



March 2019

Useful Community Development... quick notes

Inside: Can People Afford Stable Housing? Maybe. Also: rural and small town atlas has great maps for everyone, Opportunity Zones from the investor perspective.

Visit us and explore at <https://www.useful-community-development.org>.

Before we get started, It's spring where we live. Here are a few of our resource pages to address top-of-mind topics for spring.

- * Water Quality: [watershed planning](#), [floating islands](#)
- * Water Quantity: [flood prevention](#), [stormwater runoff](#)
- * Outdoor Neighborhood Events: [parklets](#), [street parties](#), [temporary use permits](#)
- * Crime Questions: [neighborhood break-ins](#), [drug sales in the neighborhood](#)

Housing Affordability Crisis? Depends on Where You Live

If you live in a U.S. city where housing affordability is a big issue, don't miss a [readable and instructive article by Alan Mallach](#) in a recent issue of Shelterforce. He uses examples to help neighborhood folks understand that the affordable housing problem in Seattle, San Francisco, and New York is quite different from the situation in Dallas, St. Louis, or Cleveland.

We especially recommend this article if you live in an area where there is loud talk about gentrification, or if you live in an area where there are many poor and very poor people whose needs for a stable home base will not be met by building new housing using Low Income Housing Tax Credits (LIHTC).

Mallach writes persuasively that a universal housing allowance is a more cost-effective approach to housing the lower-income population than continuing to subsidize new LIHTC projects.

Unlike many articles that rely on jargon and insider talk, this one is accessible for your neighborhood leaders and activists.



Data Source for Rural Areas and Towns of Less Than 50,000

An attractively packaged source of data from the Census Bureau or other government sources is called the [Atlas of Rural and Small Town America](#). Users will find information about population characteristics, jobs, income, and prevalence of veterans within the population of each county. It also has some terrific special maps on county characteristics, such as retirement destinations, immigrant population, population loss counties, recreation counties, and other intriguing categories that help visualize the distribution of certain characteristics across the U.S.

By the way, all counties are shown on the maps, not just the rural ones.

Keeping an Eye on Opportunity Zones

As the opportunity zone program gains traction, many neighborhoods will want to understand what an opportunity zone is, where they are, and how they can benefit investors and potentially produce real results on the ground in communities.

If you want to understand the program, you could start with this [guide](#) and the continue to poke around on the opportunitydb website. This site is geared more toward business or large institutional investors than neighborhoods, but it will be helpful to communities to understand the benefits for entities who otherwise would be subject to capital gains tax on sale of assets.

Minimum investment in Opportunity Zone Funds is in the five to six figure range, so this strategy isn't for Mom and Pop selling a single-family rental house. But it has potential to bring investment to distressed neighborhoods.

We're also impressed with how Atlanta has been educating the business community and socially-conscious investors about the program. This is described in an excellent [article from the Atlanta Business Chronicle](#). Figure out how this program affects your own community.

Community Development Financial Institutions (CDFIs) Are Being Asked to Do More and More

The approximately 1,100 certified CDFIs in the U.S. are being asked to serve ever-expanding roles in their communities, usually but not always located in urban areas. If you are interested in this topic and aware of one or more CDFIs in your city, check out [this discussion of the topic](#) among several experts assembled by the Urban Institute.

New on Our Website [This month we answered questions about opposing apartment and business development in a subdivision, whether the Town Board can deny a rezoning petition without a public hearing.](#)

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