

CLIMATE CHANGE & HOUSING

Like the climate crisis, our housing dilemma is the result of decades of failure in policy at every level of government and the economy. Any attempt at housing justice must recognize the intersection of housing affordability with environmental, racial, economic, class, and mobility justice.

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 healthy places and 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.

The Right Housing in the Right Places

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, residential areas are zoned only 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. Most large developments focus on a single type of buyer/renter, don't provide affordable commercial space to entrepreneurs, and offer only the legally-mandated minimum affordable rental units.



Figure 1.

In contrast, fine-grained urbanism creates walkable, human-oriented neighborhoods (like those built in the US before WWI) that include a mix of single family homes, accessory buildings, and small apartment buildings near high-quality transit lines that connect to denser downtown cores.

In order to meet our climate goals, we must reduce the amount of energy we consume and the amount of energy needed to power our transportation. To do so, most new housing should be built as a part of a complete community.

Equity and Affordability in Housing

Through overt policies and de facto discrimination in real estate, racial inequality and class segregation has been baked into the housing system in 20th Century America, creating one track primarily for White people in single-family home ownership and another for everyone else in rental homes and apartments. The post-WWII boom in suburban single-family housing construction and White flight from cities exacerbated racial and class stratification. Financing to purchase these homes were made available to White families but denied to families of color through a variety of lending mechanisms. Thus, while White families could refinance a home to raise



Figure 2.



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money to send the kids to college, a family of color would have no such 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.



Figure 3.

Equity and Affordability in Development

Regular folks must be afforded access to the tools of development to further democratize the market process. Broader access to the structures of finance, from the level of individual mortgage to multi-unit development, for those who have been the victims of economic exclusion and income stratification are also necessary.

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.

Innovative [public housing programs](#), community land trusts (CLTs), and resident-owned and community cooperatives provide opportunity and benefit to disadvantaged communities through self-determination, equity, reduction of housing precarity, and collective action to achieve community goals.

Housing, Health, and Climate

People in traditionally marginalized groups are also [more likely to live in closer proximity](#) to toxic environments like fracking sites, polluting factories, and highways, with their inherently poor health effects. A just housing system cannot abide [environmental racism](#).

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. 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 and outreach efforts that involve co-design of climate change, resilience, adaptation, and prosperity-building strategies with the folks in each community.



Figure 4.

1. KUA. <https://www.kronbergua.com>
2. QCity Metro. <https://qcitymetro.com/2021/07/30/west-side-community-land-trust-gets-50000-from-u-s-bank-to-help-fund-affordable-housing/>
3. Guadalupe Neighborhood Development Corporation. <https://law.utexas.edu/clinics/2019/02/10/guadalupe-neighborhood-development-corporation-and-community-land-trusts/>
4. James Steinkamp. <https://www.cnu.org/publicsquare/2023/05/17/integrating-new-and-historic-affordable-housing>

