may well be underserved.

IMPLICATIONS OF CHANGING U.S. DEMOGRAPHICS FOR HOUSING CHOICE AND LOCATION IN U.S. CITIES/Riche, Martha Farnsworth—Washington, D.C.: Brookings Institution, Center on Urban & Metropolitan Policy, 2001. Report includes bibliographical references. Also available full text at the World Wide Web: <http://www.brook.edu/dybdocroot/es/urban/riche/riche.pdf> The demographics of the United States are rapidly shifting. For the first time in history, we are looking at a population that will have roughly equal numbers of people in every age group. Americans are becoming more ethnically and racially diverse. The combination of longer life expectancies and the preference for small families have made households (without children currently in them), especially pre-retirement households, more numerous. This paper examines how the country's current and projected demographic trends will impact preferences for housing choices and residential location in the future and particularly how they will affect cities and metropolitan areas.

INFILL DEVELOPMENT IN THE SAN FRANCISCO BAY AREA: Current obstacles and responses/Wheeler, Stephen M—[Berkeley, CA]: U.C. Berkeley - Dept. of City and Regional Planning, [2001] Report includes bibliographical references. Also available at the World Wide Web: http://www.mrsc.org/subjects/planning/infill_art.pdf Abstract: Many planners these days are focusing on infill development as a strategy to address problems of growth management, downtown revitalization, housing and urban sustainability. Yet most urban regions have seen relatively modest levels of residential or mixed-use infill. This paper provides an on-the ground assessment of current challenges and opportunities to infill development in the San Francisco Bay Area. Based on in-depth interviews with 42 local planners, developers, lenders and housing advocates, as well as review of secondary literature, regional data and local zoning codes, the paper examines obstacles to infill development in the region and current or potential responses.





INFILL DEVELOPMENT STRATEGIES FOR SHAPING LIVABLE NEIGHBORHOODS/Municipal Research & Services Center of Washington—[Seattle, WA]: MRSC, 1997 MRSC Report no. 38 - June 1997 Available full text via the World Wide Web: <http://www.mrsc.org/Publications/infill1.pdf>

Describes promising strategies and provides examples of programs local jurisdictions can use to encourage infill development. It also provides strategies to make it more feasible for developers to do infill development and to make infill development more appealing to existing and potential residents. Also: [HD257 I54 1997](#)—U.C. Berkeley, *Environmental Design Library*

INFILL HOUSING: Opportunities and strategies for inner-city neighborhoods/Suchman, Diane R.—Washington, D.C. Urban Land Institute, 1996. ULI Research working paper series; no. 653 Includes bibliographical references. May be purchased at the World Wide Web: <http://bookstore.uli.org/> This paper is intended to provide developers and city officials with an overview of the opportunities and challenges associated with developing infill housing in residential neighborhoods and with some strategies for pursuing such developments.

INFILL OFFERS A WAY OUT OF THE HOUSING CRISIS/Torlakson, Tom—[Sacramento, CA]: League of California Cities, 2002. *Western City: Housing and Growth Series (June 2002)* Available full text at the World Wide Web: <http://www.westerncity.com/June02Infill%20Offers.htm> California Senator Tom Torlakson (D-Antioch) represents the 7th Senate District.

INSIDE GAME/OUTSIDE GAME: Winning Strategies for Saving Urban America/Rusk, David—Washington, D.C.: Brookings Institution Press, 1999. Includes bibliographical references (p. 365-367) and index. May be purchased at the World Wide Web: <http://www.brook.edu/dybdocroot/press/books/savamr.htm> In this persuasive book filled with personal observations as well as his trademark mastery of census statistics, Rusk argues that state legislatures must set new “rules of the game.” He believes those rules require regional revenue or tax base sharing to reduce fiscal disparity, regional housing policies to ensure that all new developments have their fair share of low- and moderate-income housing to dissolve concentrations of poverty and regional land-use planning and growth management to control urban sprawl. Also: [HT123 R843 1999](#)—California State Library, *General Reference*

JOINT FORUM ON HOUSING DENSITY/Pawlukiewicz, Michael; Myerson, Deborah L.—Washington, DC: Urban Land Institute, 2002. ULI Land Use Policy Forum Report Available full text via the World Wide Web: http://research.uli.org/Content/Reports/PolicyPapers/PFR_670.pdf Considers the challenge local opposition poses to high-density housing developments.

LAND SUPPLY AND INFRASTRUCTURE CAPACITY: Monitoring for smart urban growth/Knaap, Gerrit J; Moore, Terry—Cambridge, MA: Lincoln Institute of Land Policy, 2000. *Lincoln Institute of Land Policy working paper; WPOOGK1* Available for purchase at the World Wide Web: <http://www.lincolninst.edu/pubs/pub-detail.asp?id=96> For urban growth there is a general agreement that it will occur, that it needs some type of management and that such management requires (at least in part) public policies. The disagreements about growth management are about how many and which policies to use and how extensively to apply them. Growth management has some measurable dimensions not available in metaphysics.



LIFE IN THE CITY: A status report on the revival of urban communities in America/Urban Neighborhoods Task Force—Washington, DC: Center for National Policy, 1997. Available for purchase at the World Wide Web: <http://www.cnponline.org/Publications.htm> This report thus incorporates the views of some of the leading authorities on urban America, national data relating to conditions in cities generally, descriptive information on specific cities and the perceptions of citizens who for the most part live in the suburbs. Also: 99 01358 – U.C. Berkeley, Intergovernmental Studies Library (IGS)

METROPOLITAN AREAS: Regional differences/Pack, Janet Rothenberg—Washington, DC: Brookings Institution. 1998. Brookings Review - Vol. 16, no. 4 (Fall 1998) p. 26-31 Also available full text at the World Wide Web: <http://www.brook.edu/dybdocroot/press/review/fa98/pack.pdf> "The new argument in the urban research literature of the 1990s is that the economic health of cities and suburbs is closely linked, with the prosperity of suburban communities, in particular, depending on that of the central city. Suburbs that ignore the decline of their central cities cannot, despite their strong belief to the contrary, go it alone."

MOVING BEYOND SPRAWL: Toward a broader metropolitan agenda/Katz, Bruce; Liu, Amy—Washington, DC: The Brookings Institution, 2000. Brookings Review - Vol. 18, no. 2 (Spring 2000) p. 31-34 Also available full text at the World Wide Web: <http://www.brook.edu/press/REVIEW/spring2000/katz.htm> "States and metropolitan areas could also promote broader regional partnerships. In Seattle for example, government, business and civic leaders, come together to discuss regional trade challenges, explore strategic options, and visit leading regions at home and abroad. In a globalizing economy, such partnerships help reinforce the corporate stake in particular places and regions."

MOVING UP, FILTERING DOWN: Metropolitan housing dynamics and public policy/Bier, Thomas—Washington, DC: Brookings Institution, Center on Urban & Metropolitan Policy. 2001. Brookings Institution discussion paper series. Also available full text at the World Wide Web: <http://www.brook.edu/dybdocroot/es/urban/publications/bier.pdf> This paper describes the cycle of housing movement in metropolitan areas, the role that public policy has played in supporting this cycle and the ways in which policy alternatives can help improve metropolitan growth dynamics and strengthen urban core communities.

NATIONAL FORUM ENCOURAGING MARKET-RATE INFILL HOUSING DEVELOPMENT/Urban Land Institute—Washington, DC: ULI, 2000. Co-Sponsored by: U.S. Dept. of Housing & Urban Development (Washington, DC: April 10, 2000). Also available full text at the World Wide Web: http://research.uli.org/Content/Reports/PolicyPapers/SYM_04_10_00.pdf Summary Report includes: Forum discussion of barriers to infill housing development. Private and not-for-profit real estate developers, urban design/architects, financiers, market analysts, attorneys, public officials and urban revitalization experts from around the country discuss infill housing issues.

NEW SHAPE OF SUBURBIA: Trends in residential development/Schmitz, Adrienne—Washington, DC: ULI, 2003. Includes bibliographical references and case studies. Also available for purchase via the World Wide Web: <http://bookstore.uli.org/> Capitalize on the lucrative market for suburban residential development. This new book describes how consumer demands are changing, strategies for overcoming NIMBYism and the latest trends related to open space, infill and mixed housing development, increasing density, transportation and street design. Seasoned developers provide





insight into what works—and the traps to avoid—in developing single- and multifamily properties ranging in size from 22 units to large planned communities, both conventional and new urbanist, in price ranges from affordable to luxury. Eleven case studies of projects in the United States and abroad illustrate how others are incorporating.

THE NEW URBAN ECONOMY: Opportunities and challenges/Gale, William G.; Pack, Janet Rothenberg; Potter, Samara R.—Washington, DC: The Brookings Institution, 2001. Brookings Institution conference report; no. 7 (June 2001) Also available full text at the World Wide Web: <http://www.brook.edu/dybdocroot/comm/conferencereport/cr07.pdf> Conference paper that summarizes a symposium on decentralization and urban sprawl presented at the Brookings Institution Oct. 26-27, 2000. Paper copublished by: University of Pennsylvania, Wharton School of Business.

ON THE PROGRESSION OF IMPACT FEES/Nicholas, James C—Chicago, IL: American Planning Association, 1992. Article includes bibliographical references. Journal of the American Planning Association—V. 58, no. 4 (Autumn 1992), p.517-524 Article available for purchase via the World Wide Web: <http://www.planning.org/abstracts/> Some architects have been developing new ways of making small, affordable single-family detached homes and row houses visually attractive and livable even as they expand the range of families with access to such housing. This article details some of those plans, showing how they succeeded in places like San Francisco. The article also discusses infrastructure and building design standards for affordable housing and concludes with a note about the importance of streamlined permit processing to facilitate this type of development.

OPPORTUNITY & CHALLENGE: Multi-family housing in mixed use activity centers/Black, Thomas J.—Washington, DC: National Multi-Housing Council, 1998. Report includes bibliographical references. Also available full text via the World Wide Web: <http://www.nmhc.org/Content/ServeFile.cfm?FileID=152> “The total increase in childless households will represent more than 100 percent of the net increase in all households. While the housing preferences of the increasing households cannot be forecast with certainty at this point, the prevailing view and limited evidence suggest that a significant portion will opt for higher-density, urban-style environments where non-work activities and access to jobs are convenient, and where community and home-based amenities are high.”

REALITY CHECK ON GROWTH: Lessons learned/Lusk Center for Real Estate—Los Angeles, CA: USC—Lusk Center for Real Estate, [2003] Report co-published by: Urban Land Institute, Los Angeles Chapter. Also available full text at the World Wide Web: <http://www.la.uli.org/realitycheck/postreport.pdf> Executive summary: Although the 20 groups worked out 20 different solutions, some striking similarities reflected a clear consensus on some key points on how to solve our shared challenge: Every group decided to use higher housing densities than current development practices—there was no other choice on how to solve our shared challenge.

RED TAPE AND HOUSING COSTS: How regulation affects new residential development/Luger, Michael I.; Temkin, Kenneth—New Brunswick, NJ: Rutgers University, 2000. Includes bibliographical references and index May be purchased via the World Wide Web: http://radburn.rutgers.edu/cupr/asp/specification_details.asp?id=235 Realizing the dream of owning a home is an ongoing struggle for millions of American families. Are state and local governments willing to reform deeply entrenched development regulations to ease the delivery of affordable housing from developer to home buyer? This book explores the delicate balance between regulations designed to promote the production of sound housing in safe community environments and the red tape in which housing developers become entangled. Builders of new



residential housing bemoan the regulatory barriers they confront—requirements and constraints that add thousands of dollars to their costs in delivering new units to the market. Also: [KF 5730 L84 2000](#)—*California State Library, General Reference*

RETRACTING SUBURBIA: Smart growth and the future of housing/Danielsen, Karen A; Lang, Robert E; Fulton, William—Washington, DC: Fannie Mae Foundation, 1999. Article includes bibliographical references. [Housing Policy Debate - V. 10, no. 3 \(p. 513-540\)](#) Also available full text at the World Wide Web:

http://www.fanniemae.foundation.org/programs/hpd/pdf/hpd_1003_danielsen.pdf Karen A. Danielsen, Robert E. Lang, and William Fulton suggest that, in support of smart growth principles, housing can and should be built at higher densities than is now standard practice. Although suburbanites often appear reluctant to accept higher density housing, Danielsen, Lang, and Fulton argue that, with careful attention to design and zoning, it is possible to develop marketable higher density housing. They suggest that high land costs, environmental degradation and long commutes are among the factors that may encourage some traditional suburban dwellers to accept higher density housing. But they also note that “Americans appear to hate two things: density and sprawl. Smart growth’s fate may depend on which they ultimately hate more.”

SMART GROWTH FOR NEIGHBORHOODS: Affordable housing and regional vision/Kalinovsky, Leah—Washington, DC: National Neighborhood Coalition, [2001] Report includes bibliographical references (p. 22-23) Also available full text at the World Wide Web:

<http://www.neighborhoodcoalition.org/pdfs/hsg%20report%20copy2.pdf> “Smart growth for Neighborhoods: Affordable Housing and Regional Vision” examines how communities can promote both affordable housing and smarter regional growth. Recommendations from the report include addressing exclusionary development practices, encouraging regional planning for affordable housing and smart growth, increasing funding for affordable housing and building new alliances.

SMART INFILL: Creating more livable communities in the Bay Area/Wheeler, Stephen M.—San Francisco, CA: Greenbelt Alliance, 2002. Report includes bibliographical references. Available full text at the World Wide Web:

http://www.greenbelt.org/downloads/resources/report_smartinfill.pdf The report presents 12 key strategies to bring about well-planned infill housing and mixed-use development. These recommendations include zoning changes, design guidelines, public participation processes, revised parking requirements and preparation of “Specific Plans” coordinating neighborhood revitalization.

SMART STATES, BETTER COMMUNITIES: How state governments can help citizens preserve their communities/Beaumont, Constance E.—Washington, DC: National Trust for Historic Preservation, 1996. Includes bibliographical references (p. 361-363) Available for purchase at the World Wide Web: <http://www.preservationbooks.org/> Policy initiatives that state governments can undertake to support the efforts of citizens to save what they value most about their communities. Also: [E159 B37 1996](#)—*U.C. Berkeley, Environmental Design Library*

THE SPRAWLING OF AMERICA: In defense of the dynamic city/Staley, Samuel R.—Los Angeles, CA: Reason Public Policy Institute (RPPi), 1999 [RPPi Policy study; no. 251](#) Available full text via the World Wide Web: <http://www.rppi.org/ps251.html> Provides a market-based perspective of suburban growth and challenges many underlying principles of the anti-sprawl movement. Also: [HT167 S72 1999](#)—*California State Library, General Reference*





STATE OF THE CITIES: 2000 [electronic resource]/U.S. Dept. of Housing and Urban Development—Washington, DC: HUD, 2000- Data sets include 2000, 1990, 1980 and 1970 Census statistics The SOCDs searchable database provides data for individual Metropolitan Areas, Central Cities and Suburbs. Available via the World Wide Web: <http://socds.huduser.org/index.html>

THE STATE OF THE NATION'S HOUSING: 2003/Harvard University Joint Center for Housing Studies—Cambridge, MA: Joint Center for Housing Studies, 2003. Annual report includes bibliographical references. Available full text at the World Wide Web: <http://www.jchs.harvard.edu/publications/markets/son2003.pdf> Executive Summary: Despite the 2001 recession and weak ensuing recovery, by most measures 2002 was the strongest year for housing on record. Residential investment, home sales, homeownership rates, aggregate home equity and total mortgage debt all hit new highs last year. Anemic growth has nevertheless taken its toll, sending mortgage delinquency rates up while pushing rents in some areas down.

THE STATE ROLE IN URBAN LAND DEVELOPMENT/Leigh, Nancey Green—Washington, DC: Brookings Institution, 2003. Report includes bibliographical references. Available full text via the World Wide Web: <http://www.brook.edu/dybdocroot/es/urban/publications/leighvacant.pdf> "Vacant land represents both a significant problem and an attractive opportunity for many central cities. Vacant land and abandoned structures impose both economic and social costs on cities and the neighborhoods or districts in which they are located. On the economic side, such properties lower neighboring property values and tax revenues even as they create pressure to raise taxes to maintain service levels."

SUSTAINING URBAN EXCELLENCE: Learning from the Rudy Bruner Award for Urban Excellence, 1987-1993—Cambridge, MA: Bruner Foundation, 1998. Available for purchase via the World Wide Web: <http://www.huduser.org/publications/commdevl/bruner.html> Broad-based participation and collaboration are two keys to urban excellence, according to Sustaining Urban Excellence: Learning from the Rudy Bruner Award for Urban Excellence 1987-1993. The new book highlights conclusions drawn from revisits to 21 urban places—areas where people live and work—that were finalists and winners of the Rudy Bruner Award (RBA) a few years earlier. Also: [HT175 S87 1998](#) – U.C. Berkeley, *Environmental Design Library*

TAX TREATMENT OF HOUSING AND ITS EFFECTS ON BOUNDED AND UNBOUNDED

COMMUNITIES/Gyourko, Joseph E; Voith, Richard—Philadelphia, PA: Federal Reserve Bank of Philadelphia, 1999. [Federal Reserve Bank of Philadelphia working paper; no. 98-23](#) Includes bibliographical references Available full text via the World Wide Web: <http://www.phil.frb.org/files/wps/1998/wp98-23.pdf> Abstract: This paper examines the potential impact of the federal tax treatment of housing, which provides tax advantages that increase with income and house value, on the pattern of development in U.S. metropolitan areas. The authors argue that the tax treatment of housing is likely to have impacts on older, developed communities with fixed boundaries, such as central cities, that differ from those on suburban areas, where there is an elastic supply of land. Using simple analytic models, the authors show that the tax treatment of housing not only increases the incentives for lower density development, but it also provides incentives for increased sorting of high- and low-income households into separate communities. Also: [HD7287.82 U6 G96 1999](#)—U.C. Berkeley, *Environmental Design Library*



TEN STEPS TO A LIVING DOWNTOWN/Moulton, Jennifer—Washington, DC: Brookings Institution, Center on Urban & Metropolitan Policy 1999. Report co-sponsored by the Fannie Mae Foundation. Also available full text via the World Wide Web:

<http://www.brook.edu/dybdocroot/ES/urban/moulton.pdf> This paper examines the opportunity that cities currently have to bring residents back to their downtowns and identifies ten steps that can be taken to create successful residential life in America's central business districts.

THE TROUBLE WITH MINIMUM PARKING REQUIREMENTS/Shoup, Donald C—[New York, NY: Pergamon Press], 1999. *Transportation Research Part A - Vol. 33 (1999)*, p. 549-574 Article includes bibliographical references. Available full text via the World Wide Web:

<http://www.vtpi.org/shoup.pdf> "In conclusion, deregulating the quantity and increasing the quality of parking will improve transportation, land use and the environment."

UPSCALE APARTMENT MARKET: trends and prospects/Goodman, Jack, editor/National Multi Housing Council (NMHC)—Washington, DC: NMHC, 2001. "Prepared by Jack Goodman of Hartrey Advisors" - Cover. Available full text via the World Wide Web:

<http://www.nmhc.org/Content/ServeFile.cfm?FileID=1254> According to the report, the number of apartment households with real income exceeding \$50,000 has been increasing nearly eight percent annually, well above the rate of growth in the larger, middle-income rental market. The report examines how upscale renters differ from other apartment renters and how they are similar. It finds that upscalers themselves are not homogenous. Half could be labeled "transitionals," while nearly 30 percent are long-term "lifestyle" residents who have been in their apartment for at least four years even though they could afford to buy a house. Lifestylers are older, more likely to be found in the Northeast and big cities and more often single women.

URBAN DESIGN GUIDELINES: For mixed use neighborhood and village centers/The Lawrence Group—Raleigh, NC: City of Raleigh Planning Department., 2002. Guidelines adopted April 16, 2002. Available full text at the WWW: http://www.raleighnc.org/planning/CP/UDG/BW_UDG.pdf

URBAN INFILL HOUSING: Myth and fact/Urban Land Institute—Washington, DC: Urban Land Institute (ULI) 2001. Available via the World Wide Web:

http://research.uli.org/Content/Reports/PolicyPapers/PUB_U22.pdf This publication is underwritten by the U.S. Dept. of Housing and Urban Development as part of a larger partnership designed to encourage the development of housing in our cities.

URBAN PROBLEMS AND COMMUNITY DEVELOPMENT/Ferguson, Ronald F.; Dickens, William T.—Washington, DC: Brookings Institution Press, 1999. Monograph includes bibliographical references and index. May be viewed full text at the World Wide Web:

<http://brookings.nap.edu/books/0815718756/html/index.html> See: *Chapter 10 – Economics of Housing Services in Low-Income Neighborhoods*/Kenneth T. Rosen & Ted Dienstfrey. Also: [HN90 C6 U747 1999](#)—*California State Library, General Reference*





WHY IS THERE SO LITTLE RESIDENTIAL REDEVELOPMENT OF BROWNFIELDS?/Kirkwood, Niall—
Cambridge, MA: Joint Center for Housing Studies of Harvard University, 2001. Harvard University
Joint Center for Housing Studies working paper; W01-3 Available full text via the World Wide
Web: http://www.jchs.harvard.edu/publications/communitydevelopment/kirkwood_w01-3.pdf
Redevelopment of environmentally contaminated sites for residential development is a national
opportunity because many idled industrial and commercial sites could have significant value if
restored to residential use. By converting degraded and abandoned sites into needed housing,
residential reuse of brownfields can at once ease housing shortages, redirect growth to areas and
sites passed by due to liability concerns and clean up costs and create more balanced regional
growth patterns.