Housing for All

Residents are invited to share their stories, offer feedback, and raise their voice in advocacy.

You’re Invited

Meeting 1
State of housing in Lawrenceville, displacement, and what’s being done about it
Tuesday, September 25th, 6-8 p.m.

Meeting 2
Inclusionary Zoning: a tool to preserve affordability
Wednesday, October 17th, 6-8 p.m.

Meeting 3
Community feedback and call to action
Monday, November 6th, 6-8 p.m.

All meetings at Goodwill’s Workforce Development Center, 118 52nd St
Building is accessible.
Free childcare available with RSVP.
Welcome!

- Grab some pizza!
- Check out visual notes from first meeting
Agenda

- Introductions, ground rules, recaps
- Presentation of proposed inclusionary zoning IPOD
- Q&A
- Next steps, feedback, & call to action
About Tonight

- Meeting #1 was held on Tuesday, 9/25 – State of Housing in Lawrenceville, Displacement, and What’s Being Done About It
- Meeting #2 was held on Wednesday 10/17 – Inclusionary Zoning – A Tool to Preserve Affordability
- **TONIGHT** is Meeting #3: Monday, 11/5 – Community Feedback & Call to Action
Who we are
Community Agreements: be neighborly

1. Take care of yourself
2. Be respectful of everyone: don’t denigrate groups of people
3. “Literary moment” if you want clarification on something
4. Speak from your own experience
5. Make space, take space
6. “Ouch”: if someone makes a statement that you find hurtful, let them know why
7. “Oops”: If you have said something that was hurtful – do your best to apologize and avoid it in the future
8. One microphone
9. Expect and accept non-closure
10. No one knows everything, together we know a lot
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Community Voices
Recap of previous meetings

➢ See our website (www.LUnited.org) for presentation’s and meeting notes from first two meetings.
What is “affordable housing” anyway?

Housing is deemed affordable when no more than ___% of household income is spent on housing: rent or mortgage, plus other housing costs like utilities.
What is “affordable housing” anyway?

Housing is deemed affordable when no more than 30% of household income is spent on housing: rent or mortgage, plus other housing costs like utilities.
What is “affordable housing” anyway?

- Affordable housing typically refers to housing that is affordable to households at a certain percentage of Area Median Income (AMI). Based on Pittsburgh metro area and differs for household size.
  - Affordable rental housing typically caps at 50-60% AMI or below
  - Affordable owner-occupied housing typically caps at 80% AMI
## Greater Pittsburgh Area Median Income

<table>
<thead>
<tr>
<th>Household Size</th>
<th>1</th>
<th>2</th>
<th>3</th>
<th>4</th>
<th>5</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>50% AMI</strong></td>
<td>$25,450</td>
<td>$29,050</td>
<td>$32,700</td>
<td>$36,300</td>
<td>$39,250</td>
</tr>
<tr>
<td><strong>70% AMI</strong></td>
<td>$34,930</td>
<td>$39,900</td>
<td>$44,870</td>
<td>$49,840</td>
<td>$53,830</td>
</tr>
<tr>
<td><strong>80% AMI</strong></td>
<td>$40,700</td>
<td>$46,500</td>
<td>$52,300</td>
<td>$58,100</td>
<td>$62,750</td>
</tr>
<tr>
<td><strong>100% AMI</strong></td>
<td>$50,900</td>
<td>$58,100</td>
<td>$65,400</td>
<td>$72,600</td>
<td>$78,500</td>
</tr>
</tbody>
</table>
What is “inclusionary zoning” or “inclusionary housing”?

➢ “As housing prices rise... inclusionary policies seek to ‘capture’ a portion of the higher value by requiring that developers include affordable housing in developments that otherwise would not include it. In its simplest form, an inclusionary housing program might require developers to sell or rent 10 to 30 percent of new residential units to lower-income residents.”

(Grounded Solutions, InclusionaryHousing.org)
Why inclusionary zoning?

“Preserving and creating a vibrant and mixed income community will be the ultimate test of whether Pittsburgh lives up to its ‘Most Livable City’ title...

As Pittsburgh looks forward to growth for the first time in over 60 years, we are working to make sure that growth is equitable and inclusive.”

(Affordable Housing Task Force Findings and Recommendations, May 2016)
Why inclusionary zoning?

- Shortage of over 17,000 units in Pittsburgh at or below 50% of Pittsburgh median household income.
- Increased housing costs displacing Lawrenceville residents
  - Losing children, low-income residents, long-time homeowners
  - Loss of over half of Housing Choice Voucher units between 2011 and 2016
  - Evictions of single-parent renters with children
  - 31% loss of black residents between 2013 and 2016
The goal is to create housing opportunities for ALL as the neighborhood grows

➢ The goal of an inclusionary zoning policy is not to stop development, but to leverage the private market to create new, quality affordable housing

➢ “There is some evidence that it is possible to set affordable housing requirements so high that they cause developers not to build or landowners not to sell. If this happens it can result in reduced supply of housing and ultimately higher housing prices. However, the data suggests that programs that provide incentives and flexibility can successfully require significant affordable housing without any impact on market supply or prices.”

(Grounded Solutions, https://inclusionaryhousing.org/inclusionary-housing-explained/what-are-the-downsides/)
Inclusionary Housing Calculator

AFordable Units
as % of total units
13%

Cost
$12.91 M

Loss
-$2.77 M

Project Value
$10.14 M

Project

Description
My Soft Market - Mid Rise Rental

Base Units
60

Site Area
1.00

Parking Ratio (spaces per unit)
1.25

https://calc.inclusionaryhousing.org/
Not a silver bullet...

Inclusionary zoning alone will not solve the shortage of affordable housing in Pittsburgh, but it’s an important piece of the puzzle with other strategies:

- Community Land Trust: affordable homeownership
- Doughboy Flats: affordable rentals
- Housing Opportunity Fund: $ for home repairs, rental assistance, etc.
- Longtime Owner Occupied Protection: from increased taxes
…but nothing to sneeze at

- The proposed IZ policy would have created between 56 units of new affordable housing in Lawrenceville in the last 5 years.
- Almost half of the 120 Housing Choice Voucher units lost between 2011 and 2016.
Inclusionary Zoning across the Country

- Over 880 jurisdictions have Inclusionary Housing policies in America, creating over 170,000 units (not including fees collected).
- Increasingly prevalent tool for producing affordable housing
- Over 2/3 of programs nationwide are mandatory
- 2-5 units most common trigger size
- >70% of programs nationwide apply to entire jurisdiction
- Proportion of required on-site affordable units: 11-20% most common
- Incomes served: 42% of programs have multiple AMI tiers for rental
  - Of single-tiered programs, 50-60% AMI max = 21% of programs, 61-80% AMI most prevalent at 44%.
What we heard

- Concern for displacement, agreement that neighborhood needs affordable housing, part of having community along with schools and services
  - Wish this had been implemented already, but better late than never

- Want to see units go towards the most vulnerable residents:
  - Families, seniors & legacy residents, low/middle income, people of color, veterans, people with disabilities, immigrants, people at risk of displacement

- Want to make sure that affordable units stay in Lawrenceville

- Agreement that developers should adhere to community goals
  - Concern about scaring away development vs. wanting to see “brakes” – wondering if market is naturally cooling off right now

- Want to preserve a mixed-income neighborhood; no distinction between market vs. affordable units

- Agreement that IZ is not a silver bullet
  - Supporting older homeowners: from property tax increases, predatory practices, home repairs.
  - Doesn’t address single family market and flippers
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Questions from last time

- My understanding is that when there is off-site compliance with the affordable housing %, there is often an additional factor applied to disincentivize the off-site solution. Is that something that the law/policy can or will include?

- Will LERTA remain as of right under the IZ IPOD? This is not a problem in itself, but, as a matter of policy, LERTA abatements should be conditioned on performance standards and not as of right for all development.

- Who will monitor & enforce affordability set asides? Funds must be provided to ensure unscrupulous developers do not flout the regulations.
Questions from last time

- Why the 20 unit threshold for mandatory IZ? Are 10 or 15 unit developments not feasible economically for such regulation?
- What about IZ incentives for permanent affordability? / Why should affordable housing ever come off-line? Why not remain affordable forever?
- Why do we have to abate taxes of developments when it’s so profitable to build here? Just make them do it!
- Is there a private property owner who owns a number of pieces and retns to low-income?
Questions from last time

- Can inclusionary zoning force developers to adhere to “compassionate building”? Like no roof decks, no buildings over 30 feet, etc.
- Are people still being displaced or not?
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Break Out Groups

- Do you feel you have a good understanding of inclusionary zoning and what’s being proposed? If not, what questions do you still have?
- What feedback do you have on what’s being proposed?
- How willing are YOU to advocate for the City to move this forward?
Next Steps & Call to Action

- Turn in any outstanding questions
- Presentation, notes, and future updates will be posted on LU’s website: [www.LUnited.org](http://www.LUnited.org)
- We need your voice!
  - Sign the petition
  - Testify at City Council
  - To come: testify at Planning Commission & official City Council hearing
- Keep in touch: 412-802-7220 and [info@LUnited.org](mailto:info@LUnited.org)