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The Affordable Housing Crisis:

Solutions and Recommendations for a Sustainable Future

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Abstract

The Affordable Housing Crisis:

Solutions and Recommendations for a Sustainable Future

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Across the United States, the lack of affordable housing availability for extremely low-income and very low-income households has reached epidemic proportions. There is not a single state in the country with enough affordable and available units of housing to house all the extremely low-income households that qualify. The United States Department of Housing and Urban Development has responded to this crisis with assistance in the form of the Housing Choice Voucher program; however, only one in four families eligible to receive a voucher actually receive assistance. Cities, counties and states across the United States are being forced to acknowledge the crisis in affordable housing and address the crisis with evidence-based and innovative affordable housing solutions. This report provides context for the affordable housing crisis and analyzes housing solutions taking place in different municipalities and states across the United States. Finally, this report will include recommendations to guide policymakers and advocates as they search for ways to increase the supply and availability of affordable housing in the years to come.

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Chapter One: The Affordable Housing Crisis

Affordable housing is a problem throughout the country. As of 2012, there was not a single state in the country with enough affordable and available housing units to house all "extremely low-income households" (Arnold, Crowley, Bravve, Brundage, & Biddlecombe, 2014) (extremely low-income is defined as a family who makes less than 30 percent of an area's median household income (Capps, 2015)). One out of every four renter households in the United States is considered extremely low-income, or ELI, with 75% of all ELI renter households spending over 50% of their monthly income on rent (Arnold et al., 2014). In 2013, there were 11.3 million households in the United States considered to be ELI, with the HUD limit for an ELI household set at $22,000 or less for a family of four (Leopold, Getsinger, Blumenthal, Abazajian, & Jordan, 2015).

According to a report from the Urban Institute (Capps, 2015), housing options for extremely low-income families have steadily decreased over time. From 2000 to 2013, the number of extremely low-income families who could afford to rent a home decreased by 25% (from 37 out of 100 families to 28 out of 100 families) (Capps, 2015).   Without the assistance of the United States Department of Housing and Urban Development (HUD), many extremely low-income families would be left without homes. According to the Urban Institute, the number of households receiving HUD assistance over the past 15 years has risen by 57 percent. Currently, more than 80 percent of affordable rental homes for extremely low-income families are provided through HUD assistance (Capps, 2015).

The Pew Charitable Trust asserts that the reasons for the current crisis include "stagnant federal funding for low-income housing programs, the lingering effects of the Great Recession, when millions of Americans lost their homes to foreclosure, and a growing income disparity that has left many states and cities with an influx of people in search of affordable homes" (Breitenbach, 2013). While the number of available units for extremely low-income families varies by state and county, in Suffolk County, Massachusetts, the county with the most available affordable housing units per low-income renter, there is still a shortage of available units. In Suffolk County, only 52 out of 100 extremely low-income families have access to affordable housing. In counties hit especially hard by the recession, the affordable housing crisis has reached epidemic proportions. In Denton County, only 8 out of 100 units of housing are accessible and affordable for low-income families (Capps, 2015), making Denton one of the worst counties in the country for affordable housing. In a recent report published in 2014, "The State of Affordable Housing," the number of affordable rental homes for every 100 ELI renters ranged from 7 in Osceola County, Florida, to 76 in Worcester County, Maryland (Leopold et al., 2015).

Based on a report produced by the National Low-Income Housing Coalition titled "Out of Reach: 25 Years Later, The Affordable Housing Crisis Continues," the United States provides $180 billion per year in housing assistance through tax subsidies and direct appropriations to support housing (Arnold et al., 2014). Of that $180 billion, less than one-third (~$50 billion) is directed at low-income renters. "Out of Reach" determined that the 'Housing Wage', "the wage a full-time worker must earn to afford a decent two-bedroom rental home at HUD-estimated Fair Market Rent (FMR)[1] while spending no more than 30% of their income on housing costs," was $18.92. That number is two-and-a-half times the federal minimum wage and represents more than a 50% increase from 2000 (Arnold et al., 2014). Part of this increase can be attributed to the number of renter households and the growth in demand for rental units. As renting becomes appealing across all ages and demographics, a larger proportion of households have become renter households. In 2012, more than 35% of all households in the United States were considered renter households (Arnold et al., 2014). This number is an increase from 31 percent

[1] "Fair Market Rent (FMR) is the 40th percentile of gross rents for a typical, non-substandard rental units. FMRs are determined by HUD on an annual basis, and reflect the cost of shelter and utilities. FMRs are used to determine payment standards for the Housing Choice Voucher program and Section 8 contracts" (Arnold et al., 2014).

in 2004, bringing the total number of renters in the United States to more than 43 million by 2013 (Arnold et al., 2014).

Housing developers have responded to this increase in rental interest by constructing new units for higher income renters. According to the authors of the "Out of Reach" report, units that were once designed for low-income renters have now been upgraded to cater to a higher income market. Since 2001, 12.8% of all the low-cost housing available in the United States has been eliminated. In addition to the loss of units in the private market, 10,000 public housing units have been lost each year during the same time period (Arnold et al., 2014).

While extremely-low income households often qualify for federal and local housing assistance programs, the programs are overburdened and many individuals and families face multi-year or closed waitlists. In one particularly emblematic case, the DC Housing Authority was forced to close their waitlist when it was discovered that the average wait time for a studio apartment was 39 years, while the average wait time for a one-bedroom unit was 28 years (Arnold et al., 2014). The Housing Authority waitlist contained 70,000 applicants before it was indefinitely closed (Arnold et al., 2014).

Individuals and families forced to wait in limbo for housing, often for years, experience unstable living conditions that can often lead to temporary or permanent homelessness. Studies show that 40% of all households on a waitlist for housing are forced to "double up" with family or friends, while 23% of those households experience homelessness (Arnold et al., 2014). While many low-income households are forced to rely on federal assistance, often that assistance is unavailable. Of the 19 million households eligible to receive HUD assistance across the country in 2015, only 24% of those households received assistance from a HUD program (Leopold et al., 2015).

For those fortunate ELI households who *do* have housing, many face "worst-case housing needs" HUD provides two definitions of worst case housing needs. The first is "severe rent burden," which means a household spends 50 percent or more of their income on rent and utilities. The second is "severely inadequate housing", which refers to households living with one or more serious heating, plumbing, and electrical or maintenance problems. According to a HUD "Worst Case Needs" report, 42 percent of all very low-income renters had worst-case housing needs in 2013 (Leopold et al., 2015).

Exacerbating the current affordable housing crisis is the issue of low federal and state minimum wage rates. Journalist Kyle Jaeger writes that as of January, 2016, in every state in the U.S. an individual working a full-time, minimum wage job would have to spend more than 30% of their income to rent a one bedroom apartment. Currently, the Federal minimum wage of $7.25 per hour would require an individual to work 86 hours per week in order to afford a one-bedroom apartment at Fair Market Rent ($806 per month). Using the standard of affordability defined by Jaeger to mean that "a housing unit is affordable if rent and utilities cost 30 percent or less of a household's gross income," a worker employed full time would need to make a minimum of $15.50 per hour in order to "afford" a one-bedroom apartment. According to Jaeger's report, while the demand for affordable housing is increasing in metropolitan areas, wages have remained stagnant and the availability of low-wage jobs is limited (Jaeger, 2016). The authors of "Out of Reach" assert that the number of full-time jobs needed for a household to afford a modest two-bedroom rental home varies depending on the state, from 1.4 full-time jobs in Puerto Rico to 4.4 full-time jobs in Hawaii. Other than a few counties in Washington and Oregon, there are no counties in the United States where a full-time minimum wage worker can afford a one-bedroom unit at Fair Market Rent (Arnold et al., 2014).

While the housing crisis is most dramatic in big cities, rural areas have experienced similar strains on their affordable housing supply and availability for low-income renters. While rural towns are seeing a growth in business, hospitals and schools, the rental housing markets have been slow to respond. Chip Halbach, Director of the Minnesota Housing Partnership, believes that developers feel the risk is too great to commit to developing rental properties in growing towns. Minnesota responded to this problem with a workforce housing grant program and there is also a push for a state tax credit to support the building of more housing in rural towns. The hope is that companies will be encouraged to buy into new housing projects in order to ensure homes for their employees (Breitenbach, 2016).

Chapter Two: Federal Solutions to Housing Affordability

The Federal Housing Choice Voucher Program

The federal government has attempted to address the housing affordability crisis through the HUD Housing Choice Voucher Program. The Housing Choice Voucher Program is the largest rental assistance program run by HUD. Will Fischer of the Center on Budget and Policy Priorities (CBPP) writes that the HUD voucher program has sharply reduced homelessness and helped to lift more than a million people out of poverty (Fischer, 2015). The program was created in the 1970's and is often referred to as the "Section 8" Housing Choice Voucher Program. Funded by the federal government through a network of 2,230 state and local housing agencies, more than five million low-income households currently use housing vouchers to help them secure permanent housing. Federal guidelines mandate that 75% of new households admitted into the Housing Voucher program each year must qualify as "extremely low-income", making the program one of the largest assistance programs for ELI households. The remaining 25% of voucher recipients are permitted to have incomes up to 80 percent of the median area income and still qualify for a housing voucher (Fischer, 2015).

The Housing Choice Voucher Program is the largest rental assistance program in the United States, allowing more than two million families to rent units in the private market. Vouchers have been shown to reduce the percent of families living in shelters or on the streets by 75%, the number of families sharing a home with friends or family by nearly 80%, the number of families living in “crowded conditions” by 22%, and the number of times families move over a five-year period by 40% (Fischer, 2015). In addition, the majority of housing voucher recipients who are able to work do so. In 2014, 66 percent of non-elderly, non-disabled households were employed or recently employed and an additional 7 percent faced a work requirement through Temporary Assistance to Needy Families (TANF). Vouchers have been shown to help an additional 1 million elderly and disabled individuals afford to live independently (Fischer, 2015).

Despite the overwhelming evidence that Housing Choice Vouchers are a wonderful resource for low-income families, only one in four families who are eligible to receive a voucher actually receive federal assistance. The voucher program is not growing fast enough to meet the demand for safe and affordable housing. According to the Center on Budget and Policy Priorities, this is mostly due to a 24% increase in the cost of the voucher program. This cost increase can be directly attributed to the widening increase between incomes of assistance households and the cost of housing (Fischer, 2015). In addition, while the program was designed to help families who desired the opportunity to move from an urban neighborhood with high crime to a more stable neighborhood with better performing schools, due to the fair market rent cut-off point, many voucher holders are still restricted to renting in low-income neighborhoods. In order to calculate fair market rent, HUD "draws the line at the 40th percentile of rents for "typical" units occupied by "recent movers" in an entire metropolitan area," including suburbs that are far from the urban core with typically lower rents than in the city center (Semuels, 2015). For example, in New York City, Fair Market Rent for a one-bedroom apartment is $1,249, which is the average rent for an apartment in only the most dangerous and impoverished parts of New York City. In addition, landlords in low-income neighborhoods actively recruit voucher holders since these tenants are often seen as reliable renters with a steady source of income. Until HUD is able to revise the fair market rent formula, vouchers will continue to be underutilized and the program will not fulfill its original mission of mobility for low-income families (Semuels, 2015).

The National Housing Trust Fund

In 2008, Congress Created The National Housing Trust Fund (NHTF), a dedicated fund established to address the crisis of affordable housing for extremely low-income households. Funding for the trust fund was meant to come from government-sponsored enterprises such as Fannie Mae and Freddie Mac. Each year the federal government would conduct an annual assessment of 4.2 basis points, or .042% of the volume of business of Fannie Mae and Freddie Mac and allocate 65% of that business to the National Housing Trust Fund (Cohen, 2015). Shortly after the creation of the NHTF, the financial crisis and government receivership prevented the lending giants from dedicating any money to the fund and the Federal Housing Finance Administration suspended their revenue obligation. In 2014, the FHFA director directed Fannie and Freddie to begin setting aside revenue into the fund (Arnold et al., 2014).

The NHTF created a dedicated pool of funding, with 90% of funding reserved for "production, preservation, rehabilitation, or operation of rental housing" and the remaining 10% to be used to assist first-time homebuyers with "production, preservation, rehabilitation, down payment, closing cost and interest rate buy-down assistance" (Arnold et al., 2015, page 2). The NHFT statute requires that at least 75% of the rental housing funds be reserved for ELI households (in years where the NHTF has less than $1 billion, 100% of the benefits must go to ELI households). HUD administers block grants to the states using a funding formula that places the most weight on rental housing affordability and availability for ELI households and the extent to which ELI households have a severe cost burden. HUD Secretary Julian

Castro anticipated that states will receive their NHTF allocation by summer 2016 (Arnold et al., 2015). It remains to be seen how successful these funds are at providing more ELI renters with affordable and safe housing.

Chapter Three: Forward-Thinking Solutions to the Housing Crisis

In 2013, Alan Ehrenhalt summarized the housing crisis as a great shift; this shift came in the form of post-suburbanite upper middle income families and individuals flocking to the urban core, causing housing prices to soar and forcing low-income families and people of color out to the suburbs (Johnson, 2014). This shift has lead to a massive loss in culture and diversity that once made America's cities some of the most vibrant and creative urban centers in the world. The recognition that diversity of people and ideas is what makes cities great, has led many local governments and innovative leaders to take charge in initiating creative and forward-thinking solutions to the housing crisis that is forcing so many families to leave the place they have called home, often for generations. These solutions come in the form of progressive city leadership, public-private partnerships and community-based investment in social change in the form of both new and improved affordable housing units. Below are just a few examples of some creative and bold solutions from around the country.

Transit-Oriented Development: Arizona's Affordable Housing Solution

Although affordable housing is a problem in states throughout the United States, absolute shortage of affordable units is greatest in the Western states of

Nevada, California, Arizona and Oregon as well as Texas and Florida. In Arizona, there are only 42 affordable units per every 100 households classified as extremely or very low-income (Bolton, 2012). Even more concerning is the fact that only twenty of those units are considered to be both "affordable and available". According to the NLIHC study, nearly 83% of families considered extremely low-income are living with a severe housing cost burden (Bolton, 2012).

According to the National Low Income Housing Coalition, Arizona is the second-worst state in the country when it comes to "affordable and available rental housing for "extremely low income" households". Only one state in the country, Nevada, was considered worse than Arizona in terms of affordable and available housing units (Bolton, 2012). The housing situation in Arizona is reaching the point of crisis, with some recent reports detailing the living conditions of working families forced to double up with friends or stay the night in a car or RV (Bregel, 2013).

One of the major contributors to the current housing problem was the foreclosure crisis that plagued cities across the country but hit the western states the hardest. Since the housing crisis, both Nevada and Arizona have experienced high foreclosure rates on homes that have driven people that used to be considered homeowners back into the rental market. According to Megan Bolton, a senior research analyst for the NLIHC report on the "Shrinking Supply of Affordable

Housing," the high demand for rental units is driving up the cost for renters across the state (Snyder, 2012).

In her survey on affordable housing, Bolton reports that states doing well in the survey have affordable housing programs in place to help people pay rent. There are various state housing trust funds that have been successful in providing housing for extremely low-income families. These state housing trust funds are often a result of legislation or a ballot measure that designates a portion of profits from a state-wide industry (i.e. offshore oil drilling in California) or a tax increase to the creation of affordable housing units in the state (Reid, 2005). In Arizona, the state housing trust fund that is designed to provide assistance to low-income families has experienced a budget shortfall from $30 million prior to 2010, before the recession, to $2.5 million in recent years (Snyder, 2012). This trust fund was designed to finance the construction of affordable rental units and is funded by proceeds from unclaimed property and bank accounts that are sold at state held auctions. However, the Arizona legislature capped the funding at $2.5 million in 2010 due to the recession. Housing advocates are now calling for the legislature to replenish that fund (Reagor, 2015).

According to Valerie Iverson, the executive director of the Arizona Housing Alliance, the reason for the extreme housing shortage in the state extends beyond factors related to the recession. Both Arizona and Nevada are experiencing sprawl related to development, which Iverson says results in a "geographic mismatch" between where people can afford to live and where they want to live" (Snyder, 2012). Because of this sprawl, the most affordable housing is often at the edge of the metropolitan boundary and more difficult for low-income families to make work for their budget, especially considering the inadequate and often unavailable public transportation system throughout the state (Snyder, 2012).

The term "transit oriented development" includes many forms of development located near a high-capacity transit station. When developers are able to build dense, mixed-use housing near transit, this development has been shown to increase transit in a region and attract more development in or near the station. (The Drachman Institute, 2014). In response to this research, in Phoenix, Mesa, and Tempe, Arizona, new affordable housing has been intentionally positioned along the metro area's light-rail system, which started in 2008. This development has allowed mixed-use housing to grow along with access to public transit.

According to Brian Swanton, a developer in Phoenix, Arizona, the city worked with developers to encourage their commitment to building mixed-income housing units. In particular, the city was willing to lift zoning requirements that were a barrier to affordable housing construction. For example, as is the case in many cities, some outdated zoning requirements mandated a minimum number of parking spaces per housing unit. This type of regulation is counterintuitive when the incentive is to build affordable housing near public transit where minimizing vehicle use would be encouraged. In response, the city of Phoenix approved a new downtown zoning code that allowed developers to pass on regulations like minimum parking spaces in exchange for green-building techniques and offering affordable, higher-density housing. As a result of this partnership, Swanton's company recently constructed an affordable senior housing development with 60 apartments on less than one acre of land, located walking distance to the light rail (Bregel, 2014).

Recent studies have found that transit-oriented development is not a stand alone solution to the affordable housing problems plaguing Arizona. The Institute for Transportation and Development Policy (ITDP) studied transit-oriented development (TOD) and found that the most important factor to TOD success is government intervention. The ITDP found that when the government did nothing to promote TOD, a new transit line generated only nominal economic investment. The report found that if the government did nothing to support TOD along the transit corridor, there would be no TOD impact. The report defines government intervention as "rezoning a corridor to encourage mixed-use development, creating a comprehensive plan for the area, actively reaching out to investors, marketing the program [and] offering financial incentives" (The Drachman Institute, 2013). The report also found that land potential played a significant role in predicting the success of TOD. Surprisingly, the report found that both land potential and government intervention were more important factors than overall transit quality (The Drachman Institute, 2013). These findings mean that without heavy local promotion and commitment, transit oriented development will fail to create sustainable housing solutions for Arizona's low and middle income renters.

The Tiny Home Solution: Austin, Texas

Thanks in large part to the "wacky" culture, unique food and thriving music scene, the Austin economy and population has boomed over the past decade. More than 100 people are said to be moving to the Austin area each day. From 2000 to 2012, the Austin region grew by 570,000 people (Real Estate Council of Austin, n.d.). Nowhere is this growth felt more acutely than in the Austin housing market, where in the same time period, only 84,000 new housing units were added within the city limits (The Real Estate Council of Austin, n.d.).

As a result of this rapid growth and decreased supply of housing, in the past two decades, Austin went from the least expensive housing market in the state of

Texas to the most expensive market in the state's top four major metropolitan areas (The Real Estate Council of Austin, n.d.). From 2004 to 2013, the average rent in Austin increased 50 percent while median home values increased by 78%. Similar to other major and much larger metropolitan cities in the United States, half of the city's renters spend more than the recommended 30 percent of their income on housing (The Real Estate Council of Austin, n.d.).

While the number of affordable housing units decreases, the rate of homelessness in Austin has increased. According to the most recent homeless count in the city, for the first time in five years, the number of homeless Austinites has risen by 20%. It is estimated that the cost to Austin taxpayers of not housing homeless individuals is close to $10 million a year (Quandt, 2015). According to the Central Florida Commission on Homelessness, each person left chronically homeless will cost their community approximately $31,000 due to ER visits, time spent in jail and other costs associated with people living on the streets (Quandt, 2015).

In response to the rise in homelessness, Austin has created an affordable housing complex that will house 200 chronically homeless Austinite's called "Community First! Village" (McCartney, 2013). The affordable housing community is "27 acres containing 140 tiny homes. Each home is 180 square feet with a porch, and residents have access to communal outdoor kitchens, private bathrooms, showers and laundry facilities. The community also boasts covered RVs and tipis for additional living spaces, a medical center, movie amphitheater from Alamo Drafthouse, community garden, a woodworking shop, chapel, and market" (McManus, 2016). The project is designed to serve the chronically homeless who are also receiving SSDI. The cost of a rental home in the Community First! Village ranges from $180 to $210 per month.

The "Community First! Village" is modeled after the 1992 "Housing First" philosophy that originated in New York. A nonprofit called Pathways to Housing developed the approach, which is based on the idea that those people most vulnerable to homelessness are better able to address the root causes of homelessness and access services when they are in a stable home of their own (Quandt, 2015). The Austin community builds on this idea with a number of unique resources and wraparound services included in the design. In addition to a medical facility offering mental health service and medical services like hospice care, the project also includes a bed and breakfast where residents can secure employment. During the groundbreaking ceremony, Alan Graham, president and CEO of Mobile Loaves & Fishes and the architect behind the project shared that the "primary cause of homelessness is a catastrophic loss of family…the village fills much of that lost need by creating a community" (Gaskill, 2014).

The Trendsetters: New York, New York

For many Americans, New York has become synonymous with bloated rents and a comical shortage of affordable housing. In one oft cited example from the end of 2014, 92,000 people applied for 924 available affordable apartments at a complex in Queens (Moskowitz, 2016). Around the same time, 70,000 people applied for 38 affordable apartments at a complex in Williamsburg, Brooklyn where the average rent for a one-bedroom unit costs more than $3,000 (Moskowitz, 2016). Between 2000 and 2012, rents in New York rose by 75 percent while wages were only increased by 31 percent (Stein, 2016). According to the average rental price of a New York apartment, a person working a minimum-wage job would need to work 139 hours per week just to afford a one-bedroom apartment. As a result of this housing shortage, more than sixty thousand New Yorkers, a third of whom are children, are considered homeless (Stein, 2016).

Ironically, when it comes to low-income housing, New York has served as a model city for the rest of the nation. The first public housing units were started in New York in 1934, when then Mayor Fiorello La Guardia established the New York City Housing Authority (NYCHA), the first public housing authority in the country. Today the city currently has more government-subsidized rental units than anywhere else in the United States. More than 420,008 New Yorkers reside in 345

NYHCA housing developments throughout the five New York boroughs (The New York City Housing Authority, n.d.). However, despite this historical modeling, recent reports show that more than half of New York residents are "rent-burdened" (Moskowitz, 2015). The former mayor of New York, Michael Bloomberg, had a goal of creating or preserving 165,000 affordable houses in New York during his tenure. However, many critics claim that while Bloomberg's plan helped restore or preserve existing units, without a mandate that developers include more units for moderate income renters, there more affordable apartments lost than gained during his time in office (Navarro, 2014).

In response to the housing shortage plaguing New York, in May of 2014, Mayor Bill de Blasio announced the most ambitious plan in the country for constructing new affordable housing units. Mayor de Blasio pledged to construct 80,000 new units of affordable housing and maintain or preserve 120,000 existing units for a total of 200,000 affordable units created or preserved over the subsequent decade (Grynbaum & Navarro, 2014). The Mayor's plan mainly relies on an inclusionary zoning policy that would require developers to incorporate a percentage of affordable units into any new housing developments constructed in the city. This inclusionary zoning will be coupled with an aggressive rezoning policy that will allow developers to construct more units than current law permits (Stein, n.d.).

However, not all New Yorkers are embracing de Blasio's plan. A recent protest of de Blasio's affordable housing plan brought low-income tenants together to protest the Mandatory Inclusionary Housing (MIH) component of his plan. The community-based organizations protesting the Mayor's plan claim that the housing that would be built as a result of de Balsio's plan would be too costly for the lowest-income residents and would produce more of a break for developers (in the form of taller apartment buildings with more units). The coalition of tenant organizations, unions and other advocacy groups, Real Affordability For All, assert that the median income used by the city is far above the actual median income due to housing standards that require the average income to be calculated from surrounding suburbs (Delaney, 2016). The coalition is advocating for the city to include more units that address the low-income housing crisis by lowering rent. In addition, unions are demanding that the city include local hiring requirements in any development plan. The Mayor's plan has met opposition from 50 out of 59 community boards, five borough presidents and many other community groups. The Mayor has addressed the opposition by meeting with advocates, but so far has refused to alter his plans (Delaney, 2016).

The Sustainability Plan: Los Angeles, California

While the housing crisis continues to spread to every town and city in the United States, nowhere is the crisis more acute than in the city of Los Angeles, California. According to urbanist Henry Grabar, when accounting for average income, Los Angeles is the hardest major metro area in the United States to buy a home, with the average homeowner needing nearly nine years of income just to qualify to become a homebuyer (Beyer, 2015). The city itself is only zoned to house a maximum of 4.2 million people and the current population is nearing 4 million. Homeowners and renters spend above the recommended percent of their income on rent, with Los Angeles homeowners spending nearly 40 percent of their income on mortgage payments and renters spending close to 50% of their income on rent (Beyer, 2015).

The housing crisis in Los Angeles is even more severe for low-income renters. While the official poverty measure in Los Angeles is 18.9%, when adjusting for housing costs, Los Angeles has one of the highest poverty rates in the country at 26%, or more than one in four households. While rents in Los Angeles County continue to rise, median renter income is decreasing. Median rents rose 27% from 2000 to 2013 while renter income fell 7% in the same time period. In addition, overcrowding, defined by the United States Department of Housing and Urban

Development as more than one person living in each room of a housing unit (Blake, Kellerson, & Simic, 2007), is a serious problem in Los Angeles County and is three times greater than the national average. According to the California Housing Partnership Corporation, "Los Angeles needs 522,722 additional affordable rental homes to meet the needs of its extremely low-income (ELI) and very low-income (VLI) renters" (Leopold et al., 2015).

The 100,000K Plan

In October of 2014, Los Angles Mayor Eric Garcetti announced his plan to build 100,000 new housing units by 2021. The mayor simultaneously proposed an increase in the minimum wage to $13.25 an hour by 2017. The Mayor's plan includes a dual approach to preserve existing affordable housing units in the city, as well as an aggressive transit-oriented development plan. In addition, the Mayor has pushed the implementation of AB 2222, which "mandates that existing affordable units affected by new development be replaced one-for-one" (Southern California Association of Nonprofit Housing, n.d.).

On April 8th, 2015, the Mayor released his "Sustainable City Plan" which includes a housing plan that aims to create more affordable units near transit and a plan to close the gap between Los Angeles rents and average income. His plan includes a 2017 goal to start constructing 17,000 new units of housing within 1,500 feet of public transit and a goal of building 100,000 new housing units by 2021. The Mayor's plan includes an end goal of constructing 150,000 new housing units by 2025. In addition, Mayor Garcetti's push for transit-oriented development would mean that 57% of all new housing units built in the next decade in Los Angeles would be located within 1,500 feet of public transit (Barragan, 2015).

Garcetti has included a number of steps for reaching his ambitious goal, which include changes to the zoning code and working with LA Metro to help implement their plan for ensuring more rail-adjacent affordable housing (Barragan, 2015). In addition, the Mayor has proposed a fee on developers, called a "linkage fee," that would help to ensure that at least 15% of the new units that are developed in the city would be affordable (other cities that utilize a linkage fee tie the fee to either the square footage of the project or the number of units in the development). A report released in 2011 on the impact of a linkage fee in Los Angles projected the city could raise between $27 million and $112 million per year from such a fee (Sullivan, 2015). Garcetti is pairing this proposed fee with incentives for developers who propose mixed-development projects. For developers who designate 20% of their housing units as affordable, the city will respond with an expedited application process, a process that can save a developer several months in the completion of their project. The city's building department has also allowed developers to more easily cut through red tape by digitizing building records and creating a service to guide developers through the permitting process (Sullivan, 2015).

Mayor Garcetti believes that all of these steps will help the city to encourage development and preservation of affordable housing units. In addition, one of the main differences between LA and New York is that LA is a built-out city with opportunities for housing in people's backyards. These "granny flats," or backyard homes, are often built to house a renter or elderly family member and are technically illegal. However, Garcetti's proposal would consider allowing permits for this type of development (Logan, 2014).

Skeptics of Garcetti's 100,000 new unit plan say that hitting his goal by 2021 would mean adding more homes in Los Angeles in each of the seven years of his plan than have been added in any of the last 25 years (except for one). The plan includes increasing density around transit stations, opening backyards to extra homes and making development easier by easing access to city permits. In addition, the Mayor has asked the Metropolitan Transportation Authority to commit to keeping 30% of all the new units they build as affordable (Logan, 2014).

While the success of these affordable housing proposals remain to be seen, if large cities like New York and Los Angeles are successfully able to construct and preserve tens of thousands of units of truly affordable housing, other city leaders across the country are sure to propose aggressive housing development plans of their own. As is evident from an overview of the four plans outlined above, most aggressive affordable housing plans being proposed across the United States are rooted in the assumption that to address the housing crisis, cities must embrace density. While there is certainly opposition to density (i.e. NIMBY's in Austin or "City Preservation" activists in Los Angeles), most city leaders and residents are embracing density as the only effective way to address the affordable housing crisis. Whether that is through partnerships with transit authorities, relaxing zoning restrictions and reducing regulatory barriers to construction or increasing density limits, cities across the United States are finding creative ways to partner with developers to build more affordable units at a quicker pace than ever before.

Chapter Four: Recommendations For Policymakers and Advocates

1) Address Discrimination and Reduce Overhead of the Housing Choice Voucher Program

When the Housing Choice Voucher program was first created by Congress in 1974 (Semuels, 2015), renters were told that the housing voucher, unlike traditional Section 8 housing units, would give them a "choice" over where they wanted to live. The program was designed to increase access to affordable housing for low-income households while simultaneously creating income diversity in economically segregated neighborhoods. However, as a result of landlord discrimination[2] and high rents in neighborhoods with a higher quality of life, most voucher households are given limited choices when trying to locate voucher eligible housing (Livesley O'Neil, 2015).

In response to this lack of choice, HUD proposed an expansion of the Small Area Fair Market Rents (SAFMRs), which allows HUD to set fair-market rent based on zip code, rather than basing FMR on the average rent for the entire metro area. This would allow voucher holders to search for housing with higher average market

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[2] In 2012, the Austin Tenants' Council conducted a survey of all market-rate apartment complexes with 50 or more units in Austin's metropolitan area. Of the units considered for the study, 78,217 met the Section 8 affordability criteria set by the US government. 94 percent of all the complexes surveys could not or would not accept low-income housing voucher tenants (Livesley-O'Neill, 2015).

rents. In order to for the HUD expansion to work, cities must pass ordinances that prohibit landlords from refusing to rent to someone on the sole basis of that person holding a voucher. In addition, states must pass legislation to make voucher discrimination an illegal practice (unlike in Texas where the State Legislature passed a bill that voids Austin's anti-voucher discrimination ordinance) (Livesley-O'Neill, 2015).

Another current problem with the Housing Choice Voucher program is the cost of administration. Currently the United State's largest rental assistance program, the Section 8 Housing Choice Voucher Program, is administered by thousands of local public housing agencies, or PHAs. These PHAs serve individual cities, towns and counties, leading to high administrative costs for multiple levels of government. A report from Bruce Katz and Margery Turner of the Brookings Institute encourages the U.S. Department of Housing and Urban Development (HUD) to award operation of the voucher program to one organization who can administer the housing choice vouchers throughout a metropolitan area. According to the report, local administration of the housing voucher program is costly and in the absence of a metropolitan housing agency who can administer the program region-wide, metro areas should consider a qualified organization or consortium of organizations to administer the program across the region (Katz & Turner, 2013).

In some parts of the United States, individual states administer the housing voucher program in areas where there are no PHAs or PHAs overlap in their jurisdictions. State administration of the Housing Voucher Program can offer several advantages, including, "the ability to maintain a consolidated waiting list for the state as a whole or for major geographic sub-regions; flexibility for recipients to move without confronting portability barriers; the capacity to shift assistance between sub-areas to better match the distribution of needy households and adjust for effects of portability flows; and, if states are the sole administrators of housing vouchers in a metro area, the potential to improve landlord outreach and relations" (Katz & Turner, 2013). Other models that the authors recommend include partnering with nonprofit housing counseling or social service agencies who can not only administer the vouchers, but who can also provide supportive services along with housing assistance. HUD should streamline the administrative process of the voucher program through a competitive application monitored by HUD (Katz & Turner, 2013).

2) Expand the National Housing Trust Fund

In March of 2015, Representative Keith Ellison, a Democratic from Minnesota, reintroduced H.R. 1662, the "Common Sense Housing Investment Act".

Ellison's bill "realigns the mortgage interest deduction to a 15% flat tax rate credit on interest paid on mortgages up to $500,000" ("Rep. Ellison," 2015). Currently, the mortgage interest deduction (the MID), allows some homeowners to deduct a portion of the interest they pay on their mortgage from their taxable income. The law stipulates that homeowners who itemize their tax returns can "deduct the interest paid on mortgages on first and second homes up to a total of $1 million" (NLIHC, n.d.). Ellison's bill would reduce the size of a mortgage eligible for a tax break to $500,000 and convert the deduction to a 15% non-refundable tax credit. The revenue generated from the savings would fund the National Housing Trust Fund. In addition, by converting the MID to a tax credit, all homeowners with mortgages would get a tax break, not just homeowners with income high enough to file an itemized tax return (NLIHC, n.d.).

Housing experts claim that the proposed bill would generate over $200 billion in revenue over ten years and would be invested directly into the nation's rental housing shortage. The revenue generated from the bill would expand the National Low Income Housing Tax Credit, fund Section 8 rental assistance and create a permanent funding source for the National Affordable Housing Trust Fund (60% of the savings would be directed to the Trust Fund). Over 1,900 national, state and local organization as well as economists and academics have recommended converting the mortgage interest deduction to a mortgage interest credit. The Bipartisan Housing Commission also recommended instituting the conversion in order to use the revenue to invest in the nation-wide rental shortage (Ellison). "With the new resources generated by Mr. Ellison's bill, we can end homelessness and help ensure that every child, senior citizen, and person with a disability in America has a decent, stable, and affordable home," said Sheila Crowley, President and CEO of the National Low Income Housing Coalition. "Moreover, we can do this without costing the federal government any more money, without adding to the deficit" (NLIHC, 2015).

Representative Ellison's bill has yet to be passed, despite widespread support for reforming the MID (by homeowners and renters and across party lines) (NLIHC, n.d.). The real estate lobby spent more than $80 million in 2013 alone lobbying congress against MID reform (Koba, 2013). Despite this resistance from special interests, the majority of Americans support these reforms and cities and states across the country should pressure lawmakers to pass this common sense legislation.

3) Mandate Inclusionary Zoning Programs

Inclusionary zoning is a piece of the solution to the affordable housing crisis. Some states, like New Jersey and Massachusetts, require developers to price some units below market rates through "inclusionary zoning policies", while other states like Oregon and Texas explicitly prohibit the practice. In Tennessee, lawmakers are actually attempting to prohibit cities within the state from passing inclusionary zoning measures. Montgomery County, Maryland has one of the oldest inclusionary zoning laws in the country. Their law was passed in 1974 and requires 12.5% of new housing developments to be affordable. In Montgomery County, inclusionary zoning has created over 12,500 affordable housing units in the past four decades, more than 350 new units per year (Breitenbach, 2016).

While the debate over inclusionary zoning (IZ) has largely settled on the idea that mandatory IZ policies are a small piece of a much larger affordable housing crisis puzzle, municipalities have largely accepted inclusionary zoning as a necessary tool for addressing the affordable housing crunch. According to a report funded by the Cornerstone partnership, over 500 municipalities in the United States have implemented an inclusionary housing policy of some sort (Hollingshead, 2015). These policies either require a developer to incorporate a certain percentage of affordable units in a new market-rate development or pay the city a fee that will be used to develop affordable housing elsewhere (Hollingshead, 2015). In New York, Mayor Bill de Blasio proposed requiring that up to 30% of new apartments be affordable in exchange for the city agreeing to rezone a neighborhood in order to allow a developer to develop with higher than normal density (Navarro, 2014).

Cities should consider a blended inclusionary housing policy that gives developers a choice between incorporating new units and paying a fee. However, regardless of the type of IZ municipalities choose to mandate, inclusionary zoning should be part of any new development. Without a mandate, developers will continue to price units as high as the market will allow, often pricing out low to moderate income tenants. The limits can be set by the city, but should include a high enough fee to encourage developers to make a meaningful choice between building affordable units and contributing a substantial fee to a city-wide affordable housing fund (The Times Editorial Board, 2015).

4) Incorporate Transit Oriented Development

As citizen interest in new public transit ventures grows, so does developer interest along transit routes in an area, making the land more valuable. Local governments need to purchase land along high capacity routes before developer interest grows, making the proposed building area unaffordable. In Phoenix, the light rail was exponentially more popular with residents than anticipated (they met the 20 year ridership goals within four years). This unexpected success made the land near the system increasingly more valuable (Bergel, 2014). While the city of Phoenix purchased some land for mixed-use housing development, they did not purchase nearly enough for the immense housing need in the area. Other cities need to learn from Phoenix and purchase land strategically and with foresight, years ahead of the development of public transit. In cities where this is more difficult, leaders should look to mayor's like Eric Garcetti, who are partnering with local transit authorities to build on land already owned by the city's public transit agency (Logan, 2014).

5) Reduce Red Tape and Other Regulatory Barriers

Making transit-oriented, mixed-income development an attractive opportunity for developers is going to require changes to zoning requirements. In order to encourage transit oriented development, cities need to consider expediting the approval process for building affordable homes and addressing barriers for developers, including, but not limited to: restrictive zoning rules, restrictive building codes and regressive fees (Lubell, 2006). Cities should consider revising zoning policies to make land available for residential development, either by implementing rezoning on a broad scale in order to increase the overall supply of homes in an attempt to drive down prices or by designing a policy that requires a portion of newly developed homes to be affordable.

6) Continue to Increase the Minimum Wage

While momentum to increase state minimum wages continues to grow across the United States (with recent agreement reached to raise the minimum wage in California and New York to $15 per hour across both states over the next 5 years), the fight for a living wage must continue to spread across states and cities in the United States. While many Americans continue to believe that minimum wage workers are teenagers working to save extra spending money, in reality, the average age of a minimum wage worker is 35 years old and 80% of all minimum age workers are over the age of 20 (Arnold et al., 2014). In addition, 54% of minimum wage workers are employed full-time, over a quarter are individuals with children (Arnold et al., 2014), and two-thirds of minimum wage workers in the United States are women (NWLC, 2016).

While states like California and New York have recently passed laws to increase the minimum wage, many states have yet to increase their state-wide minimum wage. Over the past five years, fifteen states have enacted laws that prohibit local governments from enacting their own minimum wage increases (Bergal, 2015). The fight to increase the minimum wage must continue until minimum wage workers are able to earn enough money per hour to afford a one-bedroom apartment at fair-market rent. In some states, this will require a substantially higher minimum wage than $15 per hour. Cities in states with a low minimum wage should pilot alternative wage rates in order to determine the impact on access to housing for low-income individuals and families.

7) Consider Tiny House Solutions

In order to combat the extreme housing shortage for ELI renters, many of whom have experienced, are experiencing or will experience homelessness, cities are responding with a new and innovative affordable housing solution: the tiny house village. This recent trend often involves the low cost construction of tiny homes, single room homes measuring an average of 16-by-20 feet, with some villages incorporating a mix of tiny homes and recreational vehicles. From Olympia, Washington to Madison, Wisconsin, tiny-house villages are gaining steam as an affordable and humane solution to providing housing for the homeless (Quandt, 2015).

Despite the increasing popularity of tiny house communities, many groups wishing to embrace these types of projects are being presented with zoning limitations that limit where the houses can be constructed and many nonprofits have to raise substantial capital to purchase land in cities where land alone is a substantial portion of the construction cost. In addition, the process for purchasing land and establishing the zoning requirements can often be lengthy and dissuade the construction of such projects (Quandt, 2015).

The costs associated with a chronically homeless population can cause a substantial drain on taxpayer resources. Cities across the country are coming to the realization that housing the homeless can actually save taxpayers millions of dollars a year in medical services, temporary shelters and the costs associated with incarceration. While the number of tiny-house villages remains small across the United States, each city willing to pilot a tiny house model is creating an example of what is possible for other cities across the country (Quandt, 2015).

One tiny-house village in particular, Quixote Village, is serving as a pilot project for other communities to track their progress and results and potentially replicate their housing model. Quixote Village, a community that opened in Olympia Washington in December of 2013, consists of 30 structures, housing 29 disabled adults, and was made possible through the securing and rezoning of a parcel of county-owned industrial land (Lundahlm 2014). In addition to homes, residents have access to laundry, gardens, showers and a kitchen. The residents have created their own quasi-neighborhood council with rules about drugs and alcohol as well as the number of hours of community service that residents are expected to contribute to the Quixote Village community. Residents also hold twice weekly meetings to bring issues and concerns to the broader community. In five years Quixote Village will have to report its progress to the Washington State legislature who will then determine whether the community is replicable in other parts of the state (Lundahl, 2014).

8) Encourage Rehabilitation and Preservation of Existing Affordable Housing

In addition to meeting the demand for affordable rentals, preservation can offer an economic benefit to cities. The MacArthur Foundation's Window of Opportunity Initiative has rehabilitated rental properties in 37 states across the country with an average cost of $81,000 per unit (U.S. Department of Housing and Urban Development (HUD), 2013). According to The Department of Housing and Urban Development (HUD), this is about half of what it costs to build a new housing unit. Even when accounting for maintenance and other expenses over the full life of a rehabilitated property, the cost to preserve an older structure is still less expensive than new construction. According to a 2013 study by the Center for Housing Policy “controlling for location, project size, average unit size, building type, [and] year of development,…new construction costs between $40,000 and $71,000 more than acquiring and rehabilitating an existing development” (HUD, 2013).

According to the Federal Reserve Board, the high cost of construction can be most directly linked to the increase in residential land costs which have grown 250 percent more quickly than inflation since 1975. In addition, “right to build costs”, such as securing regulatory approval, and “soft-costs”, like closing fees, have grown over the past several decades and constitute additional costs that are not factored into preservation (HUD, 2013).

In addition to the economic benefits of preservation, older structures can also represent an opportunity to provide decent housing and preserve community and neighborhood character. In neighborhoods experiencing rapid gentrification, preservation of affordable housing can help preserve a mixed-income neighborhood. By allowing long-term residents the opportunity to stay in their neighborhoods, low-income families can also benefit from the influx of new investment into their neighborhoods, such as better performing schools and increased access to public transit. A 2012 case study of the Bradhurst area in Harlem showed that public investment in the rehabilitation of vacant rental housing led to a decrease in residents living below the poverty line. In addition, the median annual household income of the residents rose by 200 percent (HUD, 2013). The study's authors explained that "the development of affordable units created housing where there was none…so the influx of moderate-income households did not result in the displacement of existing families and households" (HUD, 2013).

Perhaps most importantly, substandard housing impacts the health and safety of its occupants and impacts neighborhood vitality. Studies show that young children occupying housing that may contain lead-based paint are at risk of poisoning that can lead to serious pediatric health problems. Preservation of affordable units can help maintain family stability while still placing health and wellness at the forefront of the development of affordable housing solutions (Lubell, 2006).

Cities should encourage rehabilitation of affordable properties by offering 10-year tax abatements to property owners who agree to make improvements to their properties. Cities can apply the abatement through freezing the property's assessed value at the current level for the 10-year period or by taxing the property at a lower rate during that time. In addition, city councils will need to require that the units developed as a result of tax abatements be rented at affordable rates or be sold at an affordable price (Lubell, 2006).

9) Generate Additional Capital for Affordable Homes

Cities can leverage additional federal funds through the 4 percent Low-Income Housing Tax Credit program. Cities will need to expand the use of the 4 percent low-income housing tax credit, the largest source of federal funding for new development or substantial rehabilitation of rental homes. Unlike the federal 9 percent credit, there is no limit to the number of 4 percent credits a state may issue in conjunction with projects financed with tax-exempt multifamily bonds. States need to ensure that they have an adequate supply of tax-exempt bond authority available to fund rental housing. In some states, 4 percent credits are used primarily for rehabilitation of older rental homes and the preservation of subsidized rental developments-activities that have lower development costs than new construction. Therefore, the cities will also need to support the issuance of general obligation bonds for affordable housing, and mobilize employers to help workers find affordable homes (Lubell, 2006).

Conclusion

While the affordable housing crisis continues to plague communities across the nation, innovative leadership willing to tackle the crisis has begun to emerge in cities and counties around the United States. From coast to coast, city proposals that address low-income housing and homelessness are being proposed and funded by private-public partnerships and even ballot initiatives that increase taxes in order to pay for further development. Cities are starting to recognize that embracing density, building near transit and allowing housing of all different sizes is imperative to addressing the affordable housing crisis before the problem becomes too large to solve. As cities continue to grow over the next decade, those urban cores that tackle housing head on will become beacons and examples for the rest of the world. Investment in housing will lead to increased investment in both residents and the overall health and wellness of the city and its people. "Cities have the political will and consensus to move when the federal government and the state may be paralyzed or polarized," said James Brooks, city solution director for the National League of Cities. As Brooks states, "city leaders are implementing the things citizens seem to want, and voters seem to be supportive of all of this" (Bergal, 2015).

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