

Housing Resource Sheet Outline



PLACE INITIATIVE
PROACTIVE LEADERSHIP ADVOCATING FOR CLIMATE & EQUITY

We have a housing shortage at price points most regular folks can afford, especially for middle class and lower income folks in our most-demand places.

In most places in America, middle housing types are not legal; the only residential zones are for either single family homes, or for higher-density apartment districts. These single-use zones not only drive further sprawl, but by legislating economic segregation, they consistently deliver unaffordable outcomes.

When building housing, especially in the places where there are the largest gaps between supply and demand, permit approvals take longer and are accompanied by higher fees.

Development finance programs, especially those involving tax credits, are byzantine and represent steep barriers, often requiring full-time staff on a developer's team just to navigate.

Requirements of lenders, including underwriting standards, byzantine financing approval processes, and profit requirements, work to prevent lower-cost homes from being provided by market forces.

Access to funding to bring new homes to market is selective and discriminatory; efforts to develop new buildings (or make significant upgrades to existing ones that require construction financing) in downtrodden neighborhoods that need new investment are often blocked by banks that want to see comparable successful nearby projects already obtaining the necessary rents and/or sales prices; these practices, in turn are often mandated by Federal Reserve lending policies. Banks never want to back the first money into an area in need of investment. Even though redlining is officially illegal, it is still a daily reality in many communities for these reasons.

Racial inequality has been baked into the housing system in America since at least the early 20th

century; even since World War Two, it has been primarily enforced using economic exclusion, enacted through zoning codes and through a housing finance system with two tracks: one for the white people in the single family homes, and one for the non-white people in the multi-family low-income apartment buildings.

Prior to World War One, American cities tended to be much more diverse; in fact, the peak of American diversity in cities was around the year 1890. At that time, zoning did not yet exist, so city-builders mostly delivered what the market demanded: dense dwellings, within a short walk of high-quality electric streetcar lines to connect to downtown cores, complete with offices, shopping, even denser housing, hotels, and intercity transportation hubs. Neighborhoods included a mix of single family homes and small apartment buildings, with accessory homes and buildings common in areas close to transit.

After World War Two, zoning rules were pushed by national agencies into cities across the country, separating single family homes into their own neighborhoods, often including many lots that actually already included pre-war small apartment buildings and accessory homes. These pre-war housing types were, in effect, ways that people had devised to bring lower-cost housing solutions to the market; post-war zoning regulations essentially made these solutions illegal.

Financing to purchase homes in single family neighborhoods was made available to white families, including those returning from the war, but it was denied to families of color through a variety of lending mechanisms. Thus, when white families could easily refinance a home to raise money to send the kids to college, a family of color would have no such easy means available to shoulder the expense, denying their children the same opportunity. Through these means, zoning and finance rules in America turned economic exclusion into racial segregation and a caste-based society revolving around skin color.

Even as social consciousness began to recognize the horrible ramifications of these policies by the late 1960s, and even resulted in the passage of many laws to in theory cure the problem of racial discrimination, in practice the zoning and financial tools of economic exclusion have remained on the books, in many places to this day.

At the federal level, it thus makes sense that a national reckoning for these decades of policies intentionally created to further the aims of a white supremacist society will come, a time when financial recompensation must be provided to the families and descendants of those who have been harmed.

At the local level, however, the causes of the damage need to be removed, the last vestiges of the old system that results in economic exclusion must be removed, and new systems must be put in place that will begin to solve for diversity, inclusion, and equity.

Solutions that each local place can implement to immediately provide more equitable access to the homes we already have include housing-sharing; cooperatives for existing buildings; and regulatory tools that include lifting caps on the number of un-related individuals allowed to live together in a single housing unit.

We must work towards a positive future, and this means removing anti-renter stigmas. Converting market-rate rentals into resident-owned cooperatives represents the gold-standard solution; however, buildings that will continue to be owned by outside entities can employ on-site professional management to work through issues that arise and solve for a high quality of life.

A positive future also includes giving local residents a say over the design of buildings built nearby. Allowing neighbors to work together to pass community design standards can give a community a feeling of control of their own destiny, which can work to transform feelings of negativity towards new buildings into a more forward-looking outlook.

Community design standards can be written in such a way that they are referenced by objective design standards, allowing for streamlined permitting and

approval of new projects that comply with the standards. When re-writing zoning codes to remove policies that cause economic exclusion, focusing on the elements of community design standards can be a way to shift a community focus into a forward-looking point of view. Neighbors can work together to change the meaning of zoning districts, many times without needing to change the zoning map, with a focus on legalizing middle housing types within former/existing exclusive single family zones.

These conversations are also an opportunity to discuss completeness of place, to ensure that every neighborhood can work to develop its own plan to become a 15-minute neighborhood, where residents can walk to most daily destinations within fifteen minutes of home.

In order to meet our climate goals, we must reduce the amount of energy we consume, to reduce the amount of energy that will be needed to power our transportation, and thus the amount of additional energy that will need to be generated. To do so, most new housing should be built as a part of a complete community, and not placed in un-desirable, non-location-efficient places. LEED-ND is one rating system that can be used to help define location efficiency.

In order to protect human life and culture from the worst impacts from climate-fueled disasters, we must also use the triage protocol to assess our towns and cities, and locate new housing only in places that will be resilient, safe, and location-efficient going forward.

From the national to the state, regional, and local level, we must pivot from thinking of housing within a silo, and instead solve for housing that is located in places, within buildings that efficiently solve for lower housing costs, inclusive of housing rent/mortgage, taxes, insurance, utilities, transportation, water, energy, disaster risk, and the impacts of climate change. While some tools, such as the Housing + Transportation Index from the Center for Neighborhood Technology, the cost reporting modules within UrbanFootprint software, ClimateCheck, WalkScore, allow for these costs to be

revealed for those with various levels of sophistication and access, there is no widely-available solution to bring this information in a manner that is equally available.

In addition to new software tools, we also need new methods to repair our cities to heal the harm done by the 20th-century focus on automobile mobility at the expense of racial equality.

One promising strategy is the highway-to-boulevards movement, which can free up significant land for development of new homes and re-greening to combat the urban heat island effect, which is especially problematic in neighborhoods that received destruction in the post-war era to make room for automobile infrastructure, not just freeways but also the surface parking lots to provide space for all those cars when they're not moving, themselves also a product of the same zoning codes that enforce economic exclusion through other means. The room created through highway removal also represents an opportunity for Community Land Trusts (CLTs) and housing+ cooperatives to provide opportunity and benefit to disadvantaged communities, through self-determination, reduction of risk, and collective action to achieve community goals. Plans for these spaces for tree planting should make heavy use of mature tree transplanting as a health equity initiative to increase wealth, provide shade, and implement an immediate reduction in the heat island effect for historically redlined communities. Other place-making strategies to consider include Krier Intersections, where a landmark building, such as a bell tower or cupola, is placed out into an intersection, with a plaza next to it and another plaza on the other side of the street, creating a meander where three or four streets meeting by creating one or two three-way intersections, thus changing the focus from automobile mobility to the facilitation of human community.

The triage protocol is a useful tool for decision-making in different places, and over different scales of time. Some places will increasingly fall victim to the increased natural hazards brought by accelerated climate change; when these hazards

become disasters, some people may be faced with the difficult choice between sheltering nearby and trying to engage in the tough work of rebuilding in a location at risk from being destroyed again by a future disaster; but many will have no choice but to migrate to safer locations. Places that know they are likely to continue to be relatively safe, even when faced with the worst impacts from climate change, can band together as Climate Receiver Cities, locations that make a commitment to becoming carbon-neutral, climate-resilient, refugee-welcoming locations where people can engage in the work of civilization without annual threats of disaster.

Strategies to retrofit Climate Receiver Cities to increase resiliency include Accessory Commercial Units (ACUs), which can be a very important tool to give opportunities to new local businesses within communities without requiring a large up-front investment of capital. This contributes to fine-grained urbanism, which is important for building walkable, human-oriented neighborhoods, in contrast to the products of Big Affordable Housing, which can result in over-sized developments that only focus on a single demographic and don't right-size commercial space to provide affordability for new entrepreneurs.

Zoning changes won't be sufficient by themselves, however; to implement zoning changes, single family builders must learn to build middle housing products, and regular folks must be given access to the tools of development to further democratize the process, including through housing development cooperatives. The world's most-loved walkable cities were not built all at once by large developers; they were built over time, by generations of people acting within diverse, localized economies. These lessons must guide our efforts to repair the damage done by decades of planning as a tool of economic exclusion and income inequality.

We must also not ignore the invisible levers of power, including the structures of finance, taxes including credits, deductions, and rates, and ways to re-structure for equitable outcomes, including broader access to finance for those who have been

the victims of economic exclusion and income stratification.

The Place Initiative looks forward to working with local jurisdictions to operationalize funding opportunities to enact these needed policy changes. Place Initiative can help structure plans that provide the framework local jurisdictions need to secure emerging resources, to define and operationalize goals for better planning and outcomes; and strategies to qualify for emerging resources, as they're made available, including disaster resilience funds, health equity funds, TOD funds, highway replacement funds, and other sources of financing for climate change readiness, in-migration preparedness, and retrofits to create complete communities. This sort of integrated planning effort can provide the rationale and support necessary to enable political efforts that embrace change, when deployed alongside time-tested techniques including charrettes & outreach efforts that involve co-design of climate change, resilience, adaptation, and prosperity-building strategies with the folks in each community.

Some Notes:

- Reference things that we know, we have a history
 - Mixed income housing
 - Hope 6 project CNU was integral in creating
 - With increased density with the right forms
 - Reduction in Density & displacement that followed hope 6 project
 - Transforming SFH to Missing Middle
 - Sprawl Repair Toolkit
 - Housing + Cooperatives: Need more options on the West Coast especially to provide for owner/resident-controlled housing at more affordable price points.
 - Community Land Trusts and other ways to provide for deed-restricted affordable housing
 - Tiny homes on wheels, tent villages, and other tactical housing strategies
 - Reference terminology of tools that ppl have never heard of but at the foundation of innovative work (like “Tactical Urbanism” - don't know the name but know the application)
 - We need to be direct in saying what we're trying to do - not just density, but a mixed of incomes, mix of product types, more options to provide for jobs-housing fit in every place
 - ADUs/Community based housing
 - Zoning Laws - 101
 - Who to contact in your local area that affects your zoning laws
 - Tie into Climate or Resilience at some point
- How to design a social structure that delivers change over a long period of time
 - Social Toolkit for Communities
 - Partnerships
 - Community Foundations
 - Local Jurisdictions
 - HR Directors for large companies
 - CNU Membership & Chapters
 - Political
 - Funding
 - Federal
 - State
 - Foundation
 - Private sector (developer financing)

Resources for what has been written above:

<https://www.yesmagazine.org/issue/how-much-is-enough/2021/08/10/fair-housing-affordable-land>

<https://www.nlc.org/resource/community-land-trusts-a-guide-for-local-governments/>

<https://oncommonground.transistor.fm/episodes/chapter-22-the-burden-of-patience-in-a-long-march-to-ward-racial-justice-tony-pickett>

<https://www.sightline.org/2021/08/23/how-can-cities-move-the-needle-on-community-land-trusts/>

<https://www.theurbanist.org/2019/12/30/homestead-pioneers-a-carbon-neutral-model-for-affordable-housing/>

<https://www.bbc.com/news/business-53473239>

Many of the above articles mention a need for FEDERAL FUNDING. Much federal action will be

dependent upon passage of the federal Voting Rights Act to stop Republicans from gerrymandering the next election in their favor.

Resources for affecting FEDERAL HOUSING POLICY

<https://bostonreview.net/class-inequality-law-justice/gianpaolo-baiocchi-h-jacob-carlson-housing-social-good>

<https://plangreen.net/housing-justice-is-climate-justice/>

<https://plangreen.net/brave-new-us-housing-policy-place-initiative-presentation/>

<https://plangreen.net/brave-new-u-s-housing-policy/>

<https://www.sightline.org/2021/02/12/the-problem-with-us-housing-policy-is-that-its-not-about-housing/>

<https://www.sightline.org/2021/02/25/the-contradiction-at-the-heart-of-housing-policy/>

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