

City Talk for April 27, 2022
City Manager's Office
Shannon Boone, housing manager

Why Affordable Housing?

I want to take a minute to answer the question of why the city pursues affordable housing. Let's start with the definition: affordable housing is housing that costs less than 30% of a household's total income. Do you notice that definition doesn't mention any groups of people, incomes, professions, living conditions etc.? That's because affordable housing is housing for everyone, and a goal for every healthy community.

We know that when people have affordable housing, they can spend more energy and resources on healthcare, nutrition, education, transportation, personal relationships, security and work. So when everyone in our community has affordable housing, we see things like: less of a burden on healthcare and transportation systems, better cognitive development in children and a steadier job market.

Communities succeed when housing is affordable. When parents and children can put down roots in the community with confidence, when elderly residents can keep their older homes and when young people can find that first apartment, our whole community benefits.

So why do I sometimes hear affordable housing whispered like it's a dirty word? Instead of a worthy goal for all, affordable housing is associated with welfare and poverty. But, in fact affordable housing policy benefits most of us in some way. Take for instance the mortgage interest deduction – a government subsidy many take for granted. The government spends more every year providing that subsidy for homeowners than is spent on all rental subsidies and public housing dollars combined.

The source of housing affordability is not found in tightened household budgets. Affordable housing isn't a matter of restraint or effort on the part of residents. It is a mathematical relationship between housing costs and local incomes. Housing costs are rising faster than earnings. We need to work on both sides of this equation, adjusting both housing and economic policies.

Our rules and guidelines for community development were created at a time when homeownership was more attainable for minimum wage workers and when we dreamed every American would be a homeowner. The preponderance of single-family zoning made sense in that environment. We had never even heard of short-term rentals, much less zoned for them. The car was king, we anticipated more and more of them and designed codes to accommodate them. We also needed to go places for everything, but today anything can be delivered, information is available through the airwaves, some of us don't even have to travel to and from work, and we have public transportation. But, we still have parking requirements that make the development of multi-family housing more expensive.

All that is to say that negative connotations of affordable housing are tangled up in history and policy. While work continues to bring policy in line with our needs, we can all learn to recognize how affordable housing is a community benefit.

We've heard from the community on the value of sustainability, so support for affordable housing logically follows. A sustainable community manages its human, natural and financial capital to meet current needs while ensuring that adequate resources are available for future generations. Affordable

housing is an investment in human capital. That's not just labor to keep our local businesses open. If people live closer to work they have more time to build social connections, volunteer and to engage in their family life. The ability to live near work also conserves our natural resources, resulting in less traffic and fewer emissions. Affordable housing reduces sprawl and supports public infrastructure, reducing water use and improving wastewater treatment. Sustainability is not just about the environment, it's about our health as a society and seeing ourselves as part of the environment. And, our health as a society is critically dependent upon affordable housing.

It's for these reasons that I dedicate my time here at City Hall to affordable housing and look forward to solutions big and small to move the needle on this important community building topic.