



LOCAL GOVERNMENT SCORECARD

*This is a government assessment tool that measures the policy environment for affordable homeownership development in local communities. Affiliates should use this **as an internal tool** to decide where local policy is working for you and where there are issues. This will help focus advocacy efforts on the issues that most impact your work. If you build in multiple communities, you may need to do an assessment for each. Affiliates could choose to build in the community that has better policies to keep homes affordable.*

Purpose

This scorecard evaluates whether local government policies, regulations, fees, approval processes, and decision-making affect our ability to build and sell affordable homes.

The scorecard is designed to identify policies that:

- Increase the cost of constructing a home
- Increase the amount of time required to build
- Create uncertainty for builders and developers
- Restrict the supply and variety of housing
- Make entry-level homeownership more difficult
- Discourage construction of affordable housing
- Actively encourage affordable homeownership and housing production

SCORING SYSTEM

The assessment uses a **Red / Yellow / Green** scoring system as outlined below.

Rating	Meaning	Points
 GREEN	No significant issue; policy/process supports affordable housing	3
 YELLOW	Occasional or moderate issue; improvement is possible	2
 RED	Significant problem that increases cost, delays construction, or restricts affordable housing; improvement is needed	1

Category 1: Development Process & Government Efficiency

1. Timeliness of Permitting

What is the average amount of time needed to obtain a building permit?

- Fast and predictable
- Moderate or occasional delays
- Lengthy or unpredictable

2. Permit Predictability

Can builders clearly understand what will be required before submitting an application and how long it will take?

- Clear and predictable
- Some uncertainty
- Requirements are unclear or frequently change

3. Zoning & Planning Process

How easy is it to work through the zoning and planning department, including variances and other issues?

- Easy and predictable
- Occasionally difficult
- Difficult, lengthy, or unpredictable

4. Environmental Review

Do environmental reviews unnecessarily delay residential construction?

- Timely/proportional
- Occasional delays
- Significant delays

5. Appeals & Public Hearings

Do appeals, hearings, or discretionary reviews routinely delay otherwise code-compliant housing?

- Rarely
- Occasionally
- Frequently

6. Consistent Application of Rules

Are regulations applied consistently among projects and applicants?

- Yes
- Sometimes inconsistent
- Frequently inconsistent

7. Architectural & Engineering Review

Do design and engineering reviews add unnecessary time or cost?

- Minimal impact
- Moderate
- Significant

8. Published Development Standards

Are zoning fees, requirements and development standards easy to find?

- Clear and available
- Somewhat difficult to find
- Difficult

CATEGORY 1 SCORE: ____ / 24

- 3 points each
- 2 points each
- 1 point each

Category 2: Direct Cost of Building

1. Building Permit Costs

Are building permit costs reasonable for an entry-level home?

-  Reasonable
-  Moderate
-  Excessive

2. Utility Connection Costs

Are water, sewer, stormwater, and other utility hookup costs reasonable?

-  Reasonable
-  Moderate burden
-  Excessive

3. Impact/Development Fees

Are impact, development, transportation, park, school, or similar fees reasonable?

-  Reasonable
-  Moderate
-  High/excessive

4. Fee Transparency

Can builders determine the full fee burden before beginning a project?

-  Yes
-  Mostly
-  No

5. Required Infrastructure Costs

Are required streets, sidewalks, utilities, lighting, drainage, and other infrastructure proportional to the project?

-  Reasonable
-  Some excessive costs
-  Significant burden

6. Design Requirements

Do design requirements increase construction costs? (E.g. façade improvements, roof pitch & style, garage requirement, landscaping, etc.)

-  Cost-effective
-  Moderate cost
-  Significant cost

7. Coordination Between Departments

Are planning, zoning, engineering, utilities, building, fire and other reviews coordinated?

-  Well coordinated
-  Some duplication/delays
-  Fragmented and inefficient

CATEGORY 2 SCORE: ____ / 21

-  3 points each
-  2 points each
-  1 point each

Category 3: Land Use & Zoning

1. Minimum Lot Sizes

Are minimum residential lot sizes reasonable for affordable housing?

- Flexible/reasonable
- Some restrictions
- Excessively large

2. Minimum House Square Footage

Do minimum house-size requirements prevent smaller, more affordable homes?

- No meaningful barrier
- Some restriction
- Significant barrier

3. Single-Family-Only Zoning

Does single-family zoning restrict large portions of residential land to detached homes?

- Limited
- Moderate
- Extensive

4. Duplexes

Are duplexes allowed in appropriate areas?

- By-right
- Restricted
- Prohibited/difficult

5. Townhomes

Are townhomes allowed in appropriate areas?

- By-right
- Restricted
- Prohibited/difficult

6. Setback Requirements

Are setbacks reasonable for affordable housing lots?

- Reasonable
- Some unnecessary restrictions
- Excessive

7. Minimum Parking Requirements

Are parking spots required per home reasonable?

- Flexible/reasonable
- Moderate burden
- Excessive

8. Stormwater Requirements

Are water-retention and stormwater requirements reasonable?

- Proportional
- Moderate burden
- Excessive

9. Groundwater Retention Requirements

Are groundwater retention requirements reasonable and proportional?

- Reasonable
- Moderate
- Excessive

10. Infrastructure/Site Standards

Are streets, sidewalks, curbs, landscaping, lighting, and similar requirements proportional to affordable housing?

- Reasonable
- Moderate burden
- Excessive

CATEGORY 4 SCORE: ____ / 30

- 3 points each
- 2 points each
- 1 point each

Category 4: Affordable Housing Policy & Community Attitudes

1. Affordable Housing Plan

Does the community have a current affordable housing plan that includes homeownership?

- Plan with measurable implementation
- Plan exists but is weak
- No meaningful plan

2. Public Land for Affordable Housing

Does the government make publicly owned land available for affordable housing?

- Active strategy
- Some opportunities
- No strategy

3. Affordable Housing Incentives

Are there incentives for affordable housing? (E.g. density bonuses, tax incentives, land assistance, fee reduction)

- Multiple effective tools
- Limited tools
- None

4. Expedited Approval

Do affordable housing projects or Habitat specifically, receive expedited review?

- Yes
- Limited
- No

5. Fee Reductions/Waivers

Are fees of any kind reduced or waived for qualifying affordable housing projects or Habitat specifically?

- Yes
- Limited
- No

6. Preservation of Affordable Ownership

Are existing affordable homeownership opportunities preserved through deed restrictions, land trust, etc.?

- Strong strategy
- Limited
- Little/no strategy

7. Neighborhood Pushback / NIMBYism

Does neighborhood opposition routinely cause otherwise appropriate housing to be delayed, reduced, or denied?

- Government follows adopted policy
- Opposition sometimes affects outcomes
- Opposition routinely prevents/reduces housing

8. Property Assessments & Taxes

Are homeowner property assessments and taxes reasonable?

- Reasonable
- Some affordability concern
- Significant burden

CATEGORY 6 SCORE: _____ / 24

- 3 points each
- 2 points each
- 1 point each

OVERALL SCORE

Compile your community's total score from the above categories:

#	Category	Category Score
1	Development Process & Government Efficiency	/24
2	Direct Cost of Building	/21
3	Land Use & Zoning	/30
4	Affordable Housing Policy & Community Attitudes	/24
	Total Score	/99

OVERALL COMMUNITY RATING

GREEN — HOUSING FRIENDLY (99-67)

The community's policies and practices generally support housing construction, affordability, and homeownership.

YELLOW — NEEDS IMPROVEMENT (66-34)

The community has some housing-friendly policies, but meaningful barriers remain.

RED — SIGNIFICANT BARRIERS (Below 33)

Local policies, regulations, costs, approval practices, or political decision-making substantially restrict affordable housing construction and/or homeownership.

WHAT IS OUR COMMUNITY DOING WELL?

(List the top 3 housing friendly policies in your community)

WHAT IS MAKING HOUSING MORE EXPENSIVE OR DIFFICULT IN OUR COMMUNITY?

(List the top 3 barriers)