

Overview of Housing and Community Development

Overview of Housing and Community Development
(A concise, structured guide for students, planners, and community leaders)

1. Core Concepts

Term	Definition	Key Points
Housing	The provision of safe, affordable, and adequate shelter for individuals and families.	- Physical structure (unit) - Quality of construction & amenities - Affordability relative to income - Emphasizes resident participation
Community Development	A process that improves the social, economic, and physical conditions of a neighborhood or region.	Targets health, education, employment, safety, and public spaces
Integrated Development	Coordinated planning that links housing with transportation, jobs, services, and environmental goals.	- Reduces segregation - Promotes sustainable growth

2. Policy Framework (U.S. Focus)

Level	Main Legislation / Programs	Objectives
Federal	- Housing Act of 1937 (public housing) - Housing and Community Development Act of 1974 (HUD, Section 8) - HOME Investment Partnerships Program - Community Development Block Grant (CDBG)	- Increase affordable housing stock - Revitalize distressed neighborhoods - Provide rental assistance
State	- State housing trust funds - Low-Income Housing Tax Credit (LIHTC) administered at state level	- Leverage private capital for affordable units - Align projects with regional priorities

Overview of Housing and Community Development

Level	Main Legislation / Programs	Objectives
	• Zoning ordinances	Control land use, density, and design
Local	• Inclusionary housing ordinances • Comprehensive plans	• Ensure new development contributes to affordable housing goals

3. Types of Housing

Category	Description	Typical Funding Sources
Public Housing	Government-owned units for low-income households.	HUD capital grants, operating subsidies
Section 8/Voucher	Rental subsidies paid to private landlords.	Federal vouchers, local admin fees
Affordable Rental	Market-rate units with income-based rent caps.	LIHTC, state tax credits, nonprofit equity
Workforce Housing	Targets moderate-income workers (30-80% AMI).	Municipal bonds, inclusionary fees
Mixed-Income	Combines market, affordable, and subsidized units.	Combination of LIHTC, private equity, public funds
Accessory Dwelling Units (ADUs)	Small secondary units on single-family lots.	Local fee waivers, streamlined permits

4. Key Principles of Effective Community Development

1. Resident-Led Planning

- Conduct participatory workshops, surveys, and charrettes.
- Ensure decision-making power resides with community members.

2. Equity & Inclusion

- Target historically marginalized groups.
- Use tools like *Equity Impact Assessments*.

Overview of Housing and Community

3. Economic Opportunity

Development

- Link housing projects with job training, local hiring, and small-business support.

4. Sustainability

- Incorporate green building standards (e.g., ENERGY STAR, Passive House).
- Promote transit-oriented development (TOD) to reduce car dependence.

5. Safety & Health

- Design for natural surveillance (CPTED).
 - Provide access to parks, healthy food, and medical services.
-

5. Development Process (Step-by-Step)

1. Needs