

Affordable housing policies too often fail to integrate cities

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Seattle's city council recently passed a bill that requires housing developers to include affordable units in their new builds.

While the details are still being hammered out, the plan basically says developers must set aside 10 percent of their units as affordable. Or, if they're so inclined, developers can skip building affordable housing, and pay a fee instead. Those fees then go to one of the city's nonprofit housing providers, which will then create affordable units.

This is not a plan that has worked fabulously elsewhere, but you can't blame a town for trying. Cities around the country struggle with housing affordability. Aging Boomers are selling homes and opting to rent. They often compete for the same units as their Millennial children.

Even when developers include affordable units in their buildings, they still get it wrong. In New York last year, developers built a so-called "poor door" at a 33-story building that included 55 low-income units. People in the affordable units were required to use a separate entrance and then they weren't given access to the same amenities as building residents who paid market price for their dwellings.

Such doors were eventually banned.

There is such a squeamishness about building affordable homes, and why? These are dwellings for the teachers, the firefighters, the nurses, and police officers of the town, who often cannot afford to live in the town where they serve. And loopholes that allow developers not to build affordable homes serve precisely no one but the developers.

Affordable housing is on every mayor's wish list – Nashville's mayor Megan Barry recently campaigned on it -- but sometimes city leaders are willing to give developers too much leeway. The Seattle plan is part of Mayor Ed Murray's push to bring more affordable housing to the city, which has seen single-family house prices surge by 53 percent over the last four years. Seattle home prices are still below their pre-Recession high but Seattle consistently places first in month-by-month rise in housing prices. Prices have risen for the past 15 months.

The federal Department of Housing and Urban Development suggest that residents pay no more than 30 percent of their household income on housing, be it rent or mortgage payments. Any more than that, and a family is considered "cost-burdened," and something else has to give. Maybe it's food, or medical bills, but in Seattle, according to the mayor's office, more than 40,000 of the city's residents pay more than 50 percent of their income on rent – and that is especially true among communities of color.

Build-or-pay arrangements are not uncommon in cities that are trying to increase their stock of affordable housing. Chicago, too, requires developers to commit to devoting 10 percent of their units to affordability, and what developers have tended to do there, too, is opt to pay into that city's Affordable Housing Opportunity Fund.

As of 2015, developers had contributed \$77 million to the fund. The money then goes to rent subsidies to help underwrite affordable units elsewhere.

That all sounds good – on paper – but what usually happens is that affordable units get built – but nowhere near the new developments, which remain wealthy, and for the most part white. Federal policies are formed around creating mixed-income developments, but that's not what's happening.

And so cities remain segregated by race and income.

A June survey from the MacArthur Foundation said that Americans are losing faith that the housing affordability crisis will be solved. Sixty-three percent of people surveyed said affordability is not getting enough attention in the presidential election. Just as you can't blame mayors for trying to build affordable homes while nursing along developers, you can't blame people for losing hope.

The candidates have two and a half months. They should start talking.

Campbell is a journalist, author and distinguished lecturer in journalism at the University of New Haven. She is the author of Dating Jesus: Fundamentalism, Feminism and the American Girl and the upcoming Searching for The American Dream in Frog Hollow. Her work has appeared in the Hartford Courant, Connecticut Magazine, The New Haven Register and The Guardian. Follow her @campbellsl

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