Valuing Affordable Housing: A New Challenge for Assessors

Results and Recommendations from the Cook County Assessor's Office Major Assessment Jurisdiction Affordable Housing Survey

BY MARIA RIZZETTO AND JESSICA ZGOBIS

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Small towns and large cities alike are increasingly incorporating plans and policies to increase the supply of affordable housing. Affordable housing is that segment of the housing market which allows individuals and families of low and moderate incomes to access housing. A commonly accepted guideline for housing affordability is that housing costs—defined as principal, interest, taxes, and insurance for a homeowner, or rent and utilities for a renter—do not exceed 30% of a household's gross income.

Historically, the term, affordable housing, has been associated with subsidized multi-family rental housing. However, the landscape has shifted to include greater numbers of owner-occupied units. Housing costs are climbing at a much faster rate than incomes, making it difficult for low- and middle-income families to purchase homes. In an effort to address this issue, affordable housing is now developed and/or marketed by municipalities using inclusionary zoning policies, community land trusts, and employer-assisted housing programs in addition to federal-subsidy sources such as the Low-Income Housing Tax Credit (LIHTC or Section 42) and Housing Choice Vouchers (commonly known as Section 8).

Financing of affordable housing developments is "layered" utilizing funds from a variety of fiscal sources, further com-

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plicating the picture. Often, a funding source will secure its investment in an affordable housing development by using deed restrictions or restrictive covenants. These mechanisms are typically used to guarantee that units remain affordable for a specified period of time, and to ensure that the funding source has the legal right to enforce the agreed-upon terms on the owner of the property.

Some restrictions used in affordable housing development impact the market value of the property. For example, restrictions may dictate the price at which a unit can be re-sold or rented, the income thresholds needed for households to qualify to occupy the units, and the length of time these restrictions must be enforced.

Once deed restrictions are in place, affordable properties may be assessed and taxed on the fee simple market value. However, the homeowner is not legally entitled to a fee simple bundle-of-rights. This may threaten the ability of homeowners of affordable units to remain in their homes once the tax bill comes. And, even though the restrictive covenants used in affordable rental housing may be more familiar, assessors still struggle when setting values for multi-family rental housing. For instance, the valuation of multi-family developments qualifying for Low Income Housing Tax Credits has been subject to a number of court challenges with mixed results, as different courts have affirmed or rejected jurisdiction assessment practices. Because of its variety and complexity, the assessment and taxation of affordable housing units continues to pose challenges to the appraisal and assessment industry.

Background

Like all Cook County properties, affordable housing properties are reassessed every three years which carries the possibility of higher property values after reassessment. For those who own or manage affordable housing, property taxes can be one of the most significant economic issues threatening the preservation of this housing stock. Unless the property taxes reflect the affordable nature of the housing, residents can be taxed right out of their "affordable" homes.

Owners and managers of affordable units often present property assessors with evidence of the unique legal and financing structures that may impact property value. However, in Cook County—as in many other assessment jurisdictions—what can be done within the valuation process is limited by the strictures of state statutes, court cases, and standard practices and procedures in the assessment field. Furthermore, there is currently no accepted practice for assessing affordable housing units within the industry.

In February 2005, in response to concerns expressed by affordable housing stakeholders, Cook County Assessor James M. Houlihan announced a new initiative to assist in preserving the growing affordable housing stock. As part of the Affordable Housing Initiative, the assessor invited affordable housing developers within Cook County to submit requests for assessment as affordable housing units to the Assessor's Office of Special Assessment Programs. This office examines affordable housing developments on a case-by-case basis to determine the impact of restrictions on the property's value and ultimately, the taxes on the property.

During the implementation of the Affordable Housing Initiative, Assessor Houlihan's staff conducted extensive research of both assessment and affordable housing industry resources nationwide to obtain information on existing affordable housing assessment practices. They discovered that there was limited information available on the subject. Given the challenges presented by affordable housing assessment, the assessor's office decided to launch a comprehensive study, the *Major Assessment Jurisdiction*

Affordable Housing Survey, to gather data about how assessors were approaching the assessment and valuation of affordable properties and whether these practices were guided by state legislation, local ordinance, internal policy, or some other means.

In July 2006, the Cook County Assessor's Office sent the survey to more than 60 major assessment jurisdictions in the United States and Canada. Major assessment jurisdictions (defined as having at least 200,000 parcels) were chosen because they approach the assessment of unique properties differently than other jurisdictions within their respective states or provinces. The 82 questions developed for the survey were designed to elicit information about the practices and approaches used by assessors in valuing affordable housing. The questions, grouped in five topics, ranged from general assessment practices to details of approaches to value and how they are utilized when assessing affordable housing.

Survey Findings

A total of 28 completed surveys were returned, a response rate of 46%. The responses received offered a broad perspective on the diversity of assessment practices as they relate to housing, and in particular, affordable housing stock. Some jurisdictions have taken steps to address affordable housing valuation with internal assessment procedures, while others see affordable housing as a policy issue that is outside the scope of assessment duties. Few jurisdictions have official policies to guide their assessment of affordable housing. The survey results demonstrated, however, that most jurisdictions see a *need* for a policy to address affordable housing assessment issues.

One theme remained constant—affordable housing is a growing concern. The survey responses suggested that assessors are aware of the demand for affordable housing. As demographic data indicates, housing costs are far outpacing growth in household incomes. To illustrate the problem, in the 26 U.S. jurisdictions that responded to the survey, nearly every area experienced growth in the median home value between 2000 and 2005 that was significantly greater than the growth in the median income, according to the U.S. Census Bureau (table 1 and figure 1).

The following sections present highlights of the results of the *2006 Major Assessment Jurisdiction Affordable Housing Survey*. The findings are reported according to the five subject areas covered in the survey:

- Assessment Policy and Practices
- For-sale Affordable Properties
- Multi-family Rental Properties
- Political Climate

Responses obtained on the fifth topic, Administration and Budget, are presented as a table in appendix A.

The complete list of survey questions is provided in appendix B.

Assessment Policy and Practices

This first survey segment sought information about statutory provisions, approaches to value, and property tax relief and exemption programs.

To begin, jurisdictions were asked, "What is the predominant approach used to value owner-occupied property, i.e. single family units, in your assessment jurisdiction?" Overwhelmingly, as figure 2 illustrates, 82% of respondent jurisdictions stated they use the sales comparison approach as the primary method of assessing owner-occupied residential property. Those who replied "other" chose a combination of approaches to value.

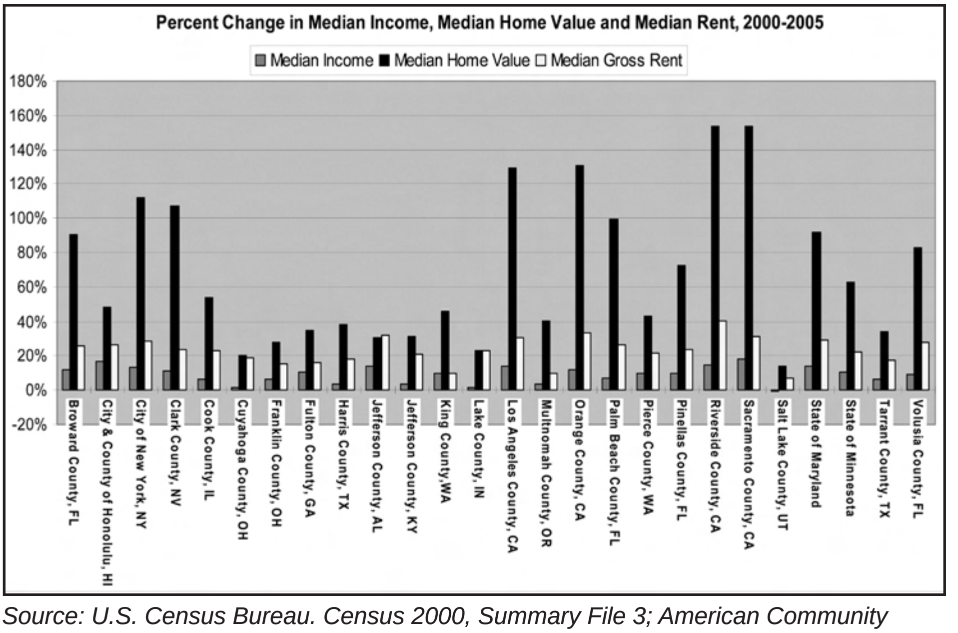
The survey next inquired about homestead or other partial exemptions available on residential property. With the exception of Fulton County, Georgia, jurisdictions offered multiple types of homestead exemptions. Special interest homestead exemptions mentioned by

Table 1. Change in median income, median home value, and median gross rent between 2000 and 2005 for U.S. survey respondents

Jurisdiction	State	Income	Home Value	Rent
Broward County	FL	11.9%	90.7%	25.6%
City and County of Honolulu	HI	16.5%	48.1%	26.2%
City of New York	NY	13.4%	111.9%	28.9%
Clark County	NV	11.1%	107.4%	23.6%
Cook County	IL	6.6%	53.3%	23.3%
Cuyahoga County	OH	1.5%	19.9%	19.0%
Franklin County	OH	6.3%	27.7%	15.5%
Fulton County	GA	10.9%	34.8%	16.1%
Harris County	TX	3.3%	38.3%	18.5%
Jefferson County	AL	14.0%	30.5%	32.2%
Jefferson County	KY	3.4%	31.1%	21.3%
King County	WA	9.8%	45.8%	9.8%
Lake County	IN	1.4%	22.9%	23.3%
Los Angeles County	CA	14.4%	129.5%	30.4%
Multnomah County	OR	3.6%	40.1%	10.0%
Orange County	CA	11.7%	131.0%	33.5%
Palm Beach County	FL	6.7%	99.6%	26.7%
Pierce County	WA	9.7%	43.4%	21.6%
Pinellas County	FL	9.7%	72.2%	23.5%
Riverside County	CA	14.5%	153.7%	40.5%
Sacramento County	CA	18.2%	153.5%	31.4%
Salt Lake County	UT	-0.6%	14.1%	6.7%
State of Maryland	MD	14.3%	91.9%	29.3%
State of Minnesota	MN	10.4%	62.4%	22.3%
Tarrant County	TX	6.3%	34.3%	17.3%
Volusia County	FL	9.2%	82.7%	28.0%
Median Increase		9.7%	50.7%	23.4%
Average Increase		9.2%	68.1%	23.2%

Source: U.S. Census Bureau. Census 2000 Summary File 3; American Community Survey 2005 Data.

Figure 1. Change in median income, median home value, and median gross rent for U.S. survey respondents, 2000–2005



Source: U.S. Census Bureau. Census 2000, Summary File 3; American Community Survey, 2005 Summary Tables.

respondents were available for widows, blind persons, historical homes, disabled veterans, and farmers, to name a few (figure 3).

Then, assessors were asked, "In your assessment jurisdiction, by law, are there limitations to increases in assessed value?" A total of 54% of responding jurisdictions have some type of limitation on assessed value increases (figure 4). Of those, the most prevalent form of cap, at 27%, is based on the Consumer Price Index (CPI). Another 46% of jurisdictions have no limits to assessed value increases in place.

The survey also asked, "What is the predominant approach to value used for multi-family property, i.e., apartment buildings, in your assessment jurisdiction?" As figure 5 demonstrates, the income approach is the primary method, used in 71% of the jurisdictions that responded. Those who replied "other" chose a combination of approaches to value.

Figure 2. Predominant approach to value, residential property assessment

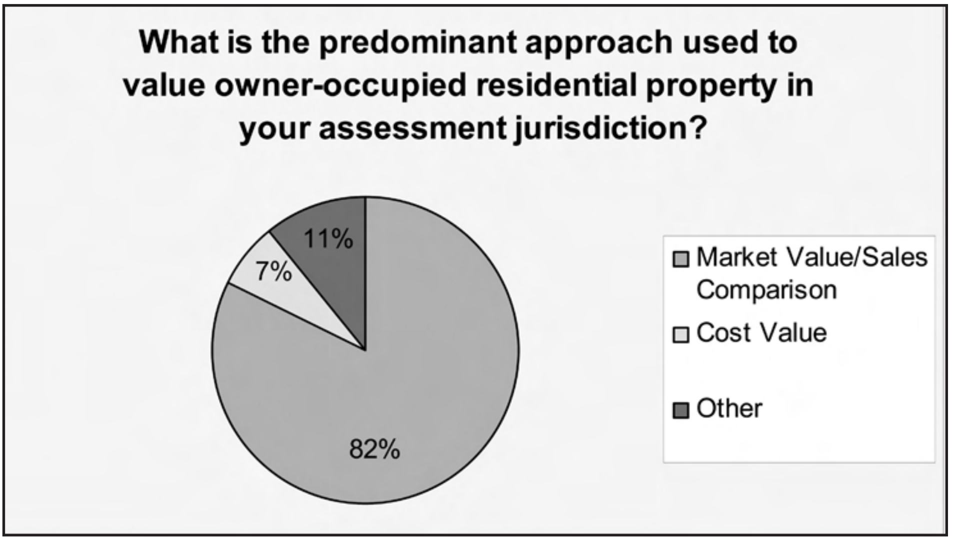


Figure 3. Types of exemptions available for residential property

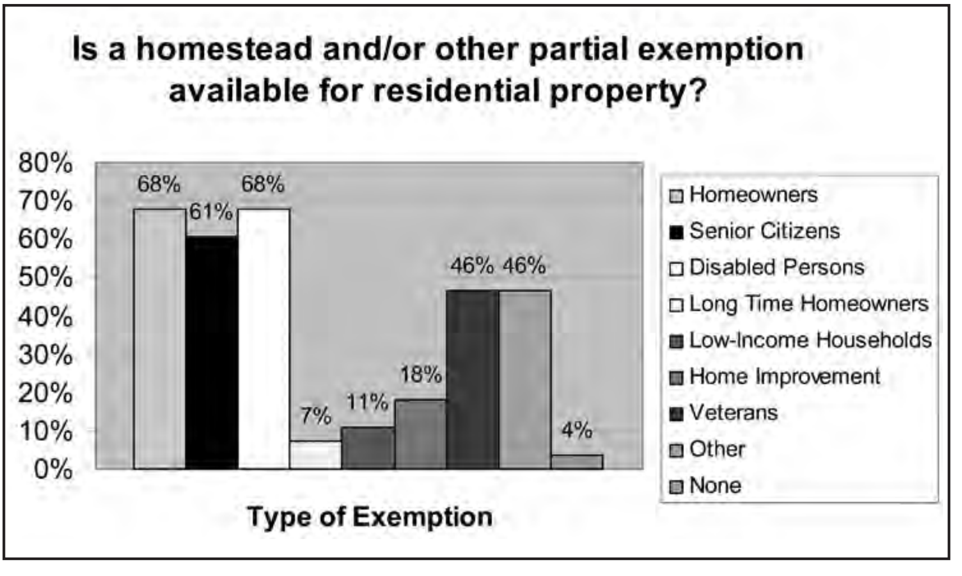
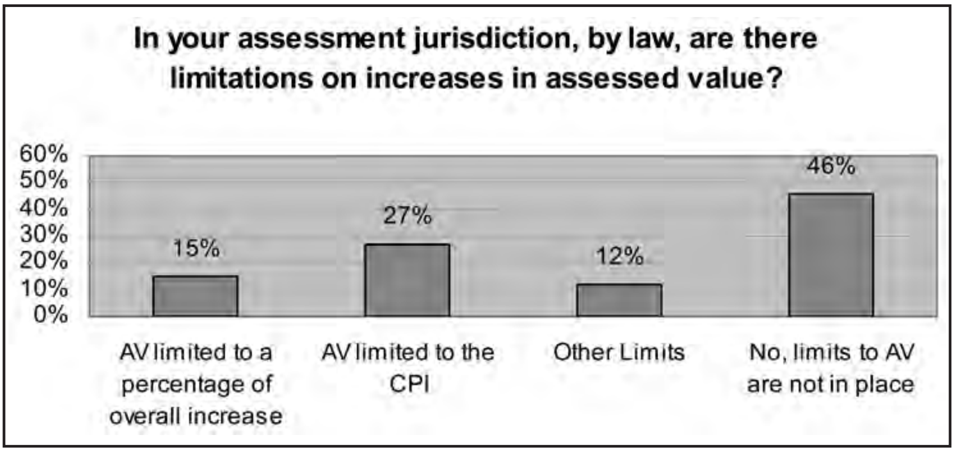


Figure 4. Limitations on increases in assessed value for homeowners



According to the responses received, 88% of jurisdictions do not offer any direct property-tax relief to renters (figure 6). Relief based on the percentage of rent represented by property taxes is offered in the State of Maryland, the State of Minnesota, and Salt Lake County, Utah. These tax savings are available to either senior citizens or those meeting certain income criteria.

For-sale Affordable Properties

This section explored jurisdictions' assessment practices specifically on for-sale affordable properties. This housing type can include single family homes, townhomes, or condominiums purchased under an affordable housing program. First, assessors were asked "Does your assessment jurisdiction offer any of the following [tax reduction mechanisms] to owner-occupied units that were purchased as part of an affordable housing development?" Of the responding jurisdictions, 57% stated they offer "no consideration beyond typical assessment procedures." (figure 7) Notable exceptions were the State of Maryland, New York City, and Multnomah County, Oregon, where incentives, abatements, or exemptions are offered. The most prevalent practice, utilized by 21% of jurisdictions, was case-by-case value consideration.

Figure 5. Predominant approach to value, multi-family property assessment

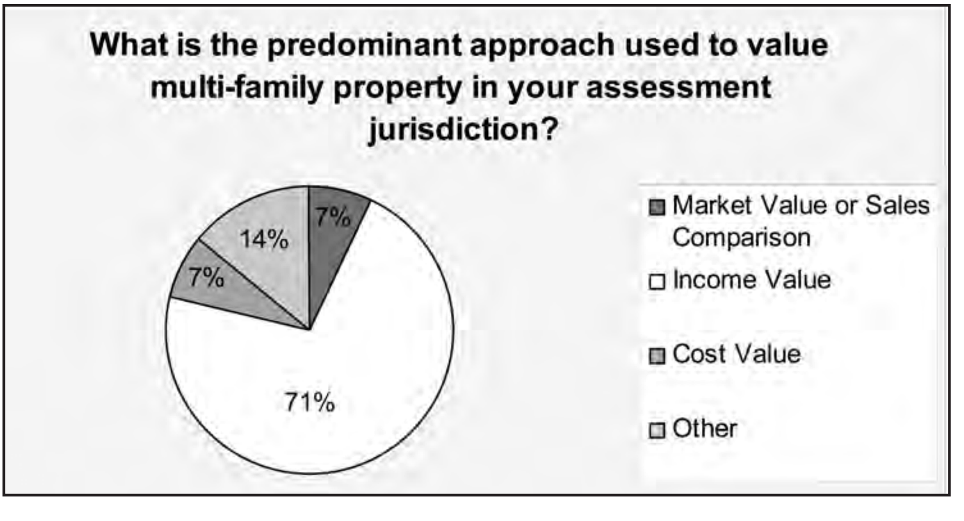
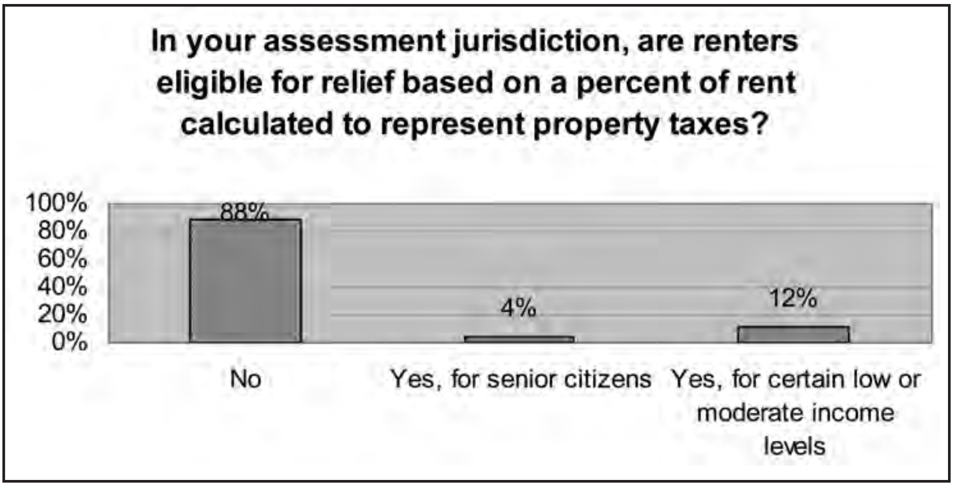


Figure 6. Property taxes and credits for renters



Among jurisdictions that stated they offer consideration to affordable owner-occupied units, 21% do so based on an internal office policy. Close to 29 percent of assessment jurisdictions can provide unique treatment of affordable housing under local ordinances, and another 29% are enabled by state legislation (figure 8).

When asked, "Would you *like* to have a policy that encourages affordable owner-occupied housing in your assessment jurisdiction?", 35% of jurisdictions responded "yes", 29% replied "no", and 36% said "not sure" or did not answer the question. In response to the follow-up question, "Has your jurisdiction ever *considered* an assessment policy that addresses owner-occupied affordable housing units?", 21% said "yes", 43% said "no", and 36% responded "don't know" or did not answer.

Several jurisdictions provided more details in the comment area for this question. The Maryland Department of Assessments expressed interest in having a policy in place. However, it reported that "The few programs that have been developed do not warrant a formal state policy and due to state structure, the local county is not in a position to encourage affordable housing." In Broward County, Florida, "It has been discussed for the last five years without any real solutions." Those in Sacramento County, California, added, "Sale price of an affordable unit is enrolled at the affordable purchase price rather than current market value." The King County, Washington, jurisdiction noted that it is currently working with the state agency to uniformly address restrictions affecting market value. Similarly, it was reported that in Riverside County, California, "Federally funded apartments are addressed, but single family units are not—a more specific policy is needed."

In response to the question, "Is any type of deed-restriction or limited ownership scenario considered in your jurisdiction's assessment practice for owner-occupied affordable units?", 39% of jurisdictions selected "resale restrictions that cap resale price or appreciation are considered in the assessment process." Another 43% answered that "deed-restrictions or limited ownership is not taken into consideration." (figure 9)

For those who answered "yes" to the deed restriction/limited ownership question, the survey further inquired, "How is the value of the restrictions on affordable owner-occupied units assessed?" Of the jurisdictions that consider restrictions, 21% "add or subtract value due to effects on bundle of rights", and 36% make "comparisons to other affordable

Figure 7. Assessment relief for homeowners

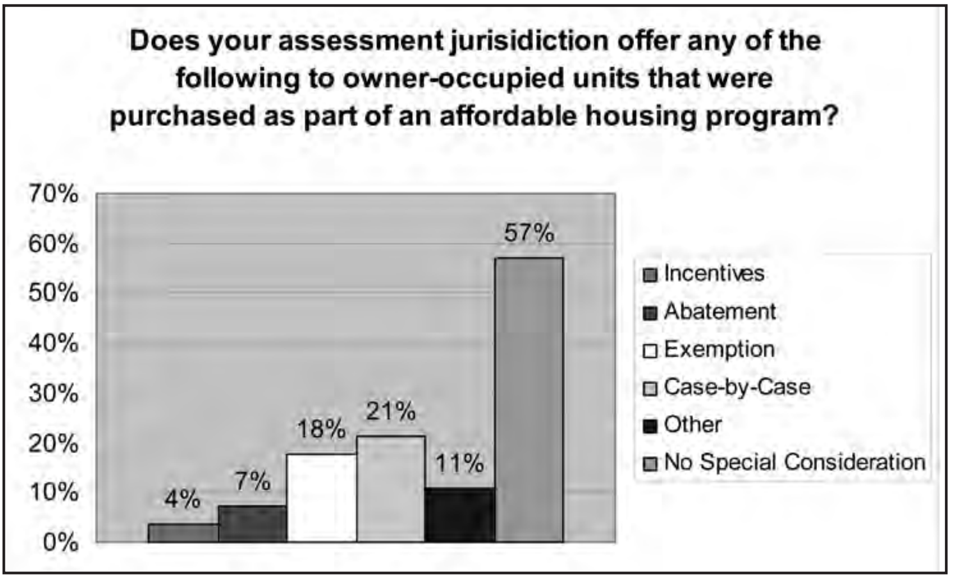
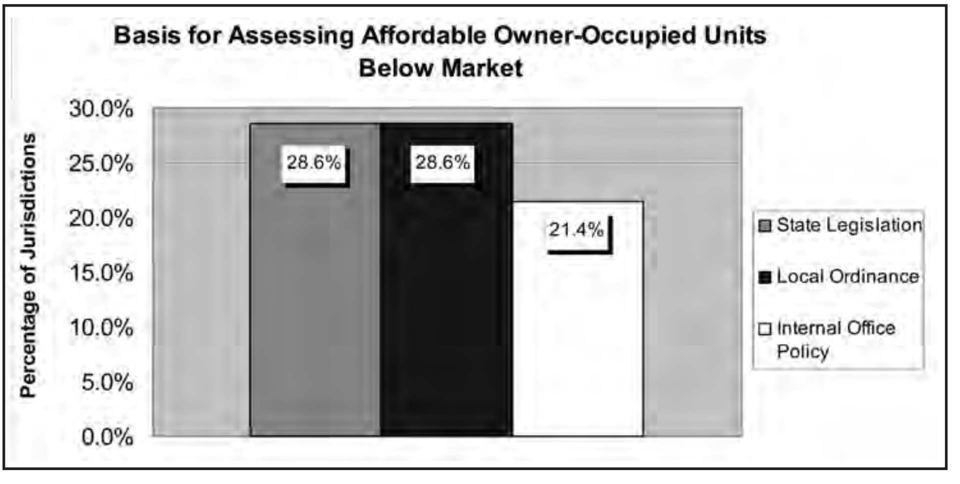


Figure 8. Origin of policy for assessing affordable owner-occupied units



or restricted properties." (See figure 10.) Several jurisdictions did not respond to this question; therefore the total responses do not add up to 100%.

Multi-family Rental Properties

Questions in this section were intended to elicit information about the physical and financial characteristics of affordable rental properties under local, state, or federal affordable housing programs and corresponding assessment practices.

Assessors were asked, "Does your assessment jurisdiction offer any of the following to apartment building owners for maintaining rental units affordable to persons with incomes at or below 100% of the Area Median Income?" As figure 11 illustrates, 29% offer "case-by-case" consideration, 18% offer something "other" than the available answer choices, 18% give "no special consideration", 14% provide "incentives", 14% offer exemptions, and 4% offer "abatements".

Among jurisdictions that offer consideration for affordable rental units, 54% responded that state legislation most often dictates how affordable rental

Figure 9. Types of restrictions considered during assessment of affordable owner-occupied units

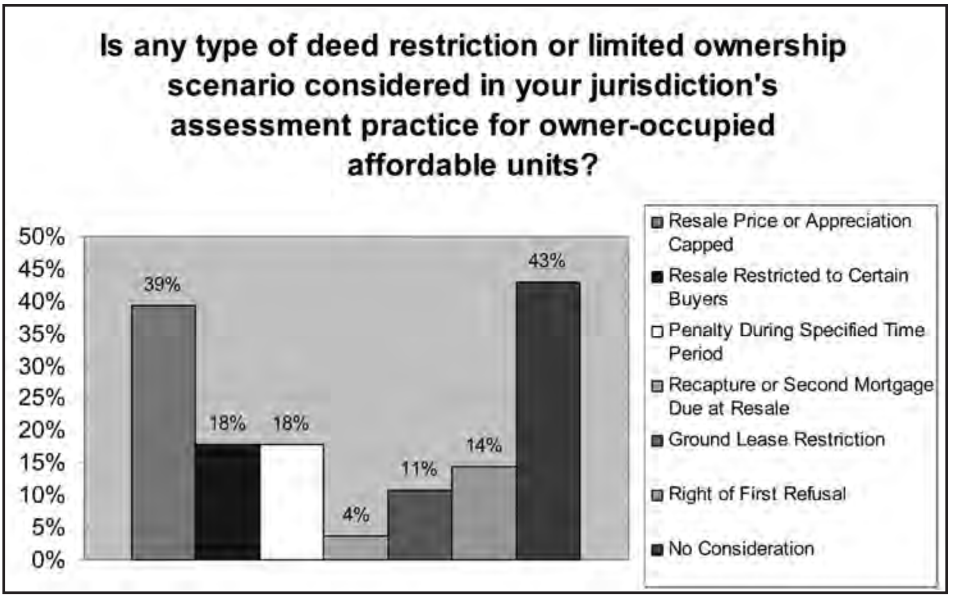
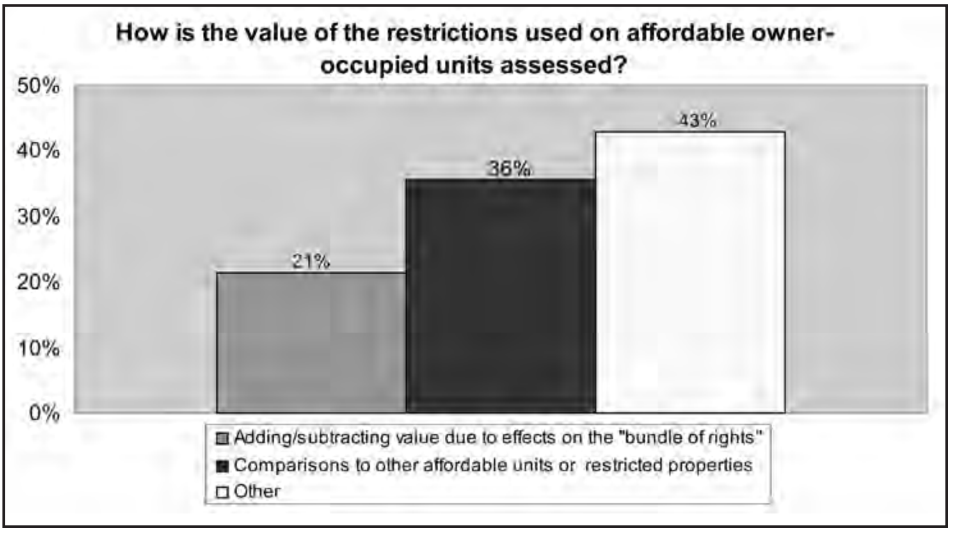


Figure 10. Method used to value restrictions for affordable owner-occupied units



properties are assessed, while 21% can provide unique treatment for affordable rental units because of local ordinances (figure 12). Another 11% said they do so because of internal office policy.

In most cases, assessment jurisdictions reported that there is a defined procedure for assessing affordable rental units. For instance, Illinois Property Tax Code (200/10-245) dictates that Low Income Housing Tax Credit properties must be valued with emphasis on the income approach, using the actual or probable net operating income, while allowing for no more than 5% vacancy and a normal market capitalization rate. However, one jurisdiction pointed to a conflict between state statutes and affordable housing restrictions; it was instructed to value the fee simple interest yet use actual rents in the valuation of LIHTC properties.

When assessors were asked, "Would you *like* to have a policy that encourages affordable rental housing in your assessment jurisdiction?", 38% replied "yes", 17% replied "no", and 45% replied "don't know" or did not answer the question. Following this line of inquiry, assessors were asked, "Has your assessment office/jurisdiction ever *considered* an assessment policy that encourages multi-family affordable rental units?" For this question, 39% replied "yes", 18% replied "no", and 43% replied "don't know" or did not answer.

In answer to the question, "Is any type of deed restriction, covenant, limited ownership, or property management scenario considered in your jurisdiction's assessment practice for multi-family rental units?", the most frequent responses were "Tax Credit Unit", "Other Types of Fixed-Rent Units", and "No Special Considerations". (See figure 13.).For those who responded "yes" to this question, the survey further inquired: "How is the value of restrictions on affordable multi-family units assessed?" For jurisdictions that consider restrictions, the most popular method, with 25% of assessors responding, was "comparisons to other affordable units or restricted properties".

Figure 11. Assessment relief for building owners with affordable rental units

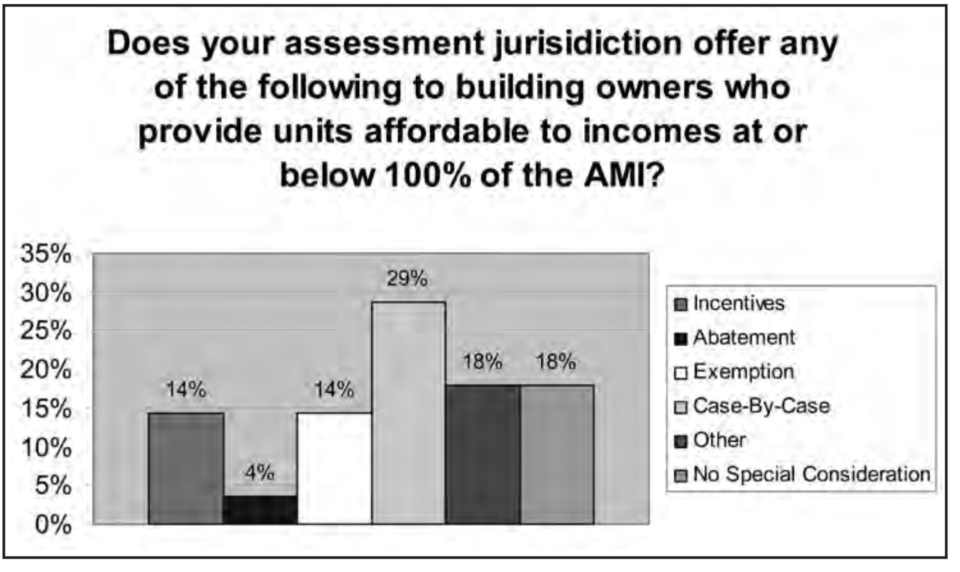
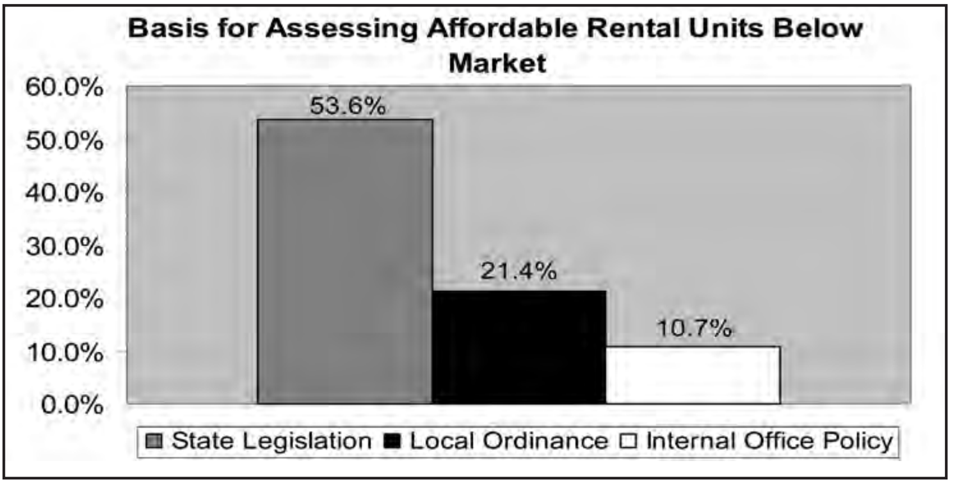


Figure 12. Origin of policy for assessing affordable rental units



(See figure 14.) Several jurisdictions did not answer the question; therefore the total responses do not add up to 100%.

Political Climate

This part of the survey addressed legislative and policy initiatives and strategic goals. The survey sought to identify important legislative/administrative changes that have occurred and future changes that the jurisdictions would consider desirable.

Many jurisdictions reported that there have been affordable-housing-related legislative changes enacted within the last five years that affect renters, low-income or subsidized housing, assessment practices, or incentives. Of these, 39% reported that low-income or subsidized housing has been impacted by legisla-

Figure 13. Types of restrictions for affordable multi-family units considered in assessment

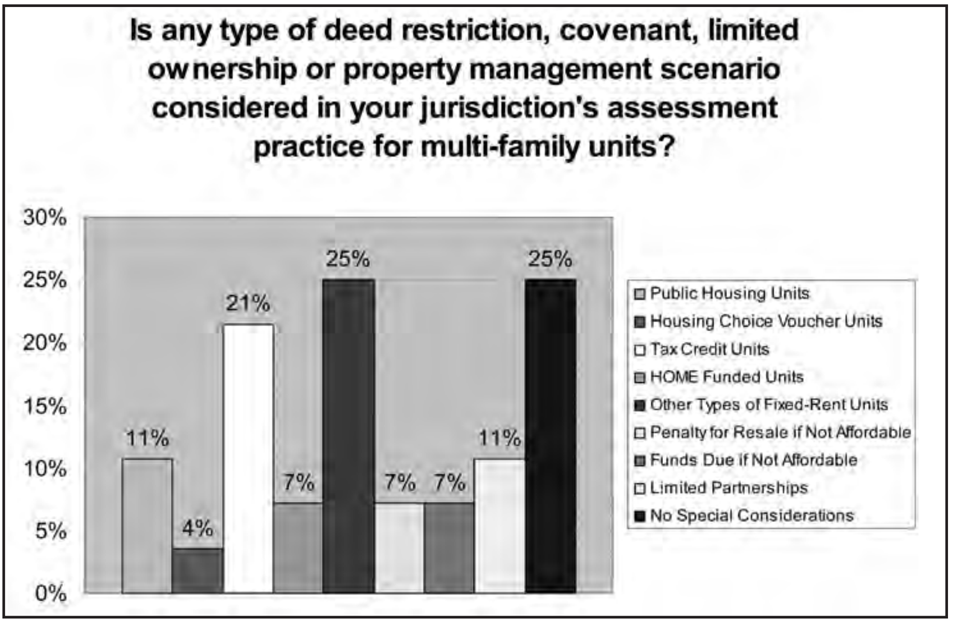
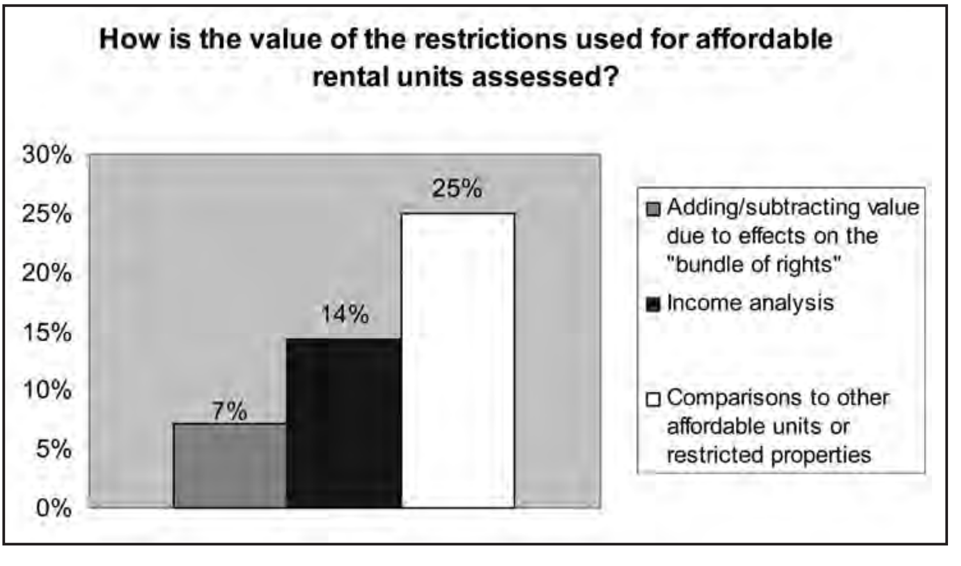


Figure 14. Method used to value restrictions for affordable rental units



tion that has passed in the last five years, while 21% cited new legislation affecting affordable housing assessment practices (figure 15). Other legislative changes implemented affected renters, incentives, or were placed in the "other" category.

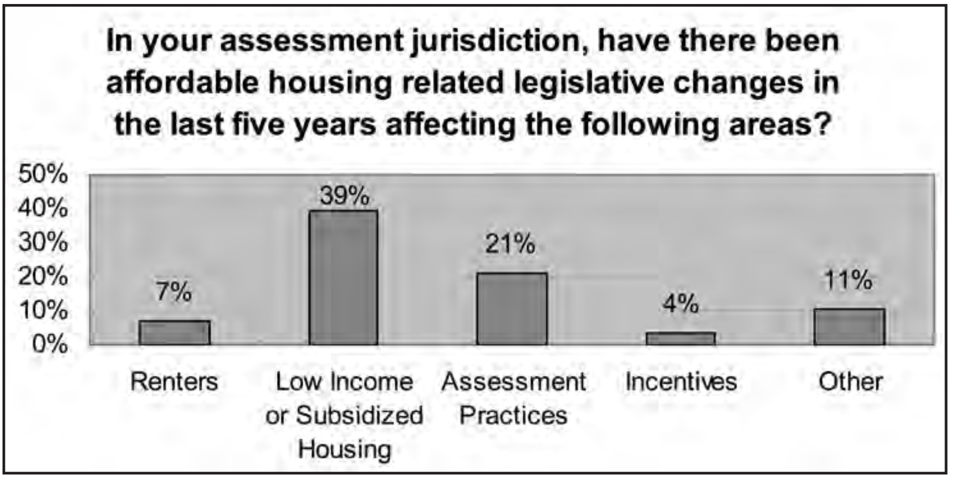
Several jurisdictions responded in greater detail about the legislation that has been passed. In California, assessors are required to consider the effects of any enforcable restrictions used in the development of affordable owner-occupied or affordable rental units, provided that the restrictions were put in place by a governmental or public agency (California Assessment, General Requirements 2007, § 402.1). For jurisdictions that have an affordable housing ordinance in place, such as Sacramento County, the locally mandated affordable units must be assessed in light of the restrictions employed to keep housing affordable for future owners and renters.

In Texas, a 2003 statute established that taxing entities may provide a 50% exemption to a property that includes affordable housing units if the property was owned or developed by a recognized non-profit Community Housing Development Organization (CHDO) (Texas CHDO 2007, § 11.1825). In counties with a population of 1.4 million or more, such as Harris and Tarrant County, the taxing bodies have further authority to lower the exemption or deny the exemption petition altogether. Older CHDOs that carried a 100% exemption for affordable housing units under a 1997 statute (Texas CHDO 2007, §11.182) can continue to do so under a grandfather clause in the new legislation.

In Cook County, Illinois, the assessment level for multi-family housing with seven units or more will decrease 2% each year for three years under an ordinance passed in 2005 by the Cook County Board of Commissioners (Cook County Market Value Percentages 2007, § 74-64). This will reduce assessment levels for multi-family properties from 26% of market value in 2005 to 20% of market value in 2008. These reductions will bring multi-family assessment levels closer to those of homeowners who are assessed at 16% of market value. This is the second time since 2002 that multi-family assessment levels have been decreased in an effort to place multi-family housing on a more equal footing with residential units. The goal is to preserve rental housing and avert further conversions of rental units to condominiums.

As illustrated in figure 16, one-third of jurisdictions have had some type of interaction with affordable housing advocates and stakeholders. The remainder of respondents were either unsure or had not been contacted.

Figure 15. Legislative changes related to affordable housing assessment



Conclusion and Recommendations

From this survey, the Cook County Assessor's Office has learned that responding assessment jurisdictions have faced similar issues and challenges in assessing affordable housing. It is apparent from the survey responses that assessing officials are hesitant to approach the policy issues associated with affordable housing assessment. For example, a New York City respondent commented, "The assessment function should not set public policy in affordable housing. Provisions should be in place in the form of exemptions to reduce taxation." Assessors may exhibit this reluctance because they see their role as limited under existing legislation or they may just not be well versed in affordable housing matters.

Some jurisdictions have recognized the impact of the various land use, development, and deed restrictions used in affordable housing and have begun to address these factors in their assessment of these properties. While these jurisdictions acknowledge that affordable housing requires special analysis in the assessment process, they also display a sense of uncertainty about how to proceed with valuation and re-assessment of these units.

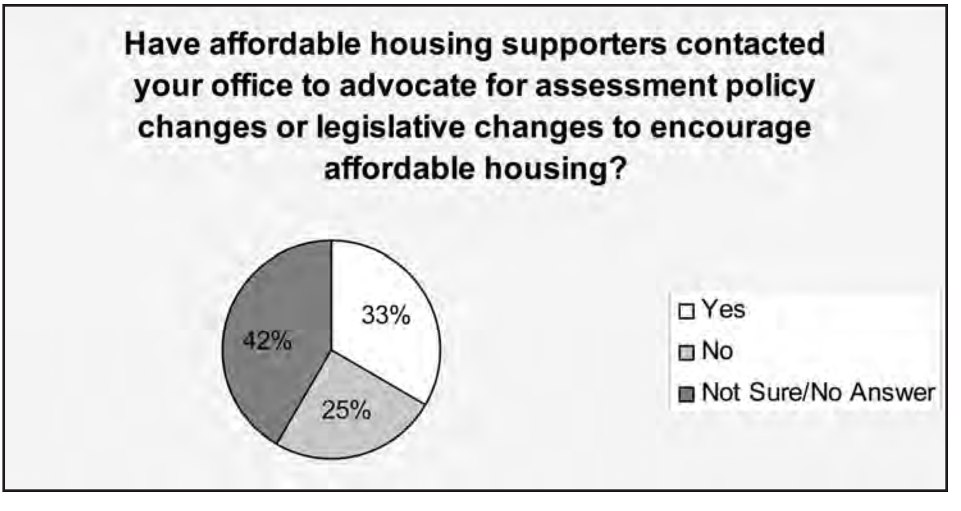
As a result, affordable housing assessment and taxation remains an afterthought until the tax bills arrive in the mail. As affordable housing developers and owners approach assessment officials with requests to review the assessment of their units, assessors and property appraisers may find they are ill-equipped to properly address the impact of affordability controls. It is inconsistent for local jurisdictions to assess and tax affordable housing units on their market value, ultimately defeating the purpose of the local municipalities and counties that provide them.

If statutes do not exist that explicitly state how to assess these housing units, assessment officials must advocate for professional guidance in this matter. A jurisdiction with established guidelines will be able to answer the question, "How do we assess affordable housing?". Regardless of the policy implications, assessors who are mandated by their enabling bodies or voluntarily implement procedures for affordable housing assessment will be able to do so with confidence.

Affordable owner-occupied homes and multi-family rentals present different assessment challenges. For owner-occupied units, questions remaining include:

- Are all affordable housing units eligible, or only those with restrictions?

Figure 16. Contact with affordable housing advocates



- How should the various resale restrictions used in affordable housing be recognized in developing a property value?
- Should the duration of the restriction period be considered?
- Should income limits determine who receives special property assessment consideration?
- How will reassessment impact affordable housing units?
- Is it appropriate to use a pool of sales comparables to value affordable housing units?

For multi-family rental properties, a different set of questions exist:

- Are all affordable rental units in a building eligible, or only those with restrictions?
- What will be counted as income in an income analysis?
- How will operating and administrative costs be considered, as they are typically higher than market-rental units?
- Should a separate capitalization rate be derived for affordable multi-family properties? Should this rate be higher or lower than the market cap rate?

A purpose of the study and this article is to initiate a conversation within the assessment community regarding affordable housing assessment. The Cook County Assessor's Office would like to issue a "call to action" for the assessment community to come together to develop an industry-wide practice for assessing the increasing supply of affordable housing. Professional organizations such as the International Association of Assessing Officers (IAAO) and policy think-tanks like the Lincoln Land Institute will be instrumental in this dialogue by providing professional guidance and conducting more in-depth research. In addition, elected officials, government agencies, not-for-profit and for-profit developers, and other affordable housing stakeholders need to have a voice as this practice is developed. In the end, property assessors, affordable housing advocates, and communities will be well served in the interest of preserving affordable housing.

References

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Cook County Market Value Percentages. 2007. *Cook County Code of Ordinances*, Chapter 74, §74-64.

Housing Choice Vouchers. *Code of Federal Regulations*, Title 24, § 982.

Illinois Property Tax Code. *Illinois Compiled Statutes*, Chapter 35, 200.

Low-Income Housing Tax Credit. *United States Code*, Title 42, § 42.

Texas CHDO. 2007. *Texas Tax Code*, Subtitle C, Chapter 11, Subchapter 11.

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Key Terms

Affordability Control. A mechanism to preserve affordability of a housing unit over time while still allowing an owner to benefit from rising property values. Commonly, these controls take the form of deed restrictions or resale formulas.

Affordable Housing. For the purposes of this survey, unless otherwise specified, housing that is available to those with an income that does not exceed 100% of Area Median Income (AMI).

American Dream Downpayment Initiative (ADDI). The American Dream Downpayment Assistance Act authorizes up to $200 million annually for fiscal years 2004–2007. ADDI will provide funds to all 50 states and to local participating jurisdictions that have a population of at least 150,000. Allocations of at least $50,000 will be made under the ADDI formula. ADDI is administered as a part of the HOME Investment Partnership Program, offered through the U.S. Department of Housing and Urban Development.

Area Median Income (AMI). Calculated on an annual basis by the U.S. Department of Housing and Urban Development for all metropolitan areas and counties, this term refers to the middle value of all family incomes in an area, which is either a county or census-defined metropolitan area.

Bundle of Rights. The six basic rights associated with the private ownership of property: right to use, sell, rent or lease, enter or leave, give away, and refuse to do any of these.

Citation. For the purposes of this survey, a reference note on the legal source relating to assessment policies and practices that contains sufficient information to enable the survey researcher to locate it.

Co-housing Community. A community that is planned, owned, and managed by the residents. Common facilities vary but usually include a large kitchen and dining room providing the social and practical benefits of sharing resources space and items.

Community Development Block Grant (CDBG). Federal funding offered through the U.S. Department of Housing and Urban Development that allows communities to create flexible, locally designed comprehensive community development strategies to enable them to develop viable communities (Title I, *Housing and Community Development Act of 1974*). Affordable housing is one of the many purposes for which CDBG may be used.

Community Land Trust (CLT). A nonprofit organization which acquires and holds land for the benefit of the community. CLTs provide secure and affordable access to homeownership opportunities for community residents by reserving ownership of the land while improvements are owned by residents who pay a nominal "ground lease" fee.

Cooperative Development (Co-op). A type of common property ownership, in which residents of a multi-family housing complex own shares in the corporation that owns the property rather than owning their individual units.

HOME Funds. All appropriations for the HOME Program, plus all repayments, interest, and other return on the investment of these funds.

HOME Investment Partnerships Act (HOME). The act that created a formula-based allocation program intended to support state and local affordable-housing programs. It is offered through the U.S. Department of Housing and Urban Development to states and local participating jurisdictions. The goal of the program is to increase the supply of affordable rental and ownership housing through acquisition, construction, reconstruction, and moderate or substation activities.

Housing Choice Voucher (formerly Section 8). A housing subsidy paid to the landlord directly on behalf of the participating family. The family then pays the difference between the actual rent charged by the landlord and the amount subsidized by the program. Under certain circumstances, a family may use its voucher to purchase a modest home. Housing Choice Vouchers are administered locally by public housing agencies (PHAs). The PHAs receive federal funds from the U.S. Department of Housing and Urban Development to administer the voucher program.

Inclusionary Zoning. The practice, usually enabled through ordinance or statutory provision, that requires a developer to provide a certain percentage of units at below-market rate. Typically, inclusionary zoning ordinances permit certain incentives to the developer producing the below-market-rate units, such as site density bonuses, increased floor-to-area ratios, expedited permitting, or zoning classification changes.

Low Income Housing Tax Credits (LIHTC). Under the LIHTC program, states issue federally-allocated tax credits for the acquisition, rehabilitation, or new construction of affordable rental housing. The credits can be used by property owners to offset taxes on other income, and are generally sold to outside investors to raise initial development funds for a project. To qualify for credits, a project must have a specific proportion of its units set aside for lower-income households and the rents on these units are limited to 30% of qualifying income. The amount of the credit that can be provided for a project is a function of development cost (excluding land), the proportion of units that is set aside, and the credit rate (which varies based on development method and whether other federal subsidies are used). Credits are provided for a period of 10 years, while affordability requirements for units stay in effect for a minimum of 15 years.

Manufactured (Prefabricated) Housing Units. Factory-assembled, finished units designed to be transported in parts and then assembled on the site with minimal finishing required. Conforms to manufactured housing standards of U.S. Department of Housing and Urban Development.

Modular Housing Units (off-site constructed). A type of housing in which the modes of construction of the unit take place off-site. The housing units are then transported to the building site where they are assembled and finished. Conforms to local building ordinance.

Qualified Homebuyer Assistance Program. For the purposes of this survey, a program that enables a home buyer to obtain an affordable first mortgage loan through a private lender or mortgage company. Often, an additional second mortgage or recapture agreement is utilized to subsidize some part of the down payment or purchase price that exceeds traditional underwriting criteria. The source of subsidy for a qualified homebuyer program may come from federal, state, or local funds. In qualified homebuyer assistance programs, potential buyers must meet income requirements, demonstrate credit worthiness, and obtain homebuyer education and counseling.

Right of First Refusal. For the purposes of this survey, the right of an income-eligible person or a public entity or non-profit organization to purchase a property before the offering is made available to others.

Tax Increment Financing (TIF). An economic development tool, designed for use in blighted areas, which utilizes the tax increases in property value resulting from property improvements.

Appendix A

Table 1. 2006 administrative and budget data for survey respondents ranked by number of parcels

Jurisdiction	Total Budget	Parcels	Population	Approximate Cost per Parcel
Los Angeles County, California	$146,776,000	2,316,844	9,900,000	$63.35
Maryland State Department of Assessments	$30,000,000	2,197,254	5,296,486	$13.65
British Columbia Assessment District, Canada	$65,000,000	1,780,000	4,292,000	$36.52
Cook County, Illinois	$25,331,051	1,740,965	5,376,000	$14.55
Harris County, Texas	$43,194,633	1,650,000	3,690,000	$26.18
New York City, New York	$15,000,000	1,000,000	8,200,000	$15.00
Orange County, California	$33,200,000	872,439	3,100,000	$38.05
Riverside County, California	$22,300,000	825,000	2,000,000	$27.03
Broward County, Florida	$18,000,000	710,000	1,900,000	$25.35
King County, Washington	$17,500,000	707,000	1,808,300	$24.75
Clark County, Nevada	$15,000,000	685,000	1,800,000	$21.90
Tarrant County, Texas	$15,000,000	680,000	1,620,429	$22.06
Palm Beach County, Florida	$20,000,000	607,500	1,400,000	$32.92
Cuyahoga County, Ohio	$14,000,000	540,000	1,400,000	$25.93
Sacramento County, California	$16,400,000	457,167	1,400,000	$35.87
Pinellas County, Florida	$8,000,000	450,000	1,000,000	$17.78
Franklin County, Ohio	$8,000,000	410,000	1,200,000	$19.51
City of Calgary, Canada	$14,000,000	400,000	1,000,000	$35.00
Salt Lake County, Utah	$11,647,000	324,390	1,000,000	$35.90
Volusia County, Florida	$7,950,000	323,354	500,000	$24.59
Pierce County, Washington	$10,585,510	320,000	773,500	$33.08
Fulton County, Georgia	$12,000,000	310,000	850,000	$38.71
Jefferson County, Alabama	$3,600,000	310,000	620,000	$11.61
Jefferson County, Kentucky	$1,100,000	283,291	699,827	$3.88
City of Honolulu, Hawaii	$5,400,000	262,500	900,000	$20.57
Multnomah County, Oregon	$14,000,000	260,000	700,000	$53.85

Appendix B

Survey Questions

I. Assessment Policy and Practices

In each of the following sections, please circle the answer that most accurately applies. If the choices given do not satisfy the question, please supply the correct answer in the blank.

1. Is there a provision in your State's constitution that dictates how real property is assessed value for tax purposes?
   a. yes—please provide the legal citation ______________________________
   b. no
2. If not, is there a statutory provision or ordinance that dictates your jurisdiction's assessment of real property?
   a. yes—please provide the legal citation ______________________________
   b. no
3. How is value defined in your assessment jurisdiction?
   a. as fair cash value
   b. other____
4. Does your assessment jurisdiction assess at 100% of fair cash value?
   a. yes
   b. no
   c. other ____
5. If not, what dictates the portion of fair cash value that is assessed? Please specify.
   a. by law, the same percentage for all property types
   b. by law, through a classification system
   c. other ____
6. What methods of assessing real property are permissible by law? Circle all that apply.
   a. current fair market value
   b. income value
   c. cost value
   d. acquisition value
   e. historical value
   f. other ____
7. In your assessment jurisdiction, by law, are there limitations on increases in assessed value? Circle all that apply. Please provide the legal citation of any statute(s).

a. yes, upon reassessment, assessed value limited to a percentage of overall increase

    i. citation ______________________________

b. yes, upon reassessment, assessed value limited to the Consumer Price Index

    i. citation ______________________________

c. yes, upon reassessment, assessed value limited to a trend factor

    i. citation ______________________________

d. no, limits to assessed value are not in place

e. other ______________________________

8. In your assessment jurisdiction, by law, are there limitations on increases in tax rate on residential homestead properties?

    a. yes, tax rate limit capped to the CPI or the change in CPI

        i. legal citation ______________________________

    b. no, limits to tax rate are not in place

    c. other ______________________________

9. What is the *predominant* approach used to value owner-occupied residential property, i.e. single family units, in your assessment jurisdiction? Circle the best answer.

    a. market value

    b. income value

    c. cost value

    d. acquisition value

    e. historical value

    f. other ______________________________

10. Does your office attribute value to both the land and the improvement for single-family owner-occupied housing?

    a. yes, a land value and an improvement value are established

    b. no, only a single value exists

11. Is a homestead and/or other partial exemption available for residential property? Circle all that apply.

    a. homeowners

    b. senior citizens

    c. disabled persons

    d. long-time homeowners in specified locations

    e. low-income household

    f. home improvement

g. veterans

h. other ____

i. no

12. What is the *predominant* approach to value for multi-family property, i.e. apartment buildings in your assessment jurisdiction? Circle the best answer.

a. market value

b. income value

c. cost value

d. acquisition value

e. historical value

f. other ____

13. What is the minimum number of units required in the definition of a multi-family rental property in your assessment jurisdiction?

a. two

b. three

c. four

d. five

e. six

f. seven

g. other ____

14. In your assessment jurisdiction, are renters eligible for relief based on a percent of rent calculated to represent property taxes?

a. no

b. yes, all renters

c. yes, for senior citizens

d. yes, for certain low- or moderate-income levels

e. yes, for disabled citizens

f. other ____

15. What types of real estate are most likely to be exempt from paying any real estate taxes? Circle all that apply.

a. government property

b. public housing

c. religious purposes

d. schools

e. not-for-profits

f. not-for-profit-owned housing

g. hospitals

h. cemeteries

i. utilities

j. disabled citizens' primary residences

k. disabled veterans' primary residences

l. senior citizens' primary residences

m. low-income seniors' primary residences

n. other ______________________________

II. For-Sale Affordable Properties

The following questions pertain to single family housing units. In this section, please provide answers that are descriptive of owner-occupied single family homes, townhomes, or condominiums in your jurisdiction.

16. Does your assessment jurisdiction offer any of the following to owner-occupied units that were purchased as part of an affordable housing development? Circle all that apply.

    a. incentives

    b. abatement

    c. exemption

    d. case-by-case value consideration

    e. other ______________________________

    f. no consideration given beyond typical assessment procedures

17. If so, in what form are they made available? Circle all that apply.

    a. through state legislation

    b. through local ordinance

    c. through internal office policy

    d. other ______________________________

18. If not, does your office see a need for an assessment policy that addresses affordable, owner-occupied housing units?

    a. yes

    b. no

    c. don't know/not sure

19. Would you like to have a policy that encourages affordable owner-occupied housing in your assessment jurisdiction?

    a. yes

    b. no

    c. don't know/not sure

20. Has your jurisdiction ever considered an assessment policy that addresses owner-occupied affordable housing units?

    a. yes

    b. no

    c. don't know/not sure

21. If yes, please explain briefly: ____

    ____

    ____

22. If no, please explain briefly: ____

    ____

    ____

23. Has your assessment office been approached to discuss the principal assessment officer's role in the affordable housing process for affordable single family units?

    a. yes

    b. no (skip to question #27)

24. If so, who was your office approached by to discuss issues associated with affordable housing? Circle all that apply.

    a. affordable housing advocates, not as developers

    b. non-profit developers

    c. for-profit developers

    d. faith-based organizations

    e. local government officials

    f. state government officials

    g. individual taxpayer

    h. other ____

    i. not applicable

25. At what stage in the development process has your assessment office participated in or been involved with affordable single-family housing? Circle all that apply.

    a. legislative initiatives

    b. strategic or market analysis

    c. initial feasibility

    d. property value or tax projections

    e. political approvals process

    f. securing financing

    g. construction

    h. marketing/property sales

i. owner occupancy/assistance to purchasers

j. other ______________________________

k. no, our jurisdiction has never collaborated on any part of the affordable housing development process

26. With whom has your assessment office collaborated on the affordable housing development process for owner-occupied housing? Circle all that apply.

a. private developer(s)

b. private non-profit developer(s)

c. public housing authority

d. public non-profit developer(s) (such as a municipal or county backed community land trust or housing trust fund)

e. faith-based organization(s)

f. local municipalities

g. county government

h. state government

i. quasi-governmental agencies (such as state housing finance agencies)

j. federal government agency (such as U.S. Department of Housing & Urban Development)

k. other ______________________________

l. not applicable

27. What types of affordable housing resources, in the form of either financial or economic incentives, exist for owner-occupied affordable housing units in your assessment jurisdiction? Please choose answers for resources that are specifically directed toward affordable housing activities. Circle all that apply.

a. first-time homebuyer assistance

b. community land trust

c. housing trust fund (local or state)

d. HOME funds

e. Community Development Block Grant (CDBG)

f. American Dream Downpayment Initiative (ADDI)

g. fee-in-lieu of affordable units

h. teardown/demolitions taxes or fees

i. Tax Increment Financing district (TIF)

j. land cost write-down for developer

k. inclusionary zoning

l. density bonuses

m. expedited permitting processes

n. infrastructure and/or impact fees

o. local or state permitting and/or recording fees

p. other ____

q. don't know

28. To your knowledge, what types of affordable, owner-occupied *housing opportunities* exist within your assessment jurisdiction? Circle all that apply.

a. market rate units, made affordable as part of a qualified homebuyer assistance program, with subsidized second mortgage or recapture agreements

b. market rate units, with no assistance or developer cost write-downs

c. units made affordable as part of a community land trust

d. units made affordable as part of a cooperative development

e. units made affordable by reduced purchase prices for income eligible buyers (developer's cost write down)

f. units made affordable as part of a rent-to-own program

g. units made affordable as part of a purchase-rehabilitate-resale program to income-eligible buyers

h. units in a co-housing community

i. modular housing units

j. manufactured housing units

k. other ____

l. don't know/uncertain

29. Based on your understanding and knowledge of affordable housing activities in your assessment jurisdiction, what do you believe is the income range for *most* purchasers of affordable single family units? Choose the best answer.

a. 100% and above of Area Median Income

b. 81-100% of AMI

c. 61-80% of AMI

d. 51-60% of AMI

e. 31-50% of AMI

f. 30% and below of AMI

g. don't know

h. other ____

30. Is any type of deed-restriction or limited ownership scenario considered in your jurisdiction's assessment practice for owner-occupied affordable units? Circle all that apply.

a. resale restriction that caps resale price or appreciation

b. resale restricted to certain eligible buyers

c. penalty for resale before a specified time period

d. funds due from cost write-downs made as part of a recapture agreement or junior mortgage prior to a specified time period

e. limited ownership rights to land and/or improvements, such as a ground lease

f. limited ownership rights to land and/or improvements, such as a right of first refusal

g. no, deed-restriction or limited ownership is not considered in the assessment process

h. other ______________________________

31. How is the value of restrictions in question 30 assessed? Circle all that apply.

a. by subtracting value due to effects on the "bundle of rights"

b. by adding value due to effects on the "bundle of rights"

c. by comparisons to other affordable housing units

d. by comparing sales of similarly restricted properties

e. property is assessed similar to property without restrictions

f. other ______________________________

32. Is there a maximum Area Median Income threshold to determine an owner's eligibility for relief? Circle the best answer.

a. yes, maximum 100% AMI

b. yes, maximum 80% AMI

c. yes, maximum 60% AMI

d. yes, maximum 50% AMI

e. yes, maximum 30% AMI

f. no maximum set, as long as owner purchased through a qualified homebuyer assistance program

g. no maximum set, as long as owner has an affordability control

h. no maximum set, as long as owner has a cost write-down in the form of a recapture agreement or junior mortgage

i. no maximum set, as long as owner has a ground lease as part of a community land trust

j. other ______________________________

k. not applicable

33. Is the duration of the affordability control or resale formula period a factor in determining eligibility? Circle the best answer.

a. yes, the affordability control must last at least 15 years

b. yes, the affordability control must last at least 25 years

c. yes, the affordability control must last at least 30 years

d. yes, the affordability control must last at least 50 years

e. yes, the affordability control must last at least 99 years

f. yes, the affordability control must last "in perpetuity"

g. no, there is no specified time required for affordability control

h. other ______________________________

34. Does the duration of the affordability control affect the amount of the benefit that is applied to the assessment?

    a. yes, benefits are progressive—increasing during the period of affordability control

    b. yes, benefits are regressive—decreasing during the period of affordability control

    c. benefits are the same through the duration of affordability control

    d. no, the duration of the affordability control is not taken into consideration

35. How is the market value of a property with an affordability control affected over time, as determined by your office? Please choose the best answer.

    a. market value is increased/decreased the same as other residential property

    b. market value is increased/decreased based on resale price formula

    c. market value is increased/decreased based on Consumer Price Index

    d. market value is increased/decreased based on Area Median Income

    e. other ______________________________

36. How are land values and improvement values impacted by affordability controls? Choose the best answer.

    a. base land value and base improvement value is increased over time at the same rate

    b. base land value and base improvement value is increased over time at different rates

    c. base land value stays the same; base improvement value increases over time

    d. base land value is reduced to zero or $1; improvement value increased only

    e. base land value and base improvement value are frozen

    f. overall value is increased over time

    g. overall value is frozen over time

    h. other ______________________________

    i. Not applicable

37. Do any community land trusts (CLT) exist in your jurisdiction?

    a. yes
    b. no
    c. don't know

38. If so, how is the land owned by the CLT assessed? Choose the best answer.

    a. land is given its appropriate market value
    b. land is given a minimal value
    c. land value is added to the improvement value
    d. land is given no value (zero or $1)
    e. only one value exists for the property
    f. other ______________________________
    g. not applicable

III. Rental Properties

Now that you have told us about the physical and financial characteristics of for-sale affordable residential properties, please tell us about those characteristics for affordable rental properties.

39. Does your assessment office/jurisdiction offer any of the following to apartment building owners for maintaining rental units affordable to persons with incomes at or below 100% of the Area Median Income? Circle all that apply.

    a. incentives for the portion of affordable units
    b. abatement for the portion of affordable units
    c. exemption for the portion of affordable units
    d. case-by-case value consideration
    e. other ______________________________
    f. no consideration given beyond typical assessment procedures

40. If so, in what form were they made available?

    a. through state legislation
    b. through local ordinance
    c. through internal office policy
    d. other ______________________________

41. Has your assessment office/jurisdiction ever considered an assessment policy that encourages multi-family affordable rental units?

    a. yes
    b. no
    c. don't know/not sure

42. Do you feel there is a need for an assessment policy that addresses affordable multi-family rental units?

    a. yes

    b. no

    c. don't know/not sure

43. Would you like to have a policy that encourages affordable rental housing in your assessment jurisdiction?

    a. yes

    b. no

    c. don't know/not sure

44. If yes, please explain briefly: ____
____
____

45. If no, please explain briefly:____
____
____

46. What is the breakpoint in number of units in residential multi-family apartment rental buildings versus commercial multi-family rental buildings?

    a. 3 units or more

    b. 4 units or more

    c. 5 units or more

    d. 6 units or more

    e. other________

47. Currently, how many residential multi-family apartment buildings exist in your jurisdiction?

    a. average number of units in building ______________________________

    b. number of buildings ______________________________

    c. total number of units ______________________________

48. Has the number of residential multi-family apartment buildings decreased over the last five years?

    a. yes ______________________________
       by how much? ______________________________

    b. no

49. Has the total number of units decreased in residential multi-family apartment buildings?

    a. yes   by how much? ______________________________

    b. no

50. Currently, how many commercial multi-family apartment buildings exist in your jurisdiction?

    a. average number of units in a building ______________________

    b. number of buildings ______________________

    c. total number of units ______________________

51. Has the total number of commercial multi-family apartment buildings decreased over the last five years?

    a. yes by how much? ______________________

    b. no

52. Has the total number of units decreased in commercial multi-family apartment buildings?

    a. yes by how much? ______________________

    b. no

53. If you answered *yes* to questions 48, 49, 51, or 52, to what do you attribute the decrease? Circle all that apply.

    a. condominium conversions

    b. high vacancy rates

    c. attractive mortgage rates

    d. expiring/expired federal subsidies

    e. diminished federal subsidies

    f. zoning restrictions

    g. other ______________________

54. In the last five years, how many newly constructed residential multi-family apartment buildings have been developed in your jurisdiction?

    a. newly constructed ______________________

    b. zero

    c. unknown

55. In the last five years, how many newly constructed commercial multi-family apartment buildings have been developed in your jurisdiction?

    a. newly constructed ______________________

    b. zero

    c. unknown

56. Please rank the following types of rental units common to your jurisdiction. Use "1" for the most common, and "8" for the least common.

    a. __ unit in a property with two units (duplex or 2-flat)

    b. __ unit in a property with three or more units

    c. __ single family detached house

d. __ single family attached house, row house or townhouse (not a condominium)

e. __ housing units above or attached to a commercial building

f. __ units in a condominium building

g. __ units in a co-operative

h. __ mobile home units

57. Are any rental units in your jurisdiction under rent control, rent stabilization, or some other type of rent regulation?

    a. yes, under rent control or rent stabilization

    b. yes, under some other form of rent regulation

    c. no

    d. not sure

58. Has your office been approached to discuss the principal assessment officer's role in the affordable housing process for multi-family rental units?

    a. yes

    b. no (skip to question #62)

59. If so, who was your office approached by to discuss issues associated with affordable rental housing? Circle all that apply.

    a. affordable housing advocates, not as developers

    b. non-profit developers

    c. for-profit developers

    d. faith-based organizations

    e. local government officials

    f. state government officials

    g. individual taxpayer

    h. renter or renters' association

    i. other ______________________________

    j. not applicable

60. At what stage in the development process has your assessment office participated in or been involved with affordable rental housing? Circle all that apply.

    a. legislative initiatives

    b. strategic or market analysis

    c. initial feasibility

    d. property value or tax projections

    e. political approvals process

    f. securing financing

g. construction

h. marketing/lease-up period

i. occupancy/assistance to renters

j. other ____

k. no, our jurisdiction has never collaborated on any part of the affordable housing development process

61. With whom has your assessment office collaborated on the affordable housing development process for rental housing? Circle all that apply.

a. private developer(s)

b. private non-profit developer(s)

c. public housing authority

d. public non-profit developer(s) (such as a municipal- or county-backed community land trust or housing trust fund)

e. faith-based organizations

f. local municipalities

g. county government

h. state government

i. quasi-governmental agencies (such as state housing finance agencies)

j. federal government agency (such as U.S. Department of Housing & Urban Development)

k. other ____

62. What types of affordable housing resources exist, that you are aware of, for renter-occupied units in your assessment jurisdiction? Please choose answers for resources that are specifically directed toward affordable housing activities. Circle all that apply.

a. community land trust

b. housing trust fund (local or state)

c. HOME funds

d. Community Development Block Grant (CDBG)

e. Low-Income Housing Tax Credits (LIHTC or Section 42)

f. Housing Choice Vouchers (Section 8)

g. senior housing subsidies (Section 202/231)

h. Housing Opportunities for Persons with AIDS/HIV (HOPWA)

i. HOPE 1, 2, 3 or VI (Housing Opportunities for People Everywhere)

j. housing for special populations (homeless, disabled, or other)

k. Tax Increment Financing district (TIF)

l. land cost write-down for developer

m. inclusionary zoning
n. infrastructure and/or impact fees
o. density bonuses
p. expedited permitting processes
q. local or state permitting and/or recording fees
r. other ______________________________
s. don't know

63. To your knowledge, what types of affordable rental *housing opportunities* exist within your assessment jurisdiction? Circle all that apply.
    a. units owned by public housing authority (project-based Section 8)
    b. units that are rent to own or a family self-sufficiency program
    c. tenant-held subsidies for units, such as Section 8/Housing Choice Vouchers
    d. senior housing rental units
    e. accessible housing rental units
    f. transitional or supportive rental units for special populations (i.e. mentally ill, homeless, or parolee)
    g. cooperative (rental units in a cooperative)
    h. single room occupancy units (SRO)
    i. units in HOPE VI or "mixed income" developments
    j. Low-Income Housing Tax Credit units
    k. other ______________________________
    l. don't know/uncertain
    m. none

64. Based on your understanding and knowledge of affordable housing activities in your assessment jurisdiction, what do you believe is the income range for most occupants of affordable rental units? Circle the best answer.
    a. 100% and above of Area Median Income
    b. 81-100% of AMI
    c. 61-80% of AMI
    d. 51-60% of AMI
    e. 31-50% of AMI
    f. 30% and below of AMI
    g. don't know

65. Is any type of deed restriction, covenant, limited ownership or property management scenario considered in your jurisdiction's assessment practice for multi-family rental units? Circle all that apply.

a. percentage of units reserved for public housing residents

b. percentage of units reserved for Housing Choice Voucher holders

c. Low-Income Housing Tax Credit units (minimum 15-year affordability)

d. HOME-funded units (minimum 15-year affordability)

e. other types of agreements that require below-market or fixed rents

f. penalty for resale of building if units not kept affordable

g. funds due from cost write-downs made as part of a recapture agreement or junior mortgage prior to a specified time period if affordability restrictions not met

h. limited partnerships

i. no, deed-restriction or limited ownership is not considered in assessment

j. other ____

66. How is the value of the restrictions in question 65 assessed?

a. by subtracting value due to effects on the "bundle of rights"

b. by adding value due to effects on the "bundle of rights"

c. by analysis of income data for the property

d. by comparisons to other affordable rental units

e. by comparing sales of similarly restricted properties

f. property is assessed similar to property without restrictions

g. other ____

67. Is there a maximum tenant Area Median Income threshold to determine a property owner's eligibility for any forms of relief on a rental property described in question 39?

a. yes, a percentage of tenants must be maximum 100% AMI

b. yes, a percentage of tenants must be maximum 80% AMI

c. yes, a percentage of tenants must be maximum 60% AMI

d. yes, a percentage of tenants must be maximum 50% AMI

e. yes, a percentage of tenants must be maximum 30% AMI

f. no maximum set, as long as rents are below HUD's Fair Market Rents

g. no maximum set, as long as rents are available to Housing Choice Voucher (Section 8) tenants

h. no maximum set, as long as rental units are reserved by a public housing authority

i. other ____

IV. Political Climate

Now that you have told us about assessment policy and practices, please tell us about the existing legislative and political climate within your jurisdiction.

68. In your assessment jurisdiction, have there been affordable-housing-related legislative changes in the last five years that affect the following areas? (please specify)
    a. renters ____________________
    b. low-income or subsidized housing ____________________
    c. assessment practices ____________________
    d. incentives ____________________
    e. other ____________________

69. Are there legislative proposals pending that encourage development or preservation of affordable housing units in your assessment jurisdiction?
    a. yes (please specify) ____________________
    b. no

70. In your assessment jurisdiction, have affordable housing supporters contacted your office to advocate for either assessment policy changes or legislative changes to encourage affordable housing?
    a. yes
    b. no
    c. don't know/not sure

71. At this time, how are homeowners generally reacting to the development of affordable housing in your jurisdiction? Circle the best answer.
    a. homeowners have demonstrated a strong NIMBY (Not-In-My-Backyard) attitude toward affordable housing
    b. homeowners have demonstrated some strong NIMBY-ism, along with some strong support for affordable housing
    c. homeowners have demonstrated strong support and see a need for affordable housing
    d. homeowners do not typically involve themselves with affordable housing issues
    e. homeowners do not consider affordable housing as an issue that affects them

72. In your assessment jurisdiction, what arguments have been made with respect to the development of affordable housing that you are aware of? Circle all that apply.
    a. affordable housing is poor people's housing
    b. affordable housing is a public housing project
    c. affordable housing is associated with crime

d. affordable housing reduces home values

e. affordable housing is a density/traffic problem

f. affordable housing is a solution to urban sprawl

g. affordable housing provides entry-level housing for first-time homeowners

h. affordable housing provides workforce housing

i. affordable housing is a drain on community resources, i.e. schools, police dept., fire dept., etc.

j. don't know

k. other ____________________

V. Administration and Budget

Finally, please answer each of the following questions describing your assessment jurisdiction as accurately as possible.

73. What is the approximate population of your jurisdiction? ____________

74. What is the parcel count of your jurisdiction?____________

75. How many square miles are in your jurisdiction? ____________

76. What is the number of employees in your office?____________

77. Is your chief assessment officer elected or appointed?____________

78. What is the name of the second level of review agency? ____________

79. What is the name of the third level of review agency? ____________

80. What is the name of any other level of review agency?____________

81. Total assessor's budget?____________

82. Total property taxes extended last year in your jurisdiction? ____________