

# Location Affordability Portal Vignettes

<http://locationaffordability.info/vignettes.aspx>



*Note: These fictional narratives illustrate how families and organizations can use the Location Affordability Portal to make more informed decisions about where to live, work, and invest.*



## Turning Vacancies into Affordable Communities (Developing Affordable Housing)

Tamara Robinson loves working at River City Community Builders (RCCB), an affordable housing developer in a mid-sized, post-industrial city in the Frost Belt. As a Project Manager for the past three years, she's advanced a number of projects that are helping meet the city's affordable housing demand, and she's gratified whenever she sees families succeed in housing she's helped build.

Bob Peterson, RCCB's CEO, calls Tamara into his office with an ambitious new project: creating a state-of-the-art development for both families and seniors that will make their firm the preeminent affordable developer in the region. As project lead, she'll need to find a large enough piece of land for development, bring forward a proposal that pencils out financially before securing the constituent parcels, and then apply for Low Income Housing Tax Credits, all before design and construction can begin.

The size and complexity of the proposal give Tamara pause, but Bob feels she's the perfect person for the job. Although Tamara doesn't have as many years of experience as some of the other project managers at RCCB, she brings a perspective he feels they're missing. Tamara leaves the meeting nervous but excited. Since the closure of the city's main employer, Genesee Textile Mills, demand for affordable housing has increased.



For weeks, Tamara drives around town scouting different sites, but most of them look much less promising once she uses the Location Affordability Index (LAI) to check out their combined cost of housing and transportation. Too many of the neighborhoods with available land parcels have few or no public transportation options; the high transportation costs of living in these areas would reduce the affordability of the housing.

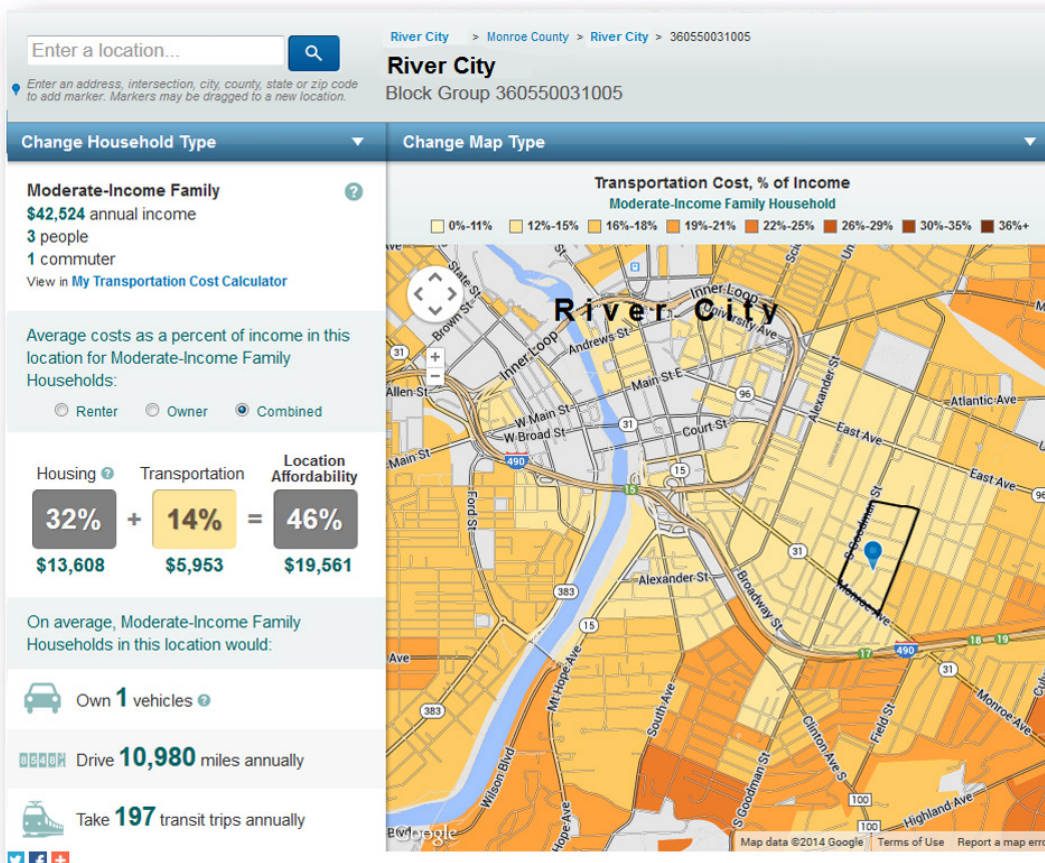
Tamara takes a break to stop by her friends Dave and Charlotte's house warming. Tamara is familiar with the neighborhood where they recently bought their modest two-bedroom, but she is surprised how noticeably – and how quickly – it has changed. After passing a string of closed auto repair shops and graffiti-covered storefronts, Tamara starts noticing new playground equipment in the parks, improved bus stops, and better street lighting. A sign outside a nearby elementary school congratulates students on their improved test scores.

By the time she gets to Dave and Charlotte's, Tamara thinks she may have found her site. When she hears how much they paid for their house, though, she knows RCCB will need to act fast to buy land for affordable housing in this neighborhood before prices rise further. Those blocks of auto repair shops adjacent to the neighborhood could be their opening.

When she gets home she checks the LAI and confirms that Charlotte and Dave’s neighborhood is very competitive on combined costs. She also checks out how the neighborhood schools and parks rank and is even more excited: between the good school district and access to a variety of transportation options, it’s a great place to build affordable housing.

## Using the LAI to Assess Community Housing and Transportation Costs

The LAI provides decision-makers housing and transportation costs, combined or separately and for different household types, in neighborhoods throughout their community. This information facilitates more informed assessments and better understanding of neighborhood levels of affordability.



When Bob walks into the office Monday morning, Tamara is waiting to pitch him on her idea. He’s not immediately convinced; turning blocks of auto shops into housing for families and seniors is unorthodox and will require a significant amount of expensive environmental remediation. Tamara cites the numbers she has compiled using the LAI and My Transportation Costs calculator along with other research. The neighborhood’s transportation costs are low, partly because the auto shops are on a local commercial corridor with potential for revitalization. In addition, the area has improving public schools and a recently opened charter school is getting excellent reviews. Bob is sold.

Two weeks later, at a meeting Bob has arranged with city officials, Tamara talks about the Low Income Housing Tax Credits application and shows renderings of the remediated and redeveloped auto shop parcels. The Deputy Mayor likes that they’ll offer business opportunities with first-floor retail, while the Director of Planning and Housing likes that the development will be split between senior housing and two- and three-bedroom apartments. With the support of the City, RCCB is ready to start work on the redevelopment of the area.



# Housing and Transportation Costs in Neighborhoods

