

**Scarborough Housing Alliance
Committee Meeting
Wednesday, June 24, 2026 - Hybrid Meeting**
[Scarborough Town Hall – 6:00 p.m.]
Town Manager's Conference Room

Zoom Link: <https://scarboroughmaine.zoom.us/j/87174742552>

YouTube Link: <https://youtu.be/lo5bHsrOhBU>

AGENDA

- Item 1. Call to Order.**
- Item 2. Those Present.**
- Item 3. Approval of Minutes:** May 27, 2026
- Item 4. Discussion:** Housing Assessment
 - Review of Draft Scope of Work
 - Creation of a Steering/Advisory Committee
- Item 5. Updates on Town Council and Planning Board items.**
 - Nothing relevant to housing at this time
- Item 6. Possible Interests and Future Topics.**
- Item 7. Public Comment.**
- Item 8. Adjournment.**

June 18, 2026

Thomas Hall
Town Manager, Town of Scarborough
259 U.S. Route 1
P.O. Box 360
Scarborough, ME 04070-0360

Dear Mr. Hall,

On behalf of HR&A Advisors, Inc. (HR&A), I am pleased to submit this proposal to help the Town of Scarborough better understand the demand for and barriers to housing production in Scarborough as well as strategies to create homes that meet the needs of Scarborough residents. In response to recent statewide legislation to encourage housing production and increasing affordability challenges for residents, HR&A understands that the Town of Scarborough seeks a more in-depth understanding of housing needs at the local level.

HR&A brings decades of experience analyzing housing markets and developing strategies for cities, counties and states across the country, including in the state of Maine. We are an industry-leading economic development, real estate, and public policy consulting firm with offices in New York, Washington, DC, Los Angeles, Dallas, Atlanta, and Raleigh. We are uniquely positioned to help Scarborough develop a clear and comprehensive picture of housing demand and production needs in the Town.

We have experience analyzing housing market conditions and developing affordability strategies at the state, regional, city, and neighborhood scale in Maine and across the country. We have worked on housing studies, plans, and strategies at vastly different scales across the country, from small, stagnant rustbelt cities like Rochester, NY to quickly growing suburban metro areas like Wake County, NC. Most recently, we completed a comprehensive study of housing production needs across the State of Maine, giving us deep insight into the housing supply and demand trends that are impacting housing affordability and availability in Maine. We are experienced at using our state and national experience to bring perspective to more local analysis.

We understand the needs of local housing practitioners and regularly work with local government to understand how to use data to assess potential solutions available to them. Our goal is to provide analysis that is actionable based on clear findings. This study will ultimately be used to assist the Town of Scarborough in planning for housing and housing investments. HR&A has worked with dozens of local government agencies who are actively making land use decisions, running housing programs, considering how to maximize the available land for affordable housing, and distributing funding for housing. We understand the types of analysis that will be most useful for local practitioners. We are excited to bring this experience to Scarborough to support a healthy housing market and increase access to affordable housing for Scarborough residents.

We are thrilled by the opportunity to build on our experience in Maine to lead this analysis for Scarborough. Should you have any questions about our proposal, please do not hesitate to reach out at (202) 903-0722.

Sincerely,



Phillip Kash
Partner, HR&A Advisors Inc.
202.903.0722 | pkash@hraadvisors.com
925 15th Street NW, Washington, D.C. 20005

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Firm Overview

About HR&A

HR&A Advisors, Inc. (HR&A) is an employee-owned company advising public, private, non-profit, and philanthropic clients on how to increase opportunity and advance quality of life in cities. We believe in creating vital places, building more equitable and resilient communities, and improving people's lives.

Mission Statement

HR&A's mission is to ensure implementation of our clients' aspirations: to create vital places, build more equitable and resilient communities, and improve people's lives.

HR&A's Housing Practice

We work with our clients to create housing markets that meet the needs of all members of the community.

This requires a comprehensive approach that combines land use regulations, public subsidy and tenants' rights. We work across each of these areas to create land use regulations that allow a diverse supply of housing that expands with the local economy, to efficiently target public subsidy to close the gap between what households can afford to pay for a home and what it costs to build and maintain that home, and to establish a balance between the interests of property owners and renter occupants.

The Housing Practice works on housing affordability across scales – from the **adoption of regional and city housing plans**, through the **creation of housing policies and programs** to advance those plans, to the **execution of specific housing development** and **preservation projects** that are the product of those policies. Our ability to operate from the strategic to the project level better positions us to help our clients achieve their housing goals.

Scope of Work

This plan will build off of the recently completed Maine Housing Production Study to paint a detailed picture of housing needs in Scarborough, identify barriers to meeting housing needs, and to identify clear steps for the Town to take on housing affordability. The goal of this Action Plan is to identify the areas where the Town is best positioned to move the needle on housing affordability as well as the role of key partners.

At each phase, HR&A will gather feedback from the Client team and the Advisory Committee to gather input on the approach and feedback on key findings. To complete this plan, HR&A recommends a 4-part scope of work with opportunities for input and feedback at each phase.

Additionally, components of the Action Plan will be delivered in an interactive, digital format that can be shared with key stakeholders, including members of the public, policy makers and Town staff, to quantify and help illustrate the Town's housing production needs.

HR&A recommends the following scope of work.

Task 1: Project Kickoff

Task 1.1: Project Kickoff

HR&A will hold a virtual kickoff meeting with the Client team to review the scope of work and project schedule and discuss the goals of the study. During this meeting, HR&A expects to discuss the following topics:

- Overall project context, including recent local and state policy context
- Key study milestones and deliverables
- Data-gathering approach
- Recent studies and trends that should inform the analysis

After the kickoff meeting, HR&A will finalize the project schedule and approach to share with the Client team as well as prepare a data request for relevant information and data if needed. HR&A will also work with the Client team to establish an Advisory Committee to help guide the analysis. HR&A expects to engage this group about 3 times throughout the process to gather feedback on the residential demand analysis and market assessment, gather input on priorities to address through housing strategies, and share final recommendations.

Deliverables: Final project schedule, data request.

Task 2: Residential Demand and Market Analysis

Task 2.1 Residential Demand Analysis

HR&A will analyze socio-economic and demographic conditions in Scarborough in order to identify the existing demand for different types of housing. Trends in household formation, income, household size, job growth, and other characteristics will be key to understanding the current demand for housing and projecting future demand. HR&A will use Census and Public Use Microdata Sample (PUMS) data to analyze recent trends that are likely to impact the type of housing that is in demand (number of bedrooms, price point, etc.) and the location of the demand. Given the likely challenges of using Census data to fully capture population trends in Scarborough, HR&A will supplement this analysis with other sources like the Internal Revenue Service, the USPS change of address data and the Bureau of Labor Statistics, in particular to capture the recent in-migration that has occurred since the 2022 American Community Survey. Our analysis will include household type, age distribution, tenure, income, education level, employment, household size, and other relevant factors.

Task 2.2 Housing Inventory and Market Analysis

HR&A will analyze the housing market using data sources including Census data, Public Use Microdata Samples (PUMS), Zillow, Redfin, Real Capital Analytics (RCA), CoStar, local building permit data and others. This will allow us to investigate trends related to: age of housing stock; rent prices for new and existing development; shifting patterns in single-family vs. multifamily occupancy; vacancy rates; balance of inventory typologies; and pipeline of planned development. As a part of this work, HR&A will also conduct an inventory of both subsidized and naturally occurring affordable rental housing and evaluate the market pressures and redevelopment patterns that may be threatening naturally occurring affordable housing. The inventory of subsidized housing will include units funded by the Low Income Housing Tax Credit (LIHTC), public housing, Section 202, vouchers, and other programs.

HR&A will also create a detailed profile of Scarborough's homeownership market to identify obstacles impacting affordable homeownership. The team will assess trends in: home values over time; home pricing; sales pace and price; inventory types; age and condition of existing housing; and the pipeline of planned development.

Task 2.3 Stakeholder Interviews

HR&A will interview 5-6 Town staff involved in the development approvals process, developers that are building housing of different types (i.e., single-family subdivision, multifamily rental housing), lenders or other development stakeholders in the Scarborough area. The purpose of these interviews will be to understand the key factors and barriers impacting housing development in Scarborough as well as opportunities to meet residential demand.

Task 2.4: Review of Existing Programs and Policies

Through stakeholder engagement and other research, including a review of Town budgets and materials from Town personnel, HR&A will map the existing landscape of programs available to support affordable housing, including support for renters and homeowners, homeless services, supportive housing, and subsidy for the provision of affordable housing. We will also review land use codes and development policies that impact the production of both market rate and affordable housing. **In particular, HR&A will review Scarborough's existing fee-in-lieu policies governing affordable set-aside requirements in the development of market-rate housing.** We will work to understand how Scarborough collaborates with nonprofit organizations and development partners in the provision of affordable housing and the development approvals process more broadly.

Task 2.5 Identify Gaps and Barriers

HR&A will synthesize the findings of the review of existing programs and policies, and the analysis of housing demand and supply, to create a summary of housing gaps and unmet needs in the market and to lay the foundation to identify where the Town is best positioned to have impact on housing development relative to other market actors and partners. This will include an analysis of the current mismatch between the supply of

housing and the demand for that housing, both for rental and homeownership, and how these may shift in the future, as well as infrastructure and regulatory barriers that are increasing the cost or complexity of development. We will provide a summary of the households considered to be “housing cost burdened” and identify other unmet housing needs, which may include concerns about housing quality, access to transit and infrastructure, displacement, racial equity in housing, neighborhood development, and other related housing issues. HR&A will work to understand the financial, market, regulatory and infrastructure barriers which may contribute to these unmet needs. HR&A will identify and illustrate other major challenges that impact housing availability and quality, which may include high costs of rehabilitation; lack of available land for new development; and limited housing options for seniors, veterans, people with disabilities, and other special-need populations. Finally, HR&A will identify any gaps in current housing programs and policies which could address these housing needs.

At the conclusion of Task 2, HR&A will prepare a presentation detailing the findings of the analysis to share with the Client Team and Housing Working Group.

Deliverables: Draft and final presentation

Task 3. Strategies and Priority-Setting

Task 3.1 Housing Goals

HR&A will engage with the Client team as well as the Advisory Committee and others as appropriate to facilitate discussion about the goals which will guide the strategy development. Our engagement will focus on clarifying which issues or barriers are the highest priority to address and the role of the Town in addressing them relative to other partners in the broader housing ecosystem. This will shape how Scarborough will prioritize investments related to the location of housing (such as targeting investments in areas served by transit or neighborhoods with particular needs), level of affordability, type of housing, households served, and other aspects.

Task 3.2 Housing Tools

Based on the demand analysis and barriers identified in Task 2, the findings of the pre-development workshop, and the goals established in Task 3.1, HR&A will develop a preliminary list of housing tools and strategies which Scarborough may implement that best reflect their role in the housing ecosystem. These tools will primarily relate to land use and development regulation, public subsidy (such as gap financing, homeownership assistance, and public land disposition), and capacity-building to strengthen the broader Scarborough housing ecosystem and they will be tailored to cover the issues that are less likely to be addressed through State or Federal efforts, in particular strategies that can support the development of missing middle housing (affordable to households making roughly 60%-140% of AMI in Scarborough). HR&A will focus on evaluating how each tool could be implemented, the funding, collaboration and partnerships necessary, and the potential to impact Scarborough's housing market. Based on this analysis HR&A will work with the client team and others as appropriate to refine the preliminary list and identify priority tools.

Task 3.3 Recommendations

HR&A will work closely and iteratively with the client team and Advisory Committee to develop strategic recommendations to meet the housing goals, using the priority tools identified. This may include developing new tools or making changes to existing housing programs, policies, and investments to better align outputs with housing needs. For each recommendation, we will provide context illustrating the recommended policy change or investment, implementation needs and timing, key partners, anticipated impacts, and metrics to track success.

HR&A will prepare a draft and final Housing Production Briefing Book that includes the findings of the housing demand analysis, the findings from stakeholder engagement, and the recommendations to increase production.

Deliverables: *Presentations and other materials to facilitate conversation about housing goals, tools, and recommendations, draft and final Housing Production Briefing Book.*

Task 4. Digital Report

Task 4.1 Digital Report

HR&A will provide a web-based report that presents the findings of Task 2 in an interactive format. This report will include:

- A residential demand analysis;
- A detailed examination of Scarborough's homeownership market;
- A detailed examination of Scarborough's rental housing market.

HR&A can host, maintain and update the web-based report on an annual basis and work with the client to adjust local production targets based on changing conditions when appropriate.

Deliverables: HR&A will prepare a web-based report showcasing the analyses described above.

Project Team

Internally, HR&A's Phillip Kash will lead the HR&A team as Partner-in-Charge. Phillip will be responsible for leading the overall direction of the Study and ensuring the quality of methodology and project deliverables. Joe Speer will serve as Project Manager and will be the primary day-to-day contact with the Client team. HR&A will assign an analyst team, expected to be 1-2 additional staff, to the project based on skills and ability to dedicate time to the project. HR&A draws from over 90 analytical staff across five offices to staff project teams and ensures that staff are well aligned with project needs in order to meet the project schedule on an ongoing basis.

Timing

HR&A expects to complete the study by October 31, 2026 contingent on timely data delivery (as needed), review and feedback from the Client team and other stakeholders.

Budget

HR&A will complete the proposed baseline scope of work in 4 months from receiving notice to proceed. HR&A estimates a total fee of \$90,000. Third-party data costs to be billed at cost, with prior confirmation from the Client team.

Task	Description	Cost
Task 1	Project Kickoff	\$4,900
Task 2	Residential Demand & Market Analysis	\$35,100
Task 3	Strategies & Priority-Setting	\$35,000
Task 4	Digital Report (Creation and 1 year of hosting)	\$15,000
Total		\$90,000

Qualifications



Client: Maine State Housing Authority
Location: Maine
Completed: 2023

Maine State Housing Production Study

On behalf of the Maine Governor's Office of Policy Innovation for the Future (GOPIF), led an analysis of housing need and housing production gaps for all regions across the state, grounded in the State's economic development and labor force targets. Studied the diverse housing needs of Maine residents across the state and future housing needs based on projected population growth across a range of household types. Studied the impact of short-term rentals on the cost and availability of workforce housing in coastal markets with economies driven by tourism. Led a technical steering committee of housing experts across the state to ultimately develop housing production needs for all regions of the state.



Client: City of Auburn
Location: Auburn, ME
Completed: 2025

Auburn, Maine Housing Needs Assessment

The City of Auburn experienced increased housing demand and rising housing costs after a recent influx of jobs bucked years of stagnant growth. The city sought to understand how to meet their growing housing demand. HR&A worked with the City of Auburn to provide local housing production targets and developed an interactive, digital report to illustrate the City's housing production needs. Building off the regional housing production targets released in the State of Maine's Housing Production Study, HR&A estimated the local housing need by income and tenure in Auburn. To estimate the local housing need, HR&A developed an allocation methodology specific to Auburn. The project team reviewed several housing production methodologies from California, Oregon, Massachusetts, and New Jersey to understand best practices for local allocation of housing production goals. HR&A utilized city-level data and stakeholder engagement to understand and analyze recent trends that likely impact current housing demand and projected future demand. After gathering feedback from city staff and the Mayor's Ad Hoc Committee on Housing, HR&A incorporated these findings into a final report that presents the local allocation of housing production needs. The final report provides the City of Auburn an in-depth understanding of demographic trends and corresponding housing needs at the local level and will inform housing production policy going forward. The findings can also be seen in an interactive web-based format at www.auburn.hralabs.com. HR&A is engaging with the City of Auburn to think through policy implementation to meet their housing production goals.



Client: City of Bangor Planning Division
Location: Bangor, ME
Completed: 2025

Bangor Housing Study

The City of Bangor faced growing housing pressures driven by in-migration and a widening gap between supply and resident needs across income levels and tenure types. HR&A conducted a comprehensive housing demand and market analysis, drawing on Census, PUMS, IRS, and USPS data alongside stakeholder interviews and a review of existing programs and land use policies, to identify barriers limiting housing production and unmet needs across the income spectrum. Working iteratively with the City's Housing Working Group and community stakeholders, HR&A developed prioritized strategies spanning land use reform, public subsidy tools, and capacity-building, with a focus on missing middle housing affordable to households earning roughly 60%–140% of Area Median Income (AMI). The engagement culminated in a Housing Production Briefing Book that gave the City of Bangor a clear framework for targeting investments and advancing equitable housing production in alignment with its 2022 Comprehensive Plan.



Client: Stamford Land Use Bureau
Location: Stamford, CT
Completed: 2021

Affordable Housing Strategy for Stamford, CT

On behalf of the Stamford Land Use Bureau, HR&A created an Affordable Housing Action Plan to actively address the economic, environmental and social equity impacts of Stamford's affordable housing needs. The city has experienced substantial growth, which is slated to continue for the foreseeable future, but growth in housing inventory has been unevenly distributed throughout the city, placing disproportionate pressure on some neighborhoods. The plan provides a housing needs assessment, comprehensive market analysis, and comprehensive community engagement, which serve as the foundation for the targeted regulatory and funding recommendations in the Plan. HR&A analyzed the efficacy of the existing inclusionary zoning program and made recommendations to adjust the administration and fee-in-lieu payment option based on current market conditions and the capacity of city staff. HR&A also advised the City on their new Housing Trust Fund, which adds important standards, governance and oversight to the City's funding of affordable housing projects.



Client: Wake County
Location: Wake County, NC
Completed: 2017

Wake County Affordable Housing Plan

In 2017, HR&A led a multidisciplinary team to develop a long-term affordable housing plan on behalf of Wake County – the second fastest growing county in America. The county is currently facing a mounting housing crisis. HR&A identified strategies to preserve and produce affordable housing by leveraging existing public funding, generating new sources of public support, and revising land use regulations. To do so, HR&A reviewed existing affordable housing programs and policies, analyzed demographic and market conditions, performed a housing gap analysis, and conducted a financial feasibility analysis for affordable housing development. HR&A ran an extensive stakeholder engagement process that included a 35-member steering committee of local

stakeholders representing different communities in Wake County. The plan provided Wake County an actionable roadmap to guide affordable housing efforts over the next 20 years.

HR&A is supporting the implementation of an ongoing housing fund of \$7 million over 5 years. The team analyzed affordable housing needs in the County and evaluated prototypical projects from existing partners. HR&A combined this analysis with an evaluation of best practices from existing successful funds across the United States to provide a recommended fund structure and fund administrator.



Client: Fargo-Moorhead Metropolitan Council of Governments
Location: Fargo-Moorhead, ND
Completed: 2022



Client: Westchester County
Location: Westchester County
Completed: In Progress

Fargo-Moorhead Housing Needs Analysis

On behalf of the Fargo-Moorhead Metropolitan Council of Governments, HR&A led a housing needs analysis for the Fargo-Moorhead region, which includes Cass County, ND and Clay County, MN. HR&A analyzed regional and city-specific housing demand and needs driven by the rapid job and population growth seen in the region relative to housing production and preservation. The goal of the study was to understand the overall housing need as well as housing need by tenure, income, and specific populations within the region. HR&A then developed near- and long-term housing policies and strategies that the Fargo-Moorhead region and its cities can implement to support the development of housing and preservation of existing housing.

Westchester County Affordable Housing Improvement Plan

On behalf of Westchester County, HR&A is currently working to create an Affordable Housing Improvement Plan with specific program recommendations to strategically invest American Rescue Plan Act (ARPA) funds and establish an approach to addressing housing challenges over the long-term. The County has a unique opportunity to create and preserve affordable housing by taking into account both pressing housing needs, policy priorities and tradeoffs, as well as capacity of the municipalities, stakeholders and partners that are responsible for deploying housing and programs across the county. First phase of work includes understanding existing housing programs, inventory, and market conditions to identify gaps. Second phase of the work is designed to develop and stand up specific programs to fill the gaps.

Resumes



Phillip Kash | Partner

Phillip Kash leads engagements on affordable housing, strategic planning and resilient disaster recovery. He has over a decade of experience designing and implementing programs and real estate development project that draw together public, private and philanthropic stakeholders to address pressing community needs.

Pronouns: He/Him/His

Education

University of North Carolina At Chapel Hill, Master of City and Regional Planning, 2008

University of North Carolina At Chapel Hill, Bachelor of Arts, Economics, 2005

Work Experience

HR&A Advisors, Inc., 2015 – Present

Enterprise Community Partners, Director, 2014 – 2015

Enterprise Community Partners, Senior Program Director, 2013 – 2014

Enterprise Community Partners, Program Director, 2010 – 2013

Enterprise Community Partners, Program Officer, 2009 – 2010

Enterprise Community Partners, Freddie Mac Fellow, 2008 – 2009

Center for Community Capital, Research Assistant, 2007 – 2008

Client Relationship Specialist, Vanguard Financial, 2006

English Teacher, Xi'an, China, 2005 – 2006

Affiliations

District of Columbia Accessory Dwelling Unit Advancement Committee, 2017- Present

Maine State Housing Production Study

On behalf of the Maine Governor's Office of Policy Innovation for the Future (GOPIF), led an analysis of housing need and housing production gaps for all regions across the state, grounded in the State's economic development and labor force targets. Studied the diverse housing needs of Maine residents across the state and future housing needs based on projected population growth across a range of household types. Studied the impact of short-term rentals on the cost and availability of workforce housing in coastal markets with economies driven by tourism. Led a technical steering committee of housing experts across the state to ultimately develop housing production needs for all regions of the state.

Auburn, Maine Housing Needs Assessment

On behalf of the City of Auburn, provided local housing production targets and developed an interactive, digital report to illustrate the City's housing production needs. To estimate the local housing need, developed an allocation methodology specific to Auburn. Reviewed several housing production methodologies from California, Oregon, Massachusetts, and New Jersey to understand best practices for local allocation of housing production goals. Utilized city-level data and stakeholder engagement to understand and analyze recent trends that likely impact current housing demand and projected future demand. After gathering feedback from city staff and the Mayor's Ad Hoc Committee on Housing, incorporated these findings into a final report that presents the local allocation of housing production needs. The final report provides the City of Auburn an in-depth understanding of demographic trends and corresponding housing needs at the local level and will inform housing production policy going forward.

Bangor Housing Study

Led HR&A's engagement with the City of Bangor to assess housing market conditions and develop a strategic roadmap for increasing housing production. Conducted a comprehensive demand and market analysis drawing on Census, PUMS, IRS, and USPS data to identify gaps

All Souls Housing, Board of Directors, 2013 – 2016

Dallas Enterprise Homeownership Partnership, Board of Trustees, 2010 – 2013

UNC Chapel Hill, University of North Carolina at Chapel Hill Admissions Committee, 2006 – 2008

between housing supply and resident needs across income levels and tenure types. Synthesized findings from stakeholder interviews, a review of existing programs and land use policies, and community engagement to develop prioritized strategies spanning land use reform, public subsidy tools, and capacity-building — with a focus on missing middle housing affordable to households earning roughly 60%–140% of Area Median Income. Delivered a Housing Production Briefing Book providing the City with a clear framework for targeting investments and advancing equitable housing production in alignment with its 2022 Comprehensive Plan.

Stamford Affordable Housing Study

On behalf of the Stamford Land Use Bureau, created a Stamford Housing Affordability Plan to actively address the economic, environmental, and social equity impacts of Stamford's affordable housing needs. The city has experienced substantial growth, which is slated to continue for the foreseeable future, but growth in housing inventory has been unevenly distributed throughout the city, placing disproportionate pressure on some neighborhoods. The Plan provides a housing needs assessment and comprehensive market analysis, which serve as the foundation for the targeted regulatory and funding recommendations in the Plan. The planning process included a series of meetings across the community that were planned by HR&A and hosted by community ambassadors. Further, engaged both a Community Advisory Committee and technical Steering Committee throughout the planning process. Finally, analyzed the efficacy of the City's existing inclusionary zoning program and made recommendations to adjust the administration and fee-in-lieu payment option based on current market conditions and the capacity of City staff. Also advised the City on their new Housing Trust Fund, which adds important standards, governance, and oversight to the City's funding of affordable housing projects. In 2022, Stamford's Plan received the top score overall, and in all categories, among 17 local housing plans compared and assessed by Fairfield County's Center for Housing Opportunity (FCCHO).

Wake County Long-term Affordable Housing Plan

Led a team to develop a long-term Affordable Housing Plan on behalf of Wake County. Reviewed existing affordable housing programs, analyzed demographic and market conditions, and performed a housing gap analysis and a financial feasibility analysis for affordable housing development. Formulated a set of strategies and initiatives to address Wake County's affordable housing needs. Translated affordable housing need findings, along with strategy and initiative recommendations into a comprehensive plan for Wake County's affordable housing efforts over the next 20 years.



Christiana Whitcomb | Principal

Christiana Whitcomb is a Principal in the New York Office, leading a range of policy and financial analysis projects in housing, real estate and economic development. Christiana started her career in real estate consulting and gained a specialty in housing and land use economics at the University of California, Berkeley's College of Environmental Design. Christiana comes to HR&A from UrbanSim Inc., an urban data science firm, where she directed the site-level modeling components of regional land use models and led the development of a site feasibility analysis platform for affordable housing development.

Pronouns: She/Her/Hers

Education

University of California, Berkeley,
Master of City and Regional
Planning, Graduate Certificate in
Real Estate, 2018

Bowdoin College, Bachelor of Arts,
Government and Legal Studies,
Bachelor of Arts, Visual Arts, 2010-
2014

Work Experience

HR&A Advisors, Inc., 2020 –
Present

UrbanSim Inc., Manager of
Planning and Real Estate Analysis,
2017 - 2019

Panoramic Interests, Graduate
Intern, 2017

PricewaterhouseCoopers LLP,
Financial Markets, Structured
Products and Real Estate Division,
Associate, 2015 – 2016

Maine State Housing Production Study

On behalf of the Maine Governor's Office of Policy Innovation for the Future (GOPIF), led an analysis of housing need and housing production gaps for all regions across the state, grounded in the State's economic development and labor force targets. Studied the diverse housing needs of Maine residents across the state and future housing needs based on projected population growth across a range of household types. Studied the impact of short-term rentals on the cost and availability of workforce housing in coastal markets with economies driven by tourism. Led a technical steering committee of housing experts across the state to ultimately develop housing production needs for all regions of the state.

Affordable Housing Strategy, Stamford, CT

Led the analysis for an Affordable Housing Action and Implementation Plan for the City of Stamford, Connecticut to actively address the economic, environmental and social equity impacts to the city's affordable housing needs. The Plan includes a comprehensive assessment of housing market conditions, populations most impacted by housing need, and the efficacy of existing housing programs. Developed recommendations on land use adjustments, funding strategies, and organizational capacity to meet housing need. Managed two local steering committees and a comprehensive community engagement process over a 12-month period.

Strategic Housing Plan and Technical Assistance, Norfolk, VA

On behalf of the newly formed Norfolk Department of Housing and Community Development (NDHCD), completing a comprehensive housing study, developing a strategic plan for NDHCD and providing technical assistance on a range of local housing programs and priorities. For the comprehensive study, analyzing local housing market trends and housing needs based on demographic and economic trends in Norfolk and the broader region and identifying key issues that the City should focus on to drive more equitable housing outcomes. Working with NDHCD to draft a set of goals that will define their strategic plan, including building regional capacity, dedicating local funding to housing initiatives, investing in programs to strengthen neighborhoods, and doubling down on resources to help residents in high poverty areas

move to areas of opportunity. Working with NDHCD to study the feasibility of an inclusionary zoning policy to help create affordable housing in high opportunity areas and designing a local affordable housing trust fund to sustainably deploy flexible funding for local housing programs.

Housing Affordability Study for Holly Springs, NC

Leading the development of the Town of Holly Springs Housing Affordability Study, a comprehensive analysis of existing and projected housing needs in Holly Springs based on a quickly growing, affluent population and several large businesses that are planning to locate in the town. Working with an advisory committee and leading a comprehensive community engagement process to build support for a set of strategies to meet the Town's housing needs.

Affordable Housing Plan for Wake Forest, NC

On behalf of the Town of Wake Forest, currently leading the Affordable Housing Plan planning process. Managing the housing needs assessment, engagement with local stakeholders, including through digital engagement and group meetings, and the development of housing tools recommendations. Using innovative data analysis to analyze displacement risk from mobile home park and heirs' property redevelopment. Managing a steering committee of 12 local stakeholders, who provide input and feedback throughout the process.

Affordable Housing Plan for Apex, NC

On behalf of the Town of Apex, provided analytical and project management support for a new affordable housing plan. Engaged with local stakeholders and community members to determine affordable housing needs and priorities. Used market and real estate financial analysis to determine existing conditions and future and projected housing needs in Apex. Analyzed the state level policies and requirements for Low Income Housing Tax Credit developments. Worked with a steering committee to identify feasible and desirable housing policies and drafted a Plan that was adopted by Town Council in 2021.

Housing Trust Fund Planning and Design Services, Rochester, NY

On behalf of the City of Rochester, conducted a housing needs assessment to inform the potential activities and target populations to be served by the housing trust fund (HTF); a revenue study to assess and recommend the best potential sources to sustainably and adequately fund an HTF; research and analysis to develop a formal HTF proposal with recommendations for effective programs, governance, and administration of a local HTF; and community and stakeholder engagement to inform HTF planning and development.



Joe Speer | Senior Analyst

Joe is a Senior Analyst in HR&A's New York office, providing research and analytical support across a range of housing, economic development, and real estate projects. Prior to joining HR&A, Joe spent six years working in the Research and Planning Division at the Tennessee Housing Development Agency, interfacing with the State's mortgage lending, LIHTC, Section 8, and Special Program divisions.

Pronouns: He/Him/His

Education

New York University Master of Public Administration, Public Policy, 2023

Macalester College, Bachelor of Arts, Architecture & Design, 2014

Work Experience

HR&A Advisors Inc., 2023 – present

Tennessee Housing Development Agency, Research Analyst, 2015-2021

Lower Merion Housing Needs Assessment and Action Plan

Conducted a comprehensive housing market analysis for Lower Merion Township to quantify local housing demand and assess pressures linked to supply shortages. Analyzed Lower Merion's housing market trajectory relative to its neighboring communities, spotlighting regional and local phenomena. Developed zoning recommendations to enable additional housing production and crafted strategies to enhance the impact of public spending, including federal entitlement funds and local housing trust fund resources.

Franklin County, Ohio Housing Action Plan, Fund Design and Parcel Analysis

On behalf of Franklin County, Ohio, conducting a Housing Needs Assessment and developing a comprehensive Housing Action Plan aimed at leveraging the County's comparative strengths to complement those of the local housing ecosystem. The Housing Action Plan includes a redesigned gap financing fund, publicly-owned land analysis, identification of census tracts for Opportunity Zones designation, a sub-market guide for production, preservation and housing stability action, and strategies to strengthen housing quality and tenant safety.

Memphis Neighborhood Analysis and Revitalization Strategy

On behalf of the City of Memphis, and in collaboration with Self + Tucker Associates, analyzed the housing market trajectory of the Hyde Park neighborhood of Memphis—an extremely distressed community with 500+ vacant properties. Analyzed home sales, mortgage lending, and construction activity to develop a housing market profile, and identify the obstacles to neighborhood stabilization based on the analysis. Recommended a suite of financial tools that could be deployed to help stimulate the production of affordable homes and prices accessible to LMI households.

Federal Home Loan Bank of Boston NOAH Funding Strategies

HR&A is working with FHLBank Boston to design new financing products that support the acquisition and preservation of Naturally-Occurring Affordable Housing (NOAH) across New England. To support this effort, HR&A conducted a review of the existing funding programs

available at the local and state level in New England, developed a housing segmentation analysis, had focus groups with developers, lenders, and housing finance agencies, and created final recommendations for potential funding programs.

Purple Line Capital Needs Analysis

Worked with Enterprise Community Partners to estimate the amount of capital needed to supply affordable housing in the Purple Line corridor, a new public transportation line in the Washington, D.C. metro area. HR&A conducted pro forma financial analyses of five different categories of affordable housing transactions within the Purple Line Corridor. Produced a summary report for the client estimating capital needs for the Corridor to meet its affordable housing production goals, modeling a preservation-focused scenario, a production-focused scenario, and a scenario in which deeper affordability targets were met.

Chattanooga Affordable Housing Plan

Worked with the City of Chattanooga, TN to develop a Housing Action Plan to help the City address housing affordability and advance equity while navigating steady population growth and rapid increases in rents and home prices. Reviewed the City's existing slate of housing programs, expenditures, and policies. Based on the key housing needs and stated housing goals, developed a preliminary list of housing tools primarily related to land use and development regulation, public subsidy, and tenants' rights. Worked closely and iteratively with the client team and community partners to develop strategic recommendations to meet the City's housing goals. The resulting Housing Action Plan includes key tools and specific implementation steps to help: (i) build Chattanooga's housing ecosystem capacity, (ii) support rental affordability, (iii) promote access to homeownership, and (iv) prevent and manage homelessness while advancing equity for all Chattanoogaans.

Central New York Housing Study and Fund Design

On behalf of New York State, HR&A conducted a comprehensive study of the housing market in the six-county region surrounding the planned \$100B chip fabrication plant by Micron in suburban Syracuse, NY, to understand existing housing capacity and gaps to meet anticipated Micron-related demand. In an add-on phase of work that began in 2024 and remains ongoing, designed the parameters of a workforce housing fund that would finance both non-LIHTC rental and affordable homeownership opportunities in Central New York. Wrote a Request for Proposals, based on these parameters, that Centerstate New York issued for a Fund Management entity. Reviewed responses and advised client on the relative merits of each proposal.
