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Community acceptance of affordable housing

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National Center for Real Estate Research

Community Acceptance of Affordable Housing

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June 2004



NATIONAL ASSOCIATION
OF REALTORS®

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REALTOR®

COMMUNITY ACCEPTANCE OF AFFORDABLE HOUSING

Report to the NATIONAL ASSOCIATION OF REALTORS®

SUBMITTED BY

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1.0 INTRODUCTION

Despite historically low interest rates, organizations across the nation have become increasingly concerned about the impacts of regulatory constraints and anti-growth sentiments on the availability and cost of housing. This concern is by no means limited to a few “high cost” areas like Boston and San Francisco. It can also be found in Iowa City, where new single-family houses were recently selling from \$150,000 to \$375,000 (prices readily considered affordable in many larger metropolitan areas) and even in rural areas where spill-over growth and “drive to qualify” solve the commuter’s affordability problem while creating unforeseen affordability problems for the rural native.

Today the residents of communities where jobs and population are expanding do not automatically assume that growth is good. Quite the contrary, they raise a skeptical eyebrow and demand “positive” growth. Developers must justify their proposals to the public (particularly neighbors to their developments) throughout zoning applications and subdivision reviews. With inadequate supplies of land zoned at densities to support affordable housing, opponents of development can place substantial pressure on public officials to deny the required zoning or to significantly modify the development, making it more expensive and possibly unfeasible. Neighbors are rarely opposed to development in general, just the specific development near them, a sentiment dubbed “Not in My Back Yard” or NIMBY. Similarly, local public officials are rarely “anti-growth” but want to be sure that new development will have a positive fiscal impact on local government. Since the tax revenue streams associated with residential development are complex and only

partially captured by the locality, the presumed (or even estimated) fiscal impact of residential development is often negative.

Ironically, the citizen who opposes moderate cost housing developments probably also opposes sprawl and thinks that restricting new development is “smart growth”. But with the rarity of intergovernmental coordination and regional planning, these restrictions can lead to lower densities at growth nodes where transportation, public services and jobs are more accessible, and contribute to sprawl by pushing residential growth into rural communities with fewer regulations on development and less ability to manage growth. When development does occur in desirable central locations, prospective residents race to see if they can get in line first. A recent story in the Washington Post was titled “Camping Out for a Chance to Buy an Upscale Home” and described how interested home buyers put up tents on the sidewalk in Old Town Alexandria “a full seven days before the developer was planning to accept contracts on the first, still-unbuilt units” in the hope of buying homes ranging from \$560,000 to \$1.1 million (Cho and Fleishman, 2004). If the person buying half-million to million dollar homes faces shortages, those of lesser means have to head for the urban fringe to find anything they can afford—a trip called “drive to qualify.” With such frenzied competition, prices naturally shoot up quickly, causing worries about housing price bubbles similar to the stock market bubble during the “dot-com” boom on the 1990s.

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Even when communities agree there is a problem in achieving adequate production of affordable housing, they seem incapable of developing systematic solutions. The problem is very complex, but not intractable. Local governments are ill equipped to consider regional housing needs when they face inadequate tax revenues to support current services. And while advocates of affordable housing might rail against NIMBY opposition, the concerns of opponents cannot be easily dismissed as irrational.

The development of affordable housing is often a contest between conflicting assumptions, interests, and fears. Primarily, the contest is rooted in several interrelated factors that contribute to the NIMBY reaction: fear of adverse impacts on property values, anti-government sentiment, anti-poor sentiment, and racial prejudice and segregation. It is very important to recognize that the contest over affordable housing is not one-dimensional (Pendall, 1999) and occasionally is not subject to reasonable discussion by the contestants. In some cases concern over adverse impacts may be a smokescreen for deeper conflicts over a just society and the role of government. But smokescreen or real, the fear of adverse impacts and questions about the benefits of affordable housing have to be addressed before increased levels of production can be achieved.

Several communities and organizations have launched a variety of strategies to promote the acceptance of affordable housing. These efforts include education campaigns, state and local regulations to promote affordable housing, physical design improvements,

management improvements, outreach and negotiation, and, usually as a last resort, litigation.

Fort Collins, Colorado, developed a nationally recognized campaign to educate the public about the “faces of affordable housing in Northern Colorado” (City of Fort Collins, 2004). The faces (see posters copied below) are those of people who work in the community—a firefighter, teacher, and auto repair technician among other workers familiar to the public. The hourly pay shown for these positions means they cannot afford either a two-bedroom apartment or the average single family house in the region. The second poster shows the “places of affordable housing in Northern Colorado”—attractive, well designed and well kept multi-family and single-family housing developments. The series of three posters (the third showing the faces of homelessness in Northern Colorado) was distributed to over 750 sites within the region.

Other educational campaigns have distributed fact sheets and research reports about the characteristics of the affordable housing problem within their communities. In Chicago, the Valuing Affordability Campaign provides images of people who live in affordable housing, promotes community acceptance, and educates political leaders and other decision-makers about the benefits of affordable housing. The media portion of the campaign includes a multi-year advertising effort to promote community acceptance through radio, television, billboard, newspaper and magazine ads providing accurate information on the images and benefits of affordable housing. Similar efforts are underway in Minnesota and a few other states.

The Faces of Affordable Housing in Northern Colorado



It takes over \$14.00/hour to afford the average 2-bedroom apartment here.
 It takes almost \$27.00/hour to afford the average home here.

**These people benefit our communities.
 Let's keep them here.**

Support affordable housing.

For more information contact:
 FirstCall at 970-407-7066 in Larimer County or
 HELPLINE at 970-353-8808 in Weld County.



This outreach is funded by the City of Fort Collins and The Group, Inc. It is endorsed by the Northern Front Range Continuum of Care and the Affordable Housing Coalition of Larimer County.



Please post until: _____

The Places of Affordable Housing in Northern Colorado



It takes over \$14.00/hour to afford the average 2-bedroom apartment here.
 It takes almost \$27.00/hour to afford the average home here.

**Great-looking homes for hard-working people.
 Support affordable housing
 in your neighborhood.**

For more information contact:
 FirstCall at 970-407-7066 in Larimer County
 or HELPLINE at 970-353-8808 in Weld County.



This outreach is funded by the City of Fort Collins and The Group, Inc. It is endorsed by the Northern Front Range Continuum of Care and the Affordable Housing Coalition of Larimer County.



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In contrast to the Fort Collins campaign, which was exclusively educational, the Housing Minnesota campaign and the Chicago campaign emphasize advocacy and lobby for legislation and related public policies to advance affordable housing. Spearheaded by HousingMinnesota and the Chicago Rehab Network (CRN), respectively, these campaigns have developed several fact sheets, reports, and other materials to use in advocating community acceptance and government policies supporting affordable housing (www.housingminnesota.org; www.chicagorehab.org). Both efforts rely heavily on organizational networks in their advocacy work. In addition to the CRN, Business and Professional People for the Public Interest (BPI), a public interest law and policy center in Chicago, promotes the production of affordable housing through a regional approach (www.bpichicago.org). BPI led the lobbying effort to pass Illinois' Affordable Housing Planning and Appeal Act, modeled after the affordable housing requirements of the Massachusetts General Law Chapter 40B (Regional Planning) enacted in 1969. (The Massachusetts Act is credited for creating 30,000 affordable dwelling units, but only 31 of 351 communities have reached their affordable housing goals since the act was passed over thirty years ago. Questions about the efficacy and costs of 40B recently prompted the Governor to appoint a Task Force to make recommendations to improve the Act. See Chapter 40B Task Force, 2003.)

A link between land use planning (at both the regional and locality levels) and community acceptance of affordable housing should be obvious. Montgomery County, Maryland, is well known for its Affordable Dwelling Unit ordinance requiring developers to plan subdivisions where at least 12.5 percent of the units are affordable to families

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below 65 percent of the Area Median Income. If more units are developed as affordable, the county provides a density bonus that can increase the total number of units by 22 percent. This inclusionary zoning requirement is often cited for achieving widespread acceptance of affordable housing throughout the county. Nonetheless, the county remains one of the most expensive housing markets in the country.

In the Seattle area, the Growth Management Planning Council of King County (GMPC), Washington, leads the Regional Housing Project (RHP), with a goal of increasing the overall supply of housing in the County, including the supply of affordable housing. To help understand citizen's concerns, the Regional Housing Project conducted 14 focus groups to discuss housing issues (Growth Management Planning Council of King County, 2000). These discussions revealed that citizens already had a strong grasp of the need to provide more affordable housing opportunities to lower-income households. Consequently, the RHP decided that public education campaigns should address "the specific concerns of residents rather than emphasizing the general need for housing production and affordable housing."

The RHP's focus groups also provided some insights into the concerns citizens have about development. The participants were surprised when new developments were proposed and were uncertain about the amount of development allowed in specific locations. Their surprise translated into concern that there was uncertainty about future land uses and densities. They wanted to have a greater voice in land use decisions and to have their concerns taken seriously. They wanted new housing to be well designed and

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of better construction quality, and adequate transportation infrastructure in place prior to development to limit increases in congestion. They were not automatically opposed to higher densities, but favored home ownership and objected to two and three story garden style apartments. Other concerns focused on parks and open space, schools and public facilities, and a general distrust of local government.

Developers had some of the same concerns, but saw the issues quite differently. They also wanted greater certainty in decisions about types and densities of land uses allowed, and the provision of public infrastructure. To them, the length and uncertainty of the development approvals, along with increased development and infrastructure fees, pushed them to build more expensive housing that would be more likely approved and be able to cover the higher cost of development.

To some extent, these interests are not easily reconciled. Affordable housing typically requires higher densities and can be perceived as being of lower value than neighboring properties. Only a few citizens participate in the development of the comprehensive plans that should lend more certainty to development patterns, but virtually everyone wants to influence that pattern when it materializes later on a site near them. Subdivision regulations, plan reviews and public hearings might not cover details about the development that neighbors want to influence, details that might go well beyond the specifications and requirements of the locality's regulations. Given the length of approval processes and pre-development phases, it is even possible that some families move into adjacent properties after the public hearings and first learn of the development later.

The developer, on the other hand, sees delay as increasing costs and the risk of having the development rejected. Design modifications preferred by the neighbors might shift the rents or sale prices away from the intended market. Higher costs could jeopardize financing arrangements and threaten the viability of the development. Delays and deviations from approved plans might jeopardize the developer's federal or state subsidies for the current project as well as the company's ability to obtain support for future properties. Some developers might start with a higher-end product in an effort to win community acceptance.

Although several communities have initiated campaigns to promote acceptance of affordable housing, the issues are too complex to simplify into a set of "best practices". Nonetheless, we can recommend several strategies that warrant careful consideration, thorough planning, and diligent execution.

1. Establish a public commitment to affordable housing. States and localities should require land-use planning to include affordable housing and should monitor performance in meeting housing demand across all segments of the market.
2. Acknowledge that negative community impacts can occur and that NIMBY is not an irrational response of fanatics. Affordable housing needs good planning, proper site selection and adequate management once properties are built. Developers should demonstrate their track record in producing affordable housing that is a lasting community asset.
3. Good design counts and it does not have to jeopardize affordability.

4. Communicate early and often. Target communications to elected officials and neighbors of proposed developments. Develop “media savvy” communications campaigns that highlight the importance of affordable housing to a large segment of the public.
5. Address the fiscal impact of affordable housing with accurate, comprehensive data.
6. Develop a clear record that is well documented. Provide accurate information about the costs of excluding affordable housing as well as the benefits of including affordable housing.

In the following sections, we provide a comprehensive review of community resistance to affordable housing, starting in Section 2.0 with definitions of affordable housing and of NIMBY. We then address the impact of affordable housing on property values (Section 3.0), which is often central to the NIMBY response. In Section 4.0 we review the approaches being used to overcoming NIMBY and to promote greater community acceptance of affordable housing. Discussions of affordable housing typically ignore the issue of fiscal impact, which we discuss in detail in Section 5.0. To the extent that local governments perceive housing, and affordable housing in particular, as costing more in public services than it generates in revenues, fiscal impact might be central to community acceptance. In Section 6.0 we discuss the emerging politics of affordable housing and recent opinion polls indicating a higher public priority for affordable housing than in years past. Our conclusions are presented in Section 7.0, followed by an extensive bibliography of literature addressing community acceptance of affordable housing.

2.0 AFFORDABLE HOUSING AND NIMBY

*You cannot build it far away.
You cannot build it if you stay
You will not build your home here or there
You will not build it anywhere
I do not like change or your home to sprout
But I also do not want you moving farther out* (Steadman, 2000).

A researcher at the Pacific Research Institute recently characterized the NIMBY syndrome as “something of a Dr. Seuss rhyme from the grinch who stopped remodeling” (Steadman, 2000). Steadman’s rhyme illustrates the ultimate NIMBY stance: build absolutely nothing anywhere near anybody (known as BANANA). These extreme caricatures of community resistance of development of any kind, much less affordable housing, might be popular for sloganeering, but they ignore the complexities, nuances and ambiguities of community decisions about local land use changes reflected in the broader literature addressing community acceptance of affordable housing (see Dear, 1992; and Lake 1991). A community’s acceptance of affordable housing responds to public recognition that affordable housing is necessary to meet the housing needs of a diverse and growing population. Coalitions are increasingly being formed to promote the acceptance of affordable housing as businesses and localities recognize that housing for working people of all income levels is becoming more difficult to build and affordable housing is necessary for a municipality’s economic competitiveness (Briedenbach and Drier, 2003; Stegman, et al., 2000). Nonetheless, a community’s recognition of the need for affordable housing is frequently coupled with passionate concerns and conflicts over the specific location of that housing.

2.1 Defining Affordable Housing

Discussions of community acceptance of affordable housing are complicated by the very ambiguity of the term. “Affordable housing” is rarely defined and the term covers a range of housing types, rents or prices, and occupant incomes. As Sam Davis put it, “‘Affordable Housing’” is the latest in a long list of synonyms to denote housing for those who cannot afford the free-market price” (Davis, 1995). Michael Stone proclaimed that “There is no such thing as “affordable housing... [A]ffordability is not an inherent characteristic of housing, but a *relationship* among housing cost, household income and a standard of affordability” (Stone, 1994). Despite its ambiguity, most researchers focus on four interrelated aspects of affordability: whether affordable housing is an income problem, a question of under-production of housing, a case of over-regulation of development, or the product of exclusionary practices (Nelson, 1994; DiPasquale and Keys, 1990). These will be discussed in turn.

Housing that costs between 25 and 30 percent (or less) of a family’s income is generally considered affordable, whereas cost burdens above this level are frequently defined as “unaffordable.” This standard, often referred to as “housing cost burden,” was initially a rule-of-thumb that industrial workers could allocate one week’s pay for housing each month. The rule-of-thumb was codified as US housing policy governing the maximum percent of income (set first at 25 percent and later raised to 30 percent) that a tenant would have to pay to live in federally subsidized housing (Koebel and Renneckar, 2003; Sirmans and Macpherson, 2003). However, cost burdens above 30 percent are often allowed in home ownership programs and levels below 30 percent could be considered

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unaffordable depending on the age and other characteristics of the occupant (Kobel and Rennekar, 2003).

Another approach to defining “affordable” housing is to determine if median housing prices or rents are affordable for a family with the median income for the area. Variants of this approach might use a range of incomes below the median, the annualized income from a minimum wage job, or incomes typical for certain positions such as a school teacher. Affordable housing has also been defined as the number and percent of homes in the “affordable” price range between 40 and 120 percent of the region’s median housing value (Burchell and Galley 2000).

Other studies focus on the cost of land, labor and building materials have found that these component costs of new houses vary substantially by region (Weiss and Thanheiser 1997). A related approach looks at the housing cost impacts of governmental regulations such as building codes and zoning. Construction standards are mostly set in the interest of safety but standards have also increased because of consumer expectations. Mounting evidence has shown that these higher standards can raise housing costs so substantially as to exclude the poor. Creating high regulatory thresholds for new housing decreases the amount of housing built. Ironically, places that have high regulatory barriers in place often also adopt regulations and programs to encourage affordable housing. The net effects of exclusionary and inclusionary practices are rarely examined.

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Glaesar and Gyorko (2003) attempt to avoid the confusion between poverty and housing affordability in suggesting that “housing affordability... means that housing is expensive relative to its fundamental costs of production—not that people are poor.” The authors find that in most places in the US that housing production costs are close to the value of the home. Their evidence suggests that there is an interaction between production costs and regulation because those areas that have strict land use controls and zoning produce higher priced homes in areas that have affordability problems. Thus, more people could afford housing with their existing incomes, using this reasoning, if regulations were reformed.

In addition to building regulations that increase housing costs, home building has long been viewed as a technologically backward industry resistant to innovation (Koebel, Papadakis and Cavell, 2003). The industry has very few firms with the capital and foresight to invest in technology research and development. The Partnership for Advancing Technology in Housing was established as a public-private initiative to promote technology development and transfer to “radically improve the quality, durability, energy efficiency, environmental performance, and affordability of America’s housing” (www.pathnet.org). From this perspective, housing typically costs more than it should for everybody and the combination of new technology and its acceptance in building regulations would make housing more affordable overall.

2.2 Defining NIMBY

At its most fundamental level, NIMBY refers to neighborhood opposition to any land use placed in or surrounding the area. Dear (1992) defines it as “protectionist attitudes of and oppositional tactics adopted by community groups facing unwelcome development in their neighborhood.” NIMBYism often takes the same form whether the facilities to be sited are group homes, mental institutions, public housing, waste facilities or affordable housing. Community resistance is strongest at the beginning of the development process where residents mobilize to block development soon after the public announcement is made. In some communities, these fights are successful; in others efforts fail and the facility proceeds without community support (Piat, 2000; Dear, 1992; Lake, 1991), although opposition can turn later to indifference or even support after the development is built. According to Piat (2000), NIMBYism began more than 30 years ago during a time when there was a popular movement to deinstitutionalize various groups of disabled people coupled with a rapid development of community housing, foster homes, group homes, hostels, and supervised apartments. Negative community reaction, she states, was the result of poor integration of these people into the community and residents’ fear of locating deinstitutionalized people in their neighborhoods.

The traditional explanation for NIMBY assumes homeowners’ fears that their property value will decline if the proposed project is built. Housing advocates characterize NIMBY attitudes as selfishness and greed on the part of neighbors. Recent literature suggests, however, NIMBY attitudes are much more complicated than the stereotypical characterizations. Pendall (1999), for instance, demonstrates that there is often more than

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one reason why neighbors will resist development. He looked at NIMBY concerns in 182 developments under consideration in the San Francisco area in the late 1980s. Most community residents there expressed resistance over environmental issues. Affordable housing generated the controversy in only one out of 182 projects. Affordable housing clearly is not alone in generating community opposition. Indeed, Michael Wheeler notes that:

Housing advocates need to better appreciate that the opposition cry of “not-in-my-backyard” is heard not only when affordable housing is proposed, but also when commercial development is planned and when controversial state facilities must be sited (Wheeler in DiPasquale and Keyes, 1990).

Fischel (2000), who tries to answer the question “Why are there NIMBYs?,” suggests that NIMBYs are rational investors rather than selfish and greedy homeowners.

According to Fischel’s (2001) “homevoter hypothesis,” homeowners are behaving “rationally” to protect their uninsured home equity by carefully screening those land uses that could reduce their property values. In the past, property values were protected by zoning and exclusionary zoning, in particular. Fischel finds that fragmented governments, particularly in the Eastern United States, are the prime places where this system of property protection can be maintained. But the rational investor could easily become the greedy homeowner if exclusionary practices result in substantial gains in wealth due to rapid increases in prices. If the rational investor can influence government so as to limit the supply of housing in desirable locations, that same investor can reap a handsome capital gain.

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Other strategies that have emerged to “rationally” protect homeowner property values include homeowner associations within large master-planned communities and condominium developments. Homeowner associations force, by contractual agreements known as CC&Rs (conditions, covenants and restrictions), a set of behaviors and obligations upon all homeowners that reduces risk and protects property values (Blakely and Snyder, 1999; McKenzie, 1996; Lang and Danielsen, 1997). Some of these developments include affordable housing that would often be refused in other more traditional town frameworks but the CC&Rs give homeowners the power to enforce standards of property maintenance and social behavior upon their neighbors that traditional fee simple neighborhoods cannot.

NIMBYism also arises in conjunction with several long-standing perceptions that affect the placement of affordable housing. These include a growing anti-government sentiment arising from the past failures of older housing programs, particularly public housing. Some of these sentiments are part of larger and long-standing patterns of negative attitudes about the poor, racial prejudice and segregation.

Dear (1992) indicates that there is a hierarchy or spectrum to the acceptance or rejection of community facilities. One end of the spectrum, such as a school, is easily tolerated and the other end, such as a prison, meets extreme opposition. Lake (1991) warns, however, that these hierarchies are not fixed and can change quickly. Changes in residents’ acceptance can vary based on their experience and level of control associated with the proposed land use. Lake (1991) and Dear (1992) note that acceptance is affected by the type of facility, its size (smaller is better), the number of similar facilities in a community

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(less is better), the management of the facility, the sponsoring agency's reputation, and the facility's physical appearance. Supporting this contention, Goetz (1996) finds that property values are quite sensitive to specific types of affordable housing indicating that local residents and the housing market are very aware of the neighborhood effects of different land uses.

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“I don’t want to say there would be drug dealers there but you have to watch out for sex offenders and criminals. I don’t want to say definitely that’s going to be there but there’s going to be that potential” (A store owner near to a proposed affordable housing development in Ithaca, New York, as quoted in Mosley, 2003).

Any perception that affordable housing is detrimental to the surrounding neighborhood presents a major roadblock to community acceptance. Residents near a proposed affordable housing development believe that negative externalities associated with the development (e.g. noise, litter, traffic, crime) will cause their property values to decline. They might also believe that municipal costs will increase due to additional school age children or the need for more social services.

Research on the impacts of affordable housing on adjacent property values reports mixed results, with most studies reporting neutral or even positive impacts. But many of these studies suffer from methodological flaws. Some studies find that low-income multifamily housing increases property values, a few uncover negative effects and others find neutral effects (Galster, 2003; Johnson and Bednarz, 2002; Galster, 2002; Goetz, 2000; Goetz, et al. 1996; Cummings and Landis, 1993). The results depend, in part, on the developer, the number of units, and the type of subsidies used, which also influences the income mix of the tenants.

Goetz, et al. (1996) found that property values were highly sensitive to the category of subsidized housing. For instance, low-income housing developed by a non-profit increased local property values by about \$86 per unit within 100 feet of the project.

Public housing and privately owned subsidized housing depressed nearby housing values

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by about \$46 within 100 feet of the property. This suggests that some types of low-income housing are more acceptable to the community than others, possibly due to the quality of property management. Neighbors seem to pay close attention to the details of each housing type. It might also reflect differences in the subsidy programs supporting the development, which could influence tenant characteristics.

Galster (2002) performed a thorough review of the neighborhood impact literature (conducted for the National Association of Realtors®) and criticized the analysis employed in many studies, suggesting that until recently the approaches to studying neighborhood price impacts of affordable housing were inadequate. Most of these early studies found no impact of affordable housing on neighborhood prices. Only recently is there evidence that both positive and negative impacts are possible depending on a number of neighborhood factors. He concluded that the impact of assisted housing depended on characteristics of the surrounding neighborhood and the amount of housing developed. Assisted housing in neighborhoods with higher housing values (but below the metropolitan norm) had positive or insignificant impacts on property values as long as the amount of assisted housing did not exceed a critical threshold level. Property values in lower cost, “more vulnerable” neighborhoods had more modest prospects for positive property value impacts and were more likely to suffer negative impacts depending on the scale and concentration of the assisted housing.

The threshold level of assisted units at which neighborhood impacts switch from positive or neutral to negative depends on the type of assistance and the local context. Although it

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is impossible to generalize beyond those contexts, Galster's research does establish a range. In Denver, the threshold for negative impacts within higher value, less vulnerable neighborhoods was more than one public housing site within 1,000 feet or more than five sites within 1,000 to 2,000 feet. For Baltimore the threshold for Section 8 housing in less vulnerable neighborhoods was more than three sites within 500 feet. In more vulnerable neighborhoods in Denver, the threshold for negative effects from public housing was anything greater than four sites within 1,000 to 2,000 feet of the affected property. In Baltimore any Section 8 sites within 2,000 feet had a negative impact.

Johnson and Bednarz (2002) studied affordable housing developed with Low Income Housing Tax Credits (LIHTC), which are now the main production subsidy for affordable housing. Using a methodology similar to Galster, they found positive property value impacts within 300 meters of every LIHTC site studied in three cities. In general, these properties had 100 or fewer units and the positive impact on value diminished as the number of LIHTC units increased. They estimated that the impact would turn negative at approximately 450 units, but there were no properties of this size in their study.

Some studies have looked for a possible bias against siting assisted housing with poor and minority households in higher income neighborhoods (Rohe and Freeman, 2001). For example, most of the properties studied by Galster (2002) and by Johnson and Bednarz (2002) were placed in neighborhoods with below average house values. Other studies find that most low-income housing appears to be systematically placed in already poor areas that tend to concentrate the poor even further. Although the communities most

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willing to accept lower income households are those that already had lower incomes, these are the types of neighborhoods that Galster found to be more susceptible to negative impacts on property values from assisted housing.

The negative externalities associated with poverty, in theory, will be reduced substantially if low-income households are provided opportunities to live in better neighborhoods. Concentrating the poor with the near poor potentially reduces the limited resources of the latter without significantly helping the former. Several studies have documented the benefits of mobility strategies that create greater opportunities for low-income families to locate in stable, middle-class neighborhoods (Rubinowitz and Rosenbaum, 2000). Recent studies also have looked at the neighborhood effects of deconcentration programs (de Souza Briggs, 1997 and Galster, et al, 2003; Galster 2003).

Housing mobility studies focus primarily on the effects on low-income families who move to better neighborhoods. Two major federal programs have been evaluated relative to their impact on mobility and the benefits of mobility, the court-ordered Gautreaux Program (Chicago) and the congressionally sponsored Moving to Opportunity Program (Goering 2003). Typically suburban movers got safer neighborhoods and their children benefited from better schools. Significantly more children among the suburban movers were in school or working, in college-track programs, attending college, attending four-year colleges, employed full-time (if not in college), and in jobs paying \$6.50 or more per hour. Fewer dropped out of school or had low-wage jobs. From lives of near constant anxiety, fear and distrust, these families moved toward something closer to normality.

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3.0 Property and Neighborhood Impacts of Affordable Housing

Residents in neighborhoods often are concerned that if a number of Section 8 households are clustered together, this concentration can destabilize the neighborhood. As Turner, Popkin and Cunningham note,

These “dispersal” policies have heightened public awareness that households may be using their Section 8 assistance to move from poor and minority neighborhoods to more affluent and/or predominantly white neighborhoods, as well as to fragile working-class communities, sometimes leading to fears about the potential impacts on these “receiving” communities (Turner, Popkin and Cunningham, 2000).

This observation is confirmed in Galster’s (2003) findings that there is most likely a threshold effect particularly for neighborhoods on the edge of decline. Yet the housing mobility literature indicates that deconcentrating lower income families may have important social and education effects for residents (Goering, 2003). Goetz asserts that the impact of subsidized housing on nearby houses seems minimal based on the literature (Goetz 2000). He offers one caveat; successfully introducing subsidized or low-income housing into an area is highly dependent on “prevailing racial attitudes and relations” and that “beliefs about the negative price effects of nonwhite in-movers are often self-fulfilling” (Goetz, 2000).

Negative neighborhood impacts can be expected if assisted housing: is concentrated in lower-income neighborhoods; is populated exclusively by the very poor; is developed above threshold densities; or is poorly built and managed. But none of these conditions is necessary if assisted housing is built more uniformly across the urban landscape.

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3.0 Property and Neighborhood Impacts of Affordable Housing

To some extent, negative findings reflect subsidy programs and development patterns that are not based on contemporary practices. The predominant subsidy for affordable housing production today is the Low Income Housing Tax Credit, which typically serves tenants with incomes significantly above the poverty level. Other housing production programs, such as inclusionary zoning, have even shallower subsidies requiring rents (or house prices) that are affordable to families with incomes of at least 50 percent of the area median. Although there is a desperate need for more housing assistance for the truly poor, housing simply cannot be produced under current subsidy programs for this population.

4.0 APPROACHES TO OVERCOMING NIMBY

Housing advocates, developers and planners suggest several approaches to overcoming NIMBYism. The most important strategies include state and local legislation promoting affordable housing, home equity assurance, strong community relations and education, good design, experienced and sound management, and, if necessary, litigation.

Developers should not try to push an affordable project through in a town without involving the affected residents. Expect affordable housing to involve more work than a market rate project in order to achieve community acceptance. Stein (1996) and others recommend the following broad strategies:

- **Avoid business as usual.** Advocates demonstrate time and time again that affordable housing is not market rate housing and that it requires much more finesse to guide the development through the approval process.
- **Count on opposition even if land is zoned for its intended use.** This recommendation is good practice for any proposed development. Most development will face opposition whether the project is affordable housing or not.
- **Be prepared to offer community incentives or concessions if necessary** (Dear 1992).
Developers must sometimes “woo” the community with perks. Examples of concessions include day-care centers, playgrounds and artwork (Hanks III, 2003). Other advocates warn that the developer should not shower the community with perks but do only as much as necessary.
- **Create a comprehensive public relations and marketing plan.** Advocates stress that a good public relation campaign is crucial to building community support. Peter Whalen (1998) offers several steps to create a good public relations campaign. The first is to begin building support at least a year in advance and identify potential resistance. He suggests that developers be flexible in their plans to accommodate neighbors’ concerns. Be honest without sugar coating, do not try to buy your way into the community and keep to the high road. Finally, find allies and isolate those who are intractable.
- **Be prepared to demonstrate how affordable housing is a benefit to the community.** One author suggests pointing out that those who spend less on

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housing have more to spend in the community (Tener, 1996). Many wealthy communities are also realizing that people who provide necessary town services, such as policemen or teachers, cannot afford to live where they work. (National Housing Conference, 2000; Stegman, Quercia and McCarthy, 2000). Creating affordable housing for these vital local workers, either privately or through workforce housing programs specifically for these service providers, can often eliminate much opposition (Bell, 2002; Maxfield Research, Inc. and GVA Marquette Advisors. 2001). The Affordable Housing Design Advisor website (2004) recommends educating the community about the benefits of good affordable housing design and attractive affordable higher density design.

- **Listen carefully. Residents may not oppose the development but only a certain small number of issues about the project** (Bodensteiner, 2000; Stein, 1996). As Pendall (1999) has shown, various communities raise different concerns over a proposed development. Hearing what residents have to say may make it easier to solve problems than first anticipated.
- **Be in compliance with all licensing, zoning and building codes.** This reduces the chances of being an easy target for residents who want to shut down affordable housing projects (Dear, 1992).
- **Set up a post-development good neighbor program.** Called “Postentry Programs,” Dear suggests that maintaining good community relations after project construction is important particularly when zoning permission was conditionally granted, where future community support is vital to the integration of the residents, or if there was a particularly bitter battle. Casual and informal strategies involving good neighbor behavior such as clean-up days, flower planting, open houses or block parties work best (Dear 1992).
- **Create a thorough tenant selection process and deliver on good management.** Neighbors need to know that tenants are hard working and will not be disruptive. Demonstrating that the property will be adequately managed will allay many fears of affordable housing opponents.
- **Appeal to the civil rights of the new housing residents.** Developers can appeal to the moral authority of civil rights with some success in the absence of direct legislation or regulations. Obviously, existing regulations and legislation make this a more persuasive argument (Dear 1992).
- **Use mediation whenever possible to avoid litigation.** Litigation is more time-consuming, more expensive and leads to poor community relations. Threats of lawsuits sometimes are just as effective as actually taking the case to court (Dear, 1992).

4.1 Inclusionary Housing Regulations

One remedy to overcome exclusionary zoning and NIMBYism is a requirement that jurisdictions build affordable housing through inclusionary housing programs.

Inclusionary housing programs use a variety of techniques to overcome exclusionary land use regulations. According to Pendall (2000), “no single factor can explain exclusion.”

His interpretation of legal cases finds that “courts have not told planners and local decision makers that land use controls with racially exclusionary effects are impermissible.” Yet he finds that communities that have low-density zoning became more exclusive through slow growth techniques, allowed less multifamily housing and had fewer renters (Pendall 2000).

Areas with inclusionary housing programs often try to compel the housing market to achieve local and state mandated affordable housing targets. These market or “builders” remedies require developers to “set aside” a proportion (usually between 10 and 30 percent) of their development as affordable housing in exchange for density bonuses or other development rights, low-cost financing (usually with tax-exempt bonds), and streamlined development approvals (Calavita Grimes and Mallach, 1997; Schnare, 2000).

Common elements of inclusionary zoning programs include:

- either voluntary incentives or mandatory approaches to inclusion. Voluntary programs use incentives to encourage participation. In mandatory programs, density or related bonuses compensate the developer in order to avoid takings litigation and constitutional challenges;
- density or other bonuses to participating developers that range from 10 to 25 percent of total units;
- other incentives that can include waivers of fees, expedited processing, parking reductions, variances of certain standards, exemptions from growth limits and reductions in unit and lot size to reduce development costs;
- income limits for eligibility of residents;
- pricing criteria on affordable units;

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- a duration of affordability where there is a “control period” on resale price, equity sharing upon resale or rental increase;
- certain required minimum building standards for affordable units;
- a minimum number of total units required in a development before the inclusionary requirement applies;
- a set proportion of affordable units required in a project ranging from six to 50 percent; the most common percentage is between 15-20 percent (Porter, 2003; Siegel, 2000).

Richard Tustian (2000) has identified five major inclusionary housing approaches:

1. **Housing Fair Share Zoning Override.** This method was conceived in New Jersey as a result of the famous Mt. Laurel I and II court decisions. Under this scheme, the state determines the housing needs and assigns each municipality its “fair share” of the need.
2. **Anti-Snob Zoning Override.** State laws in Massachusetts, where it began, and practiced in New England, require all municipalities to maintain ten percent of the housing in their communities as affordable.
3. **Builder’s Remedies.** Jurisdictions require that builders set-aside a certain percentage of a development’s units as affordable (between 10 and 20 percent) to those making less than 80 percent of area median income. Other variants of these programs allow the developer to pay a fee, donate land, or place an affordable unit elsewhere in lieu of meeting the required percentage of affordable units in that particular project. The fees are usually placed in a fund to be used to build affordable housing elsewhere in the jurisdiction.
4. **Linkage Programs.** These zoning programs link commercial uses to affordable housing. As an incentive, commercial developers have to build a certain amount of affordable housing relative to a certain amount of commercial square footage constructed.
5. **Price-Based Programs.** These programs (primarily in California and Montgomery County Maryland) aim to provide housing affordable to specific household income categories such as 50-80 percent of area median income.

Voluntary programs have not produced as many units of affordable housing as mandatory programs. Out of 16 programs studied by Porter (2003), the 12 mandatory programs produced the most housing (see Table 1). In fact, the largest number of houses produced by a voluntary program (in Ft. Collin, Colorado) included mostly subsidized units that

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were not necessarily produced under an inclusionary program. Community acceptance of inclusionary programs appears to be highest in states with severe shortages of affordable housing and where inclusion is mandatory. Porter estimated that somewhere on the order of 70,000 to 80,000 units nationwide have been produced under the various inclusionary housing programs (Porter, 2003). Although this sum is not insignificant, it pales in comparison to the number of units needed nationally.

Inclusion has primarily been adopted in communities where land use regulations have artificially increased the cost of housing. Pollakowski and Wachter (1990) estimated that regulatory and scarcity effects related to land use planning in Montgomery County increased housing prices 28 percent. Even if higher prices are the result of the higher quality of life created by development restrictions, the price impacts remain. In addition, the bulk of demand for affordable housing is in the multi-family, rental housing market, where zoning restrictions are most severe.

From this perspective, inclusion is a response by local government to the housing scarcity it helped create. By inadequately planning and zoning for residential demand, the local government contributes to the high housing costs that prompt the adoption of inclusion. Whether or not local government contributes to the need for inclusionary programs, the impact of these programs on the availability of affordable housing is limited.

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Table 1: Program Summary of Local Inclusionary Zoning Programs

Location	Aff. Units produced	M or V	Threshold Size	Afford Units req.	Household Eligibility	Bonuses / Incentives	Fee/Site Option	Control Period
Boston MA	n.a.	M	>10 units for projects using zoning variance or city financing	10 %	½ of units for <80% AMI; remaining 80-120% AMI; average 100% AMI	Increase in height or Floor Area Ratio; tax abatement	Off-site if 15% AU; ILF	99 years
Boulder, Co	n.a.	M	All residential development	20%	Average of HUD definition of Low income HH	No bonus; IFW	Off-site allowed for ½ of for-sale units, flexible for rental; ILF for <5-unit projects	Permanent for sale units; 50 years for rental units
Burlington VT	97	M	>5 units new construction or rehab; >10 units non residential conversion	15-25 % based on price of market rate units	<80% AMI adjusted for HH size	15-25% DB based on zoning district, reduced parking, IFW waivers, lot coverage bonus	Off-site at 1.25 of required AU; no ILF	30 years for homeowner units; 55 years for rental units
Cambridge MA	n.a.	M	10 units or projects > 10,000 sf	15% of units of >10 units or 15% of sf	Avg. 65% AMI	30% DB; inc. FAR, dec. lot area, no variances required for AU	Off-site and ILF only under special circumstances	“maximum allowed by law”
Carlsbad, CA	935	M	7 units except smaller projects subject to in-lieu fees	15%	<80% AMI for for-sale units; <70% AMI for rental units	No DB but alternatives allowed; eg. Rehab or conversion of market rate units	Alternatives to on-site construction of new units allowed	No limit on SF re-sales; permanent for rental units
Chula Vista, CA	1000	V	50 units	10%	½ 50-80 % AMI; ½ 80-120 AMI%	25-40% DB; deferred fees	No ILF	Negotiated
Davis, CA	1500	M	5 units	25-35%	For Sale: 90-100% AMI; Rental 50-80% AMI	For Sale: 25% DB; Rental 15% DB	Land Dedication; ILF<30 units, for sale up to 40% on site; rental all on-site	For Sale units: 0 Rental units permanent
Denver CO	765 + ca. 300 negotiated prior to ordinance	M	30 for sale homes or MF units	10%	<80% AMI	No DB but pmts of \$5000 to \$10,000 per AU up to 50% of total units; plus parking reductions and expedited permit process	Off site units if increased over minimum req. and ILF allowed	For sale Units: 10 years; Rental units: 20 years
Fairfax Co., VA	1655	M	50 units for projects with lots less than 1 acre & excluding elevator buildings	Sliding Scale from 12.5% for SF units and 6.25% for MF units	<70% AMI	DB up to 20% for SF units and up to 10% for MF units	No off-site units; ILF for hardship	For sale units: 10 years; Rental units: 20 years
Fort Collins, CO	2441 mostly subsidized	V	No minimum	10%	<80% AMI	Land bank; fee waivers for deferral, negotiated DB	None	None

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Table 1: Program Summary of Local Inclusionary Zoning Programs (continued)

Location	Aff. Units produced	M or V	Threshold Size	Afford Units req.	Household Eligibility	Bonuses / Incentives	Fee/Site Option	Control Period
Longmont, CO	627	M	For-sale residential development except in annexation areas where rental units are allowed	10%	<80% AMI for for sale units; <60 for rental units	Negotiated DB up to 20%; expedited review, relaxed standards, fee waivers	Off-site negotiated on case-by-case; ILF allowed	40 years
Montgomery Co., MD	11,000	M	35 units for projects with lots less than ½ acre	Sliding scale based on requested density from 12.5-15%	<60% AMI	DB up to 22%; fee waivers; decreased lot areas; 10% compatibility price increase allowed	Off-site allowed in contiguous areas and ILF allowed, both in exceptional cases	30 years for Homeownership units; 55 years for rental
Newton, MA	225	M for MF units	> 2 units requiring special permit	25% over 2 units up to 20% of all units	<50% AMI	>20% DB	ILF allowed to projects 2-9 units	Permanent
Sacramento CA	n.a.	M in "new growth" areas	10 units	15%	2/3 of AU<50% AMI; 1/3 50-80% AMI	15% DB, fee waivers, relaxed standards, reduced interior finish standards, expedited process	Off-site land or construction allowed if zoned in site too small for MF units; no ILF	Permanent
Santa Monica CA	377 (1998)	M	2 units or converted	30% for 20 or more units grad scale for rest	At least ½ <50% AMI, rest<100% AMI	15% DB, fee waivers, relaxed standards	Off-site or ILF allowed under certain conditions	n.a.
Somerville MA	25	V	8 units	12.5%	Rental: ½ of AU<50% AMI; rest<80% AMI; For Sale 80-110% AMI	DB up to 20%; fee waivers, expedited approval	Off-site and ILF allowed	n.a.

AMI=area median income; AU=affordable units; DB=density bonus; HH=household; IFW=Impact Fee Waiver; ILF=In-lieu fee; M= mandatory; family;MF=multifamily; sf=square feet; SF= single; V=Voluntary

Source: Porter 2003

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Even in Montgomery County, with the most widely recognized program in the country, production of “affordable” housing has averaged less than 400 units per year. Most of these have been for owner occupancy and less than 4,000 units continue to be restricted to “affordable” occupancy. In a market of over 350,000 housing units, the gross impact of the program is below 3 percent and the net impact is only 1 percent.

A few states require localities to prepare comprehensive plans to accommodate projected growth in affordable housing demand (Lang and Hornburg, 1997). Although they differ substantially in origin and structure, these programs require projections of residential demand for various market segments, which in itself is a challenge (Danielson, Lang and Fulton, 1999). In effect, they mandate that local governments plan for anticipated growth by accommodating market demand, which was the original role of comprehensive planning (Koebel, 2003). This approach might be called “fair growth”. Possibly the best approach is the combination of state mandates to plan and zone for housing sufficient to meet demand and inclusionary programs providing incentives to developers. There is some evidence that the combination of urban containment boundaries and requirements for adequate housing supply has reduced income disparities within communities (Nelson, Sanchez and Dawkins, 2003).

Mandating that local governments accommodate affordable housing is not without its own costs and problems. Substantial litigation and bureaucratic administration have accompanied state requirements that localities quantify housing needs and respond to those needs, as evidenced by the long history of litigation and administrative oversight in

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New Jersey. Massachusetts' Builder's Appeal Law (Chapter 40B of the state's regional planning statute), enacted in 1969, allows builders to appeal zoning denials in communities that do not meet their affordable housing goals. The program produced a total of 30,000 affordable housing units over 34 years, although only 31 of the state's 351 localities reached their affordable housing goals. Numerous legislative proposals to amend or eliminate the program caused the governor to appoint a task force to review it. The task force has recommended continuation of the program, although with calls for several modifications that would make it easier for localities to comply.

4.2 Home Equity Assurance Programs

Fischel (2001c) suggests homeowners engaged in NIMBYism are rationally seeking to reduce the risk that new land uses would negatively affect a home's future value. He points out that homeowners, under our current system, cannot insure against the loss of equity from any type of risky land use. His "homevoter" hypothesis suggests that traditional zoning has been a de facto home equity insurance program (Fischel 2001b). Furthering this notion, Nelson (2003) remarks that through its control of land uses "the small suburb in the Northeast or Midwest thus is in many ways the functional equivalent of a private neighborhood association in the Southeast or Southwest".

Fishel also cautiously offers an alternative to zoning as home equity insurance. He notes that there have been some limited programs that insure against equity loss in particular areas. The most famous of these programs is in Oak Park, Illinois (McKenzie and Ruby, 2002; Fishel, 2001c; Fishel, 2001b). In order to reduce white flight in the Oak Park

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neighborhood, the “Equity Assurance Program” was set up in 1977-78. The program insures against equity loss after a five-year waiting period from the time that the insurance policy is activated. If the homeowner sells before the five-year period and the house sells for less than the market price as appraised when the policy began, the loss is not covered. The homeowner gets paid on a proportional basis depending on how well the property was maintained. As of 1999, houses had been increasing in value and there had not been any claims filed (McKenzie and Ruby, 2002). The “peace of mind” gained with the equity assurance program possibly helped maintain property values by preventing “panic peddling.” Furthermore, the program’s contribution to neighborhood stability, as perceived by current and potential owners, decreases the likelihood that claims will ever be filed (Mahue, 1991).

Hersh (2001) reports that there are eight home equity assurance programs in the country. Five, including Oak Park’s, are in the Chicago region, one is in Baltimore, Maryland, and the two are in Missouri. (See Table 2.) Two additional programs (Pittsburgh and Syracuse) were started in 2002.

The Neighborhood Reinvestment Corporation, Yale University’s School of Management and Freddie Mac helped design Syracuse’s program. The program, called Home Equity Protection (HEP), offers protection to homeowners if their home prices decline between the time they purchase the insurance and the date when they sell the home. The homeowner’s one-time fee is 1.5 percent of the covered value of the home. This program, much like the Oak Park program, has a waiting period of three years before

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claims can be made (Ayres and Nalebuff, 2002). The program is too new to report any impact.

Pittsburgh's program (WeHav) assesses a \$20 fee on every homeowner in the targeted neighborhoods. Membership in the program costs an additional \$125 for an appraisal and requires a commitment to stay in the house for at least another five years. The program has generated significant controversy and opposition. Almost immediately, a group of 33 homeowners challenged the program in Common Pleas court, which has yet to rule on the case. More recently, homeowners angered by the mandatory assessment fee started a petition drive to end the program (Ackerman, 2004).

These programs are aimed mostly at urban areas to protect and stabilize diverse neighborhoods threatened by decline and to prevent blockbusting. As a strategy to allay NIMBY concerns, it may have limited appeal in the suburbs in the short term since the programs are usually funded through either a foundation or guaranteed through some government entity sponsoring a pilot program (Hersh, 2001). In fact, most programs are called "assurance" or, in the case of Syracuse, "protection", to avoid regulation under state insurance laws (Fischel, 2001c). For the approach to have a wider impact, it will have to be offered by private insurance companies, which requires state enabling legislation or changes in existing insurance regulations. To date, Illinois has the only state legislation, The Home Equity Assurance Act of 1988, allowing equity insurance on a broad scale (Hersh, 2001).

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Not many claims have been made under the existing programs and Hersh suggests that the Oak Park program may have even lost its purpose since the neighborhood is thriving. Equity assurance programs linked to affordable housing may need to have a sunset provision in the event the neighborhood stabilizes and the program is no longer needed. However, McKenzie and Ruby remark that Oak Park's claims process is somewhat daunting and could have discouraged the filing of small claims. It is debatable whether the Oak Park experience demonstrates the success of the approach or just fortunate changes in the market.

Fischel suggests that there are barriers (although they could be overcome) to a private market version of home equity insurance, particularly relating to accurate measurement of housing values and changes in land use that could trigger the policy. It would be difficult and expensive to establish the independent price effects of a particular land use (such as affordable housing) covered by an equity protection policy versus the effects of other changes such as declining schools, school district changes, or controversial development not covered by the policy (Fischel, 2001b).

Table 2: Summary of Existing Home Equity Assurance Programs

Location	Start Date	Area Covered	What is Insured	Funding Base	Governance	Pop.	Number of Home-owners	Approx Number Enrolled	Cost to Home-Owners	State Law	Claims to date
Oak Park, IL	1977	Village of Oak Park	80% of loss in home values after five years.	Tax levy for first three years, now discontinued Foundation & gov't grants covered start up.	Village government runs program. 9 member oversight commission appointed by village board	53,000	10,000 owner occupied (23,500 total housing units)	1500 in 1977; 150 today	\$175 one-time fee	No	None
Southwest Guaranteed Home Equity Program Chicago, IL	1990	3 neighborhoods in ward 18	100% of loss	.08% tax levy \$700,000 in fund	9 unpaid commissioners appointed by mayor	10,000 households	Majority	700 5 new apps a week.	\$125 - \$200 depending on size of unit	Yes	None
Southwest Home Equity Assurance Program Chicago, IL	1990	12 neighborhoods	100% of loss dif. bw/ guaranteed price and sale price after 5 years	.012% tax levy	9 unpaid commissioners appointed by mayor	50,000 households	80% owners	3900	\$125 – \$200 depending on size of unit	Yes	5
Northwest Home Equity Program Chicago, IL	1990		100% of loss	.012% tax levy in 1990 Now .04% tax levy Planning to phase out tax	9 unpaid commissioners appointed by mayor	48,000 household	Majority	2300 (400 new apps a year)	One-time registration fee	Yes	None
Aurora, IL	1994	City of Aurora	100% of loss Only covers houses valued at less than \$120,000 and more than 20 yrs old	Targeted gambling revenue	9 unpaid commissioners	120,000	70% owners	20	\$225 fee	Yes	None

Table 2: Summary of Existing Home Equity Assurance Programs (continued)

Location	Start Date	Area Covered	What is Insured	Funding Base	Governance	Pop.	Number of Home-owners	Number Enrolled as of 1998	Cost to Home Owners	State Law	Claims to date
Ferguson, MO	1998	Ferguson	100% of loss after five years		9 unpaid commissioners appointed by city manager	9,000 households	Majority	5	One-time fee	NA	None
Florissant, MO	1999	Florissant (One of St Louis's 98 municipalities)	100% of loss After 5 years	General revenue - \$100,000	9 member unpaid commissioners appointed by mayor	50,497 people	Majority	NA	One-time fee	NA	None
Home Value Guarantee Program Patterson Park, Baltimore, MD	1999	Patterson Park	100% loss between guaranteed price and sale price of house, if lower after 5 years	Abell Foundation guarantees payment of any claims	Patterson Park Community Development Corporation Privately operated and funded.	14,788 people	5,000	12	Application fee of \$250. Annual fees: \$100 to \$225 depending on house value	No	None
WeHav Home Equity Insurance Program Pittsburgh	2002	12 West End Neighborhoods	100% of loss between guaranteed price and actual if lower after 5 years	City Bond City funds for start up	Community Organization using State Neighborhood Investment District law	7,300 home-owners	7,300		\$20 annual assessment on all home owners in district. \$125 to enroll	Yes	NA
Home Equity Protection (HEP) Syracuse	2002	City of Syracuse	% decrease in price in zip code multiplied by "protected value" of house after 3 years	\$5 million grant from HUD to capitalize fund	Sold by local affiliate of the Neighborworks called Home Headquarters, Inc.	59,486 households	23,987	67 (as of 2004)	One time fee 1.5 % of covered value	No	None

Source: Hersh, 2001; Home Headquarters, 2002 and 2004.

4.3 Community Education, Advocacy and Public Relations

Communications is at the core of every effort to promote community acceptance of affordable housing. Communications strategies range from broad, community-wide (even state-wide) efforts to educate the public about the “facts” of affordable housing to highly specific communications campaigns in support of legislation or individual developments. Community education campaigns like Fort Collins’ posters showing the faces of affordable housing try to demonstrate that the people served by that housing are our fellow citizens and workers, people we see and rely on every day.

The impact of these campaigns on public opinion is unknown. We also do not know if general public opinions about affordable housing have any impact on governmental decisionmakers or on the reaction of neighbors when an affordable housing development is proposed near them. Given the location-specific character of much of the NIMBY response, one should expect that the specific reaction to a proposed development next door might be different from general opinion about affordable housing.

In addition to general education campaigns about affordable housing, specific communication needs to be targeted more directly to decision makers and neighbors. Lobbying campaigns around legislative proposals at the state or local levels should be targeted to the elected officials involved and should be very specific about the costs and benefits of the proposed legislation in addition to providing more general information about affordable housing.

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The most specific level of communications is in support of an individual development. Bill Higgins (2004) of the League of California Cities recommends to get to YIMBY—Yes in My Back Yard, developers of affordable housing should communicate with neighbors both frequently and early in the process. Iowa City has a “Good Neighbor” policy that encourages developers to meet with their neighbors even before submitting their proposals to the Planning Commission (Iowa City, 2000). Communication implies the willingness to respond to community concerns and developers should be prepared to respond positively and creatively to legitimate criticisms of the development. Although this is a sentiment echoed by many in the field, there is no systematic evidence showing if such communication increases acceptance or what kinds of communication efforts are most productive.

4.4 Design and Community Acceptance

Physical design is often identified as a key component of community acceptance of affordable housing. Design at the building and subdivision levels is a two-edged sword for affordable housing. Urbanized communities long have excluded the most affordable housing product, the manufactured home, due to its stereotypical design features (despite the greater design options offered in the contemporary manufactured house). At the same time, communities can use design standards to ratchet up costs, making affordable housing more difficult to develop or effectively excluding it from their neighborhoods.

The theme that pervades any discussion of affordable housing design acceptance is “quality, quality, quality” and a shift to lower density development. HUD’s HOPE VI

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program helped practitioners recognize design as an important component in gaining a community's acceptance of affordable housing (Zielenbach, 2003b). Besides the HOPE VI program, HUD has recently sponsored a program in conjunction with a host of affordable housing organizations, including the American Institute of Architects, The Enterprise Foundation, LISC and the Fannie Mae Foundation among others, to convince practitioners that they should incorporate quality design into their projects (Affordable Housing Advisor, 2004). The Affordable Housing Advisor website offers a design checklist indicating those elements that can make affordable housing more attractive including site design considerations such as landscaping.

Several demonstration projects have documented developers' efforts to successfully incorporate manufactured housing into subdivision development so that it is indistinguishable from "site-built" housing (Apgar et al., 2002; HUD, 1997; Mays, 1998). Beamish (2001) stresses that stereotypes of manufactured housing design must be confronted to alleviate NIMBYism. As one observer noted, "city officials and the public are more concerned with the appearance ..." (As quoted in Apgar et al., 2002). "Invisibility" as a standard for affordable housing such as manufactured housing is one approach designers can use to reduce community opposition. Joseph Riley claims that "We do know that good design can lift the stigma from low-cost housing" (Peirce, 2003). Riley built an affordable housing development in Charleston "so attractive it blends practically invisibly into downtown Charleston's quality streets (Peirce, 2003).

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The “better design” approach is already working to promote acceptance of NIMBY-prone, market-rate multifamily properties. Mark Humphreys, a market rate multifamily architect, pioneered the idea of the “big house” where several multifamily units are clustered into one building to appear like a low density house (Dozier, 1999). While his concept added some minimal building costs, the concept typically sails through the permitting process.

New Urbanists promote the benefits of traditional neighborhood design that incorporates quality design with mixed-use and mixed-incomes. The intent is to dilute the effects and concerns raised by the provision of affordable housing. New Urbanist principles have been used to design attractive, livable, low-income housing communities with varying success within the HOPE VI program (Bohl 2000; Pyatok, 2000; Gindroz, Bothwell and Lang, 1998). Sam Davis (1995) recommends, much like the New Urbanists, that it is worth spending a little more on affordable housing design to overcome public perceptions of affordable housing. In other words, the path to community acceptance is to create affordable housing that does not look like affordable housing.

There are subtle differences between invisibility and high quality design strategies. The invisibility approach hides the structure and its users to the extent possible while a high-quality design approach makes the structure highly visible but not recognizable as affordable housing. Good design can also go a long way towards maintaining the favorable appearance of the property and residents’ enthusiasm for upkeep that will lessen neighbors’ fears over the long run (Gindroz, Bothwell and Lang, 1998; Davis,

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1995). Furthermore, a good design can reduce the stigma associated with living in a lower-income housing development or hidden “invisible” affordable housing units.

Homeowners may accept new affordable housing in a community if the developer can mimic aspects of a well-designed nearby affordable housing project that the community can see is already successful (Davis, 1995). Davis also suggests that the architects should be flexible and negotiate changes in design with the surrounding neighbors.

Density is another design consideration that is important in a community’s acceptance of lower income housing. The expected community resistance to high-density residences adds to a project’s costs (Pawlukiewicz and Myerson, 2002). There has been a trend toward building assisted and subsidized housing at lower densities as part of the HOPE VI program in the wake of Pruitt-Igoe-style high-rise public housing failures. The degree to which lowering density reduces NIMBY opposition to affordable housing has not been studied systematically. Anecdotal information suggests that acceptance of any level of density is a highly context-driven element for any housing type. HUD’s new Affordable Housing Design Advisor (2004) offers a series of on-line lectures entitled “Demystifying Density” to illustrate the benefits of compact affordable housing. The lectures show that high-density housing forms have been an American tradition since well-before the development of sprawling low-density suburbs during the last fifty years.

4.5 Management

Too little attention is paid to the importance of good management, starting with pre-development activity, continuing through construction, and into day-to-day operation of the property. The companies engaged in affordable housing production vary in size, staffing, resources, experience, and capacity. Many community development corporations are small, grass roots organizations with little experience in property development, construction or property management (Bratt, et al., 1995; Tarantello and Seymour, 1998). A few nonprofit housing corporations have emerged as significant developers. Organizations like BRIDGE Housing Corporation in the San Francisco Bay area, Greater Miami Neighborhoods, Community Housing Partners in Virginia, and Community Builders in Boston—each of which has produced thousands of homes—have become major developers of affordable housing. Nearly every major metropolitan area has one or more nonprofit organizations actively producing housing. In addition, several for profit firms specialize in the production of affordable housing, particularly under the LIHTC program. Most of these organizations produce and manage good quality properties that maintain their value.

Nonetheless, the management image of affordable housing, particularly assisted housing, is scarred by past failures among housing authorities, for-profit owners of Section 8 properties, and community development corporations. There too often have been negative outcomes and too few clear successes during the past three-quarters of a century. It is disingenuous to expect the general public to readily embrace affordable housing programs when the track record in delivering affordable housing has been so often a failure. It is improper to tar the entire stock of affordable housing created by these

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programs with the same brush, however. Much of what was created continues to provide decent and affordable housing. But affordable housing policy has been plagued by too many failures to ignore its history.

Although public policy, poor program design, and inadequate administration of housing programs have caused the lion's share of problems with previous affordable housing programs, personal responsibility and conduct also play roles. Unfortunately, there are tenants who vandalize properties, who litter, who do not adequately maintain their units, and who are hostile toward their neighbors. Housing programs have to be administered such that the people served know their responsibilities and act accordingly. The public will be hesitant to support programs that do not foster personal responsibility. Managers of affordable housing must demonstrate that they can establish rules governing behavior, are effective in enforcing the lease, and do not hesitate to evict tenants who violate community rules.

Developers of affordable housing need to document their credentials and educate the public about their properties. Neighborhood residents want to know that the developer will produce affordable housing that will sustain its quality and appearance. Otherwise whatever the developer says, neighborhood residents are likely to hear "Hi, I'm from the housing authority and I'm here to help."

4.6 Litigation

Litigation is usually considered a last resort. It is expensive and adversarial, can cause long delays, and there is uncertainty whether it will produce the desired results.

Nonetheless, some approaches have used litigation aggressively, even including pre-emptory threats of litigation to silence opposition. Group home sponsors have used the Fair Housing Act to challenge exclusionary zoning and to suppress challenges or even questions about occupants at public hearings. But aggressive tactics that conflict with First Amendment rights of free speech and common perceptions of fair play inevitably will diminish, rather than expand, community acceptance of affordable housing. At the same time, communities often have ignored the rights of the people served by affordable housing (including group homes) and successful legal challenges help sensitize others to the importance of the rule of law. It bears noting that the impetus for mobility programs, the Gautreaux experiment, was the result of a class action suit. Several Fair Housing Act suits by the Department of Justice and others have succeeded against local governments that tried to block the development of affordable housing, group homes or similar residential facilities. Most settlements have been for \$500,000 or less, but 32 suburban cities outside Dallas were required to plan for and build affordable housing, in addition to the \$2.1 million in damages assessed against the defendants (Allen, 2002).

On occasion, even the threat of litigation can produce favorable results. In a Florida case in Pinellas County outside of Tampa, a developer of affordable housing prepared a lawsuit claiming over \$13 million in damages against the city of Oldsmar (with a more than 90 percent white population) and three city council members (in both their official and individual capacities) arguing that they violated the federal and state fair housing

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laws in rejecting the proposed development. After receiving a copy of the suit, the city approved the development and the project proceeded (Evans, 2002).

But the recent Buckeye decision by the Supreme Court (*City of Cuyahoga Falls v. Buckeye Community Hope Foundation*) illustrates the dangers of overreaching for legal remedies against NIMBY (Engdahl, 2003). The Buckeye Community Hope Foundation sought to develop a 72-unit affordable housing development in Cuyahoga Falls, Ohio in 1995. Opponents attempted to block the tax-credit development even after the local commission and city council approved the site plan. Based on a city charter provision giving voters the right to veto any ordinance by referendum, the opponents filed a request for a referendum to repeal the city's approval. Subsequently the city refused to issue building permits and the Buckeye Community Hope Foundation sued, first in state court and later in federal court. Although the referendum was approved by the voters, in 1998 the Ohio Supreme Court held that a referendum on an administrative (rather than legislative) act violated the state constitution, after which the city issued building permits and construction began. Buckeye pursued its federal claim for damages against the city, arguing that the delays had cost the company nearly \$3 million. On March 25, 2003, the U.S. Supreme Court ruled unanimously in favor of the city, rejecting Buckeye's arguments that the delays violated the Constitution's due process and equal protection clauses. Although the implications of the decision are unclear for future litigation over NIMBY reactions to affordable housing, it does suggest caution in pursuing an aggressive litigation strategy.

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Most developers of affordable housing are reluctant to pursue litigation. It is often a high stakes gamble and developers are already pressured to control their pre-development costs. Additionally, most developers need local government support for future proposals and probably feel it is wiser to retreat and live for another day than to risk a potentially fatal court contest. This does not mean that proponents of affordable housing should completely ignore legal strategies. Iglesias (2002) argues that legal strategies and public relations strategies should be integrated. A strong legal argument provided by the developer's attorney can provide city officials with much needed legal cover to support the development and fend off citizens' complaints. Capable land use and fair housing counsel becomes part of the developers overall approach to persuading city officials and others of the moral and legal justification of their development.

5.0 FISCAL IMPACT AND LAND USE PLANNING

Advocates and academics have ignored a potentially key component of community resistance to affordable housing: the fiscal impact of residential development. The fairly widespread belief that housing costs more in public services than it generates in public revenues can be reasonably expected to affect local government's treatment of housing of any type, not just affordable housing. Fiscal impact analysis has become standard practice in many communities across the country both in creating master plans and in reviewing development proposals. Denser multifamily housing forms in particular usually result in a negative fiscal analysis and give the planning review board the ammunition to reject the developer's proposal. The National Multi Housing Council (2002) recently challenged the validity of assuming a negative fiscal impact from affordable housing and the National Association of Home Builders has offered an alternative model that shows the positive impact residential construction has on the local economy (Emrath and Dubin, 1997). However, little research has been done on the effect of "fiscal impact" on local government decisions about affordable housing or on the empirical validity of the models used to estimate fiscal impacts. Because education is the largest expense of local governments, the models are highly dependent on assumptions about the number of children associated with an affordable housing development. Various indirect tax revenue streams (such as sales and property taxes associated with retail business) that are highly dependent on the resident population can be easily underestimated or ignored when calculating fiscal impacts. In addition, the root problem for local government might be inequities in the distribution of tax revenue from residential development rather than the overall amount of revenue generated.

Fiscal Impact Analysis (FIA), an empirical technique that assesses the cost of community services for individual development projects was developed as a guide to making planning and development decisions. Increasingly it has been used in the land use planning processes (Mueller, 1976; Holzheimer, 1998). At first, jurisdictions did not require developers to produce these analyses with their applications. But, as local governments faced pressures on services due to growing populations, jurisdictions sought new ways to increase revenue or to control costs. Existing residents resist higher property taxes and might advocate the passage of Proposition 13-style legislation, which caps the growth of such taxes. Local governments found that they could respond to residents' cries for lower taxes by making growth pay its own way (Nelson and Moody, 2003). One answer was to require developers to prepare FIA to demonstrate that the proposed project positively affected municipal revenue. The other major response was to charge impact fees.¹

The question is whether FIA becomes an indirect exclusionary tool and a regulatory barrier to affordable housing. Pendall (2000) has shown that land use regimes can be used for exclusionary purposes even if planners did not intend them to be used in this manner. By enacting regulations requiring FIA,² jurisdictions can control who may live within their boundaries. Consistently using FIA on development decisions can, over time, have an exclusionary effect if most of the rejected applications are affordable housing projects.

¹ While this report does not specifically focus at impact fees, localities impose exactions as a way to make it easier for growth to pay its own way. Impact fees may also serve as a way to avoid bitter confrontations that FIA can produce.

² Pendall discusses zoning regulations but applying any regulatory regime restricting land use theoretically will have the same effect.

According to researchers who first designed fiscal impact models, FIA was never meant to determine local governmental decisions about development. Burchell and Listokin (1978) warned users that FIA was intended only as a guide to making decisions about development. They pointed out that the method has several limitations and could reject potentially desirable development based on the raw results. The proper models and methods of calculating fiscal impact have been ongoing subjects of debate.

A litany of data limitations plague the models that predict costs associated with new development. Not all housing products produce the number of children assigned to the housing type by the demographic multipliers typically used in FIA. Many capital expenditures are “lumpy” and hard to attribute exclusively to new development. Facilities and infrastructure are not built in small increments for each new resident and the need for capital improvements increases over time even without additional development. Although the higher densities associated with affordable housing development might cost a town less to service (Dekel, 1994), density is seldom a factor added to the model. Geographic scale is often not taken into account in FIA estimates. The typical model estimates multipliers based on large geographic units such as a county and applies them to a specific developments within the larger area. Multipliers also can be calculated inconsistently within the same analysis because of limits on data availability. In addition, FIA’s predictive accuracy remains untested. There is no research showing that FIA can correctly predict a development’s future impact on either public costs or revenues.

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Burchell and Listokin (2003) have revised their earlier fiscal impact model to account for the changing demographics associated with different housing types. As Table 3 shows, compared with the previous model, demographic trends have shifted their evaluation of town houses and 1-bedroom garden apartments above the break-even point. Larger apartments and mobile homes still fall below the break-even point. However, their model does not account for any of the efficiencies of public service delivery associated with higher density development that might result in a more favorable fiscal impact.

Table 3. Old and New Fiscal Impact Hierarchies

Impact	Old Fiscal Hierarchy	New Fiscal Hierarchy	New Impact
Positive	Research Office Parks	Industrial Development	Positive
	Office Development	Research Office Parks	
	Industrial Development	Vacation Homes	
	Retail Development	Age-Restricted	
	Vacation Homes	Retail Development	
	Age-Restricted	Office Development	
Break-Even	Open Space	Town House (2 BR)	Break-Even
	Town House (2 BR)	Town House (3 BR)	
	Single Family (3 BR)	Open Space	
	Garden Apartment (1 BR)	Garden Apartment (1 BR)	
	Town House (3 BR)	Single-Family (4 BR)	
	Single-Family (4 BR)	Single Family (3 BR)	
Negative	Garden Apartment (2 BR)	Garden Apartment (2 BR)	Negative
	Mobile Homes (2 BR)	Mobile Homes (2 BR)	
	Affordable Housing (3 BR)	Affordable Housing (3 BR)	

Source: Burchell et al. (2003)

Despite its methodological problems, Fiscal Impact Analysis has become mainstream planning practice. For instance, Florida and Utah have spreadsheet models available for

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downloading on their Web sites. California requires local governments to account for potential revenues under its tax sharing legislation. Fourteen California counties and 73 municipalities routinely require FIA to comply with this regulation. Howard County, Maryland and Loudoun County, Virginia and the State of Vermont's Act 250 have "institutionalized" FIA into their comprehensive planning process (Holzheimer, 1998; Siegel, et al., 2000). In addition, FIA has contributed to a widespread perception in public administration that residential development does not "pay for itself."

In response, developers have learned to cope with the problems associated with FIA and even use them to their advantage. They can

- manipulate numbers to make overly rosy claims that can only be challenged by experts (US Newswire, 2002);
- exploit the lack of standard data or calculations that would allow researchers and trade advocates to prove that residential growth can pay its own way (O'Toole, 2001; Dewey and Deslow, 2001);
- exploit the geographic scale problem and related inaccuracies in FIA; and
- enlist trade groups to help overcome a negative fiscal analysis (LaFreniere, 1995).

NIMBYism can also play into the FIA process. Politically sophisticated and wealthy residents, fearing developers are painting an overly optimistic picture, often commission their own study to combat the developer's version of the FIA (McBride, 1992). The lack of a standard method or poor data can pit one method and "expert" against another, each

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fitting the stakeholder's point of view. Two opposing FIA estimates could effectively cancel out the use of FIA.

FIA is mostly applied to residential development, furthering its exclusionary appearance. Although economic development investments by cities are usually based on anticipated tax revenues, these projects are rarely subject to the same level of scrutiny that residential developments face (Sawicki, 1992). Localities might assume that commercial development has a positive fiscal impact (ignoring that businesses cannot function without employees who need to be housed) and FIA is not used for parks and open space despite their direct capital cost to a municipality (Crompton, 2001). Oakland and Testa (1991) remark that it is unrealistic to assume that business uses yield a net positive impact if job creation increases local residential demand. Since FIA can easily be used to estimate a negative impact for most residential developments because of the public costs associated with school children, it is highly susceptible to misuse.

6.0 THE POLITICS OF AFFORDABLE HOUSING

There is much debate among advocates about how to better position affordable housing on the national political agenda. The Fannie Mae Foundation and the National Association of Realtors® (NAR) recently sponsored attitudinal surveys and hosted conferences to better understand what issues resonate with the public. This section analyzes NAR's affordability survey data and addresses what the findings mean for those who seek to elevate and promote housing concerns.

The NAR survey shows that the public sees housing affordability as a major problem on par with health care and unemployment. Yet, affordable housing hardly registers as a political issue. One possible reason is that unlike other major political issues, such as health care, politicians see few problems with the housing sector at a time of rising home prices and brisk sales. This section addresses why the public and the politicians view housing differently, and suggests new strategies that could raise affordable housing's media profile and in turn improve its acceptance at the local level.

6.1 Some History

The politics of affordable housing are a bit perplexing. Given that paying for housing is often the largest expense most families face, it would seem likely that concern over these costs would register in national politics—but mostly it does not. While housing may not reach the same level of legislative importance as jobs and health care, it could reasonably figure as a major issue again—provided its supporters learn how to better frame the debate.

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To the lament of affordable housing advocates, their issue has very little political traction. This was not always the case. Housing, especially its supply, was a critical concern in the immediate post war years (Lang and Sohmer 2000). Housing figured prominently in the 1948 presidential election that pitted incumbent Harry Truman against Republican challenger Thomas Dewey. Truman prevailed in the 1948 race in part because he strongly supported a new national housing act (von Hoffman 2000).

Post-war America faced a housing crisis that needed immediate attention. The two decades leading up to the late 1940s suffered from low housing production due to depression and war. The pent up demand for new housing proved an especially important political issue because of returning GIs, whose service to the nation was used as a moral basis to demand action (von Hoffman 2000). The result was the Housing Act of 1949. This landmark legislation created the urban renewal program and greatly enhanced the nation's commitment to public housing. The 1949 act also enshrined the language "a decent home and a suitable living environment for all," which some affordable housing advocates argue creates a "right to housing" (Hartman 1998).

The 1949 housing act resulted from the work of a broad political constituency (Dreier 2000). At that moment it seemed that all parties—from housing reformers to home builders—supported the legislation (Lang and Sohmer 2000). Labor unions endorsed the act because it meant both new homes and new jobs (Dreier 2000). Developer groups

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such as the Urban Land Institute, which at that time focused primarily on commercial development, were attracted to the act's urban renewal provision (von Hoffman 2000).

Even though the programs resulting from the 1949 Housing Act became a major force shaping the post war metropolis (Fishman 2001), other federal initiatives, such as the Federal Housing Administration's and the Veterans Administration's mortgage guarantees, facilitated a private sector solution to the nation's housing shortage (Warner 1973). The Levittowns (built from the 1940s to 1960s) and other large-scale suburban developments solved the middle-class housing crisis. By the 1970s, affordable housing became synonymous with housing for poor people, and lost its broad appeal. Affordable housing evolved into just another narrow special interest. It did not help that some projects funded under federal housing legislation, such as the Pruitt-Igoe homes in St Louis, became legendary for their bad design and concentrations of poverty.

In the 1990s, concern over affordable housing almost dropped off the political radar. When in the few instances the issue became part of the national debate it was typically depicted in a negative light. Following the Republican take over of congress in 1994 there were calls to abolish the US Department of Housing and Urban Development (HUD), which was barely saved by the strong lobbying efforts of then Secretary Henry Cisneros (Katz 2000).³

³ Bruce Katz, now of the Brookings Institution, was Chief of Staff to Secretary Cisneros during the first Clinton administration. In a personal conversation, Katz described to Robert Lang Cisneros' frantic efforts to prevent Republicans in Congress from folding HUD's programs into another federal department.

During the 1996 presidential campaign, Republican candidate Bob Dole lambasted public housing in an address to the National Association of Realtors[®]. Dole charged that public housing was “one of the last bastions of socialism in the world” (as quoted in Peirce 1996). In the same speech, Dole again advocated abolishing HUD. Five decades after the 1949 housing act and its bold programs and promises, affordable housing advocates in the 1990s were lucky just to have a federal department with housing in the title.

6.2 Emerging Trends

Even though housing remains a mostly dormant issue, there are signs that a new politics may surface. In many ways, the nation is, comparatively, the best housed it has ever been. The US now maintains the highest percentage of homeowners (Myers 2002, Simmons 2001) and consumes the most space per capita in its history (Lang and Danielsen 2002). And homes are getting bigger—the U.S. Census Survey of Construction shows that the average new home grew from 1,500 square feet in 1970 to 2,226 square feet by 2000 (Lang and Danielsen 2002). According to data collected by the National Association of Home Builders, only seven percent of new houses exceeded 3,000 feet in 1984; by 2000, the figure stood at 18 percent (Lang and Danielsen 2002).

Yet there are also countervailing trends. Myers (2001) notes that while there have been substantial homeownership gains among the elderly, the numbers have been stagnating for young adults. There is evidence that the US has been undersupplying housing in some regions of the nation—especially the Northeast and California, and particularly affordable multifamily units (Lang 2002, Myers and Park 2002). For the first time in

decades crowding statistics indicate that in high-cost regions, such as Los Angeles, families are doubling and tripling up in homes (Simmons 2002).

6.3 Current Attitudes about Affordable Housing and its Community Acceptance

In the past two years, two national attitudinal surveys were conducted on perceptions of affordable housing by the Fannie Mae Foundation (2002) and the National Association of Realtors® (2003).⁴ These surveys reveal a complicated mix of hopes and fears regarding housing that match the data cited above. The single most important finding from both surveys is that attitudes about affordable housing vary widely across the nation. In places where housing prices have shot up—such as Boston—there is tremendous worry, whereas in cooler markets—such as Dallas—there is much less concern.

The Fannie Mae Foundation and NAR surveys also contain a significant counterintuitive finding—that in some parts of the country affordable housing registers as a more important problem than such major concerns as jobs and health care. The NAR survey result was so striking that it caught the attention of the national media. *USA Today* ran a headline based on the survey that read, “In some major metro areas, the affordability issue ranks at top with health care and jobs....” (El Nasser 2003, p.A3). The article further noted that “Housing costs generally have taken a back seat to issues such as the economy, health care and education. But the survey shows that Americans now worry about housing as much as affordable health care and, in some metropolitan areas, more than unemployment” (El Nasser 2003, p.A3).

⁴ Robert Lang consulted on both these surveys. He helped design survey questions and participated in the data analysis.

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The *USA Today* article also included the table below (see Table 4) derived from the NAR survey. Table 4 shows where affordable housing scored as a “problem.” The table ranks the ten most populous metropolitan areas in the US based on their concern about affordable housing.⁵ People were asked if the “lack of housing that is affordable is a problem in their area” (NAR 2003). They were also asked a similar question regarding health care, unemployment, crime, and pollution. Affordable housing was the leading problem in five of the top ten US metropolitan areas: Boston, Los Angeles, New York, Philadelphia, and Washington. In San Francisco, affordable housing ranked second after unemployment and in Chicago it tied for second with health care.

⁵ The NAR survey actually sampled all adults in the top 25 metropolitan areas (which together account for just over half the US population), but the sample size of 1,000 allowed break out analysis for only the top eleven metropolitan areas. NAR reported only the top ten regions.

Table 4: Affordable Housing Concern by Metropolitan Area

Percentages of people in the 10 largest metropolitan areas who say that a lack of affordable housing is a problem in their area, compared with the percentages who say other issues are problems:

	Affordable Housing	Affordable Health Care	Unemployment	Crime	Pollution
San Francisco	58%	46%	68%	14%	9%
New York	53%	30%	41%	8%	27%
Los Angeles	51%	36%	34%	12%	22%
Boston	49%	42%	23%	7%	13%
Washington	29%	24%	18%	17%	13%
Philadelphia	27%	22%	21%	4%	12%
Chicago	21%	21%	27%	12%	7%
Houston	19%	41%	33%	10%	16%
Detroit	12%	22%	23%	4%	11%
Dallas	10%	23%	17%	27%	29%
US	47%	48%	52%	24%	31%

Source: National Association of Realtors[®]

Thus in seven of ten metropolitan areas, affordable housing placed either first or second as a problem. For the nation, affordable housing essentially tied with health care (within the statistical margin of error) and placed just behind unemployment as a key concern. Yet, affordable housing barely registers a blip in national politics. The real question is why?

Finally, survey results show that the public expresses a high local acceptance of affordable housing, provided that it fits a neighborhood context. NAR found that eighty-two percent of those surveyed said they would support more affordable housing in their communities if the developments "fit with the area and were pleasant to look at" (NAR 2003). A regional survey done for Chicago showed the same result. It concluded that metropolitan Chicago residents "would accept the development of more affordable

housing in their own communities if [the housing were] designed and maintained well”
(Housing Illinois 2003, p.2).

6.4 The New Politics of Affordable Housing

The major political implication of the Fannie Mae Foundation and NAR surveys is that affordable housing is essentially a regional issue—in San Francisco it has real traction and in Dallas it does not. Unlike other major political issues, such as health care, housing is just not seen as universally broken (Lang 2003). The fact is that there are still plenty of places, especially in the Midwest and South, where housing is still reasonably affordable (Economy.com 2003). In many parts of the Midwest there is even a regional oversupply of housing because of abandonment in city centers (Bier and Post 2003). In these metropolitan areas housing prices have either kept pace with inflation or slightly exceeded it over the past two decades (Economy.com 2003).

This is not to say that many parts of the South and Midwest do not have a problem with affordable housing—they certainly do. Families with low or moderate incomes have a difficult time in virtually all housing markets. But the reality is that affordable housing only becomes a major political concern when it affects the middle class. Such was the case throughout America in 1949, and this is similarly true today in much of the Northeast and Pacific West.

How then do advocates tap the political potential about the public worries over affordable housing? One way is to first think regionally and then elevate local affordable housing concerns to the national stage. The housing problem selectively affects some big

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metropolitan areas. In such places affordable housing can be framed as a middle class issue. To some extent, this is already happening in metropolitan areas such as San Francisco and Boston (El Nasser 2003, Lang 2003). The trouble is that most of the political and media focus is also local in that few realize that Boston and San Francisco are part of a growing family of regions where affordable housing is a middle class concern. Advocates need to make this link explicitly.

Affordable housing seriously impacts middle-income families in perhaps a quarter to a third of the nation, which translates into more than a hundred congressional districts. That may not be a national problem—but it is getting there. Advocates need to better articulate this point. What starts on the East and West Coasts can one day penetrate the nation’s heartland. Consider the case of the Intermountain West. Some smaller metropolitan areas in the West have seen their housing prices bid up by coastal residents (particularly Californians) looking for bargains in the second home and retirement markets.

Another issue affordable housing advocates need to address is the way they pitch their stories to the national media. The media is looking for newsworthy stories—such as the one *USA Today* ran on the unexpected findings of the NAR survey. They love a “man bites dog story.” The problem is that most housing news is more in the category of “dog bites man”—or the standard “poor people cannot find housing” stories. The media will respond to stories about people who should be able to afford housing that cannot.

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This is not to trivialize the issue of affordable housing. It is a significant problem, yet advocates need to find creative ways to piggyback their concerns onto sellable and vivid accounts of how relatively well-off people are also struggling to afford housing. Such stories touch a public angst about the future—about a time when perhaps they too, or their children, will find housing unaffordable.

Language also matters with the media and the public. The label “affordable housing” has become a code word for publicly assisted housing and conjures unfortunate images of failed public housing. This is exactly the image that Senator Dole invoked in the 1996 presidential campaign. When NAR pre-tested the term “affordable housing” for its survey, the results were disastrous. NAR had to substitute the more passive phrase “housing that is affordable” in its place in order to destigmatize the issue and get a more accurate gauge of public attitude. Just that subtle and seemingly minor word change dramatically altered the public perception of affordable housing. In the public mind, affordable housing means poor people’s housing, while housing that is affordable equals houses that they want to buy but may not be able to afford.

By better understanding the political landscape and smartly framing the terms of the debate, advocates can develop broad public support and acceptance of affordable housing. Elevating housing concerns at the national level should make it easier for advocates to generate more public support and gain greater community acceptance for affordable projects on the ground.

7.0 CONCLUSIONS

Many affordable housing advocates clearly feel that communication is a critical component in promoting community acceptance. Communications strategies are targeted to both the general citizenry about the facts of affordable housing and to neighbors about the facts of a specific development proposal. Past campaigns have attempted to influence public perceptions of affordable housing, but we do not know their impact on public opinion nor do we know if general public opinion influences community acceptance of specific development proposals. At the project level, “good neighbor” strategies promote early and frequent communication along with improved design, but we do not know the degree to which this ratchets up the costs of the housing and its own exclusivity. While it is hard to argue against improved communication and design, we do not know enough to identify the most effective approaches. In addition, to the extent that communications and design strategies increase the cost of development, they might inadvertently produce pyrrhic victories—successes made meaningless by trading away the affordability initially sought.

Communication can be expected to work best where there is greater public commitment to affordable housing. State and local government mandates and incentives for affordable housing are the best evidence of that commitment. If government requires us to be inclusive, we accept inclusiveness. If government merely suggests or encourages inclusiveness, we resort to our narrow interests to produce the results we desire near us, which is basically no development that could imaginably threaten our property values. Ironically, without mandates those often economically weak neighborhoods more

accepting of affordable housing are the areas that are most susceptible to negative effects on property values.

Better information needs to be developed about the net effects of exclusion and inclusion. Further analysis is needed to assess the impact of state mandates, the design of fair growth strategies that require inclusion of affordable housing in land use planning and zoning to accommodate multi-family housing development. Unless we address the impact of land use planning on affordable housing problems, the benefit of inclusionary programs likely will be dwarfed by the larger system's contribution to exclusion. This includes a better understanding of the role of fiscal impact on local land use planning decisions and the accuracy of fiscal impact models.

Without state or local mandates, promoting community acceptance of affordable housing is a much more daunting task. Communication campaigns might help, as might better design. The term "affordable housing" has been stigmatized by failure of earlier housing programs, whereas "housing that is affordable" generates more public support. The need for workforce housing is a potentially potent argument to promote acceptance of affordable housing. School teachers, police officers, licensed practical nurses, retail salespersons, janitors and construction workers are often priced out of the housing markets in the communities they serve. But the nuances of phrasing, while important, will not fix the problem. No matter what it is called, "affordable" housing typically requires some public subsidy.

Property owners are not irrational in resisting affordable housing developments. Their NIMBY responses reflect a complex set of uncertainties about negative impacts on property values, as well as the incentive of rapidly increasing home equity wealth associated with imposing greater exclusivity on desirable locations. Research on the impacts of assisted housing presents a more diverse pattern that includes negative impacts that are rarely acknowledged by housing advocates. Community acceptance will not be fostered by sound bites and “hype”. Affordable housing needs good planning, proper site selection and adequate management once properties are built.

Affordable housing developers need to demonstrate that they deliver a quality product that will continue to be maintained and managed as a valuable asset within a neighborhood. To some extent this is fostered by the shallower subsidies (and higher incomes) associated with contemporary production programs. Most of the affordable housing being produced today is affordable only to the working poor and lower middle class (mainly between 50 to 60 percent of the area median family income), in contrast to the deeper subsidies and lower incomes associated with earlier housing programs. This shift in the demographic composition of affordable housing likely creates greater opportunities for community acceptance. It also emphasizes the need to distinguish among different affordable housing “products” in terms of design, targeted incomes and quality of management.

Broadly put, there are two different affordable housing “brands”. The contemporary product being produced today is virtually indistinguishable from market rate multi-family

housing. Community acceptance of this product faces the same challenges as any multi-family development. The best hope for progress is in states that require localities to plan and zone land for anticipated growth in all segments of the market. Communities still need to be educated about the need for multi-family development and about the “affordable” brand of multi-family development.

The production and operation of affordable housing for the poor faces more severe obstacles. Although community acceptance of this brand of affordable housing is very problematic, it is virtually impossible to produce new housing for the poor under existing programs. Instead, existing housing assistance for the poor increasingly should be used to expand their choice of housing in better neighborhoods while avoiding concentrations in individual properties or neighborhoods.

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