

Challenging the Housing Status Quo: Lessons on  
Affordability, Design, and Transportation Planning  
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**Panel III: Perspectives on Affordability: Lessons Learned from  
Practice**



This essay is a critical reflection on the panel discussion “Perspectives on Affordability: Lessons Learned from Practice” on October 25, 2019, as part of the conference titled *Squeezed out: Challenges of diversity and affordability in Colorado communities*. This panel sought to explore the various dimensions and challenges of affordability and displacement, including affordable housing and transportation, and multicultural design. The panelists included Tony Chacon, Redevelopment/Revitalization Manager at the City of Longmont; author and affordable home builder Fernando Pagés Ruiz; and Peter Swift, an engineer and consultant specializing in New Urbanism and sustainable land development.

The first speaker, Tony Chacon, presented on affordable housing challenges, causes, and potential solutions. The first major point he brings up is how planners studying the housing affordability crisis define “affordability.” He notes that not all affordability issues are the same and argues that planners and other professionals must first break down the affordability issues into their specific problems – challenges with affordable home ownership require different sorts of solutions than rental affordability problems. He also cautions planners who feel pressured to provide dedicated affordable units in perpetuity that government-run affordable housing has not always been successful, and while this may be a solution for some municipalities, there are certainly ways to incentivize the market to provide affordable housing. Other issues he brings up is whether homeownership should be considered an entitlement and how location affects affordability.

Chacon then goes on to describe the key factors contributing to escalating housing prices: the mismatch of supply and demand, the increasing costs of commodities, labor, and land, the cost of local government regulation, and the recent influx of people into inner cities. He also stresses the cyclical nature of the economy and the need for governments to take advantage of economic downturns to invest in land for low-income housing. However, his most salient point is the need for

local governments to view housing as an integral component of economic development planning and policy. Cities, such as Boulder, who have pursued economic growth but have restricted residential growth, now face major challenges in terms of housing affordability and traffic congestion. By not providing housing for their growing workforce, cities force local workers to seek housing further from their jobs, which not only causes development pressure in suburban and rural areas, but forces workers to commute longer distances. Without the ability for workers to walk, bike, or take public transportation to their jobs, traffic congestion increases.

In the final part of Chacon's presentation, he discusses what the City of Longmont is doing to address housing affordability. These include specific goals in the City's planning documents, an Inclusionary Housing Ordinance, regulatory incentives, allowances for accessory dwelling units, an affordable housing fund, land acquisition, as well as collaboration with other Boulder County jurisdictions. As he concludes his presentation, Chacon urges planners to be proactive about addressing housing needs and to look at these issues through a broad, regional context. He notes that most municipalities look at their communities in isolation and ignore crucial dynamics of the larger metro region. Without working with other cities and counties, fully addressing housing needs is likely impossible. Finally, he concludes by urging planners to look at raising incomes as a key method to fighting the affordability problem.

The next speaker, Fernando Pagés Ruiz, presents "Building for the Multicultural Community" which focuses on his experience as an affordable housing developer in Lincoln, Nebraska, and the lessons he learned working with multicultural immigrant and refugee populations. The presentation sheds light on something rarely discussed in affordable housing circles – the diverse housing needs and preferences of low-income immigrant and refugee populations. So often, when housing is expensive, people have the mentality that "beggars can't be choosers." Low-income populations are often forced to take whatever kind of affordable housing they can afford, regardless of the design and aesthetics. Ruiz counters that prevailing assumption by challenging developers to think harder about how they design housing for multicultural communities, arguing that "Architecture is ethnic. It is not universal."

Ruiz reasons that housing is a cultural expression, like food or clothing, and contrasts the typical American housing ideal of a house with a backyard with housing in the Middle East, where zero lot

line houses are common and most of the outdoor living takes place not in a backyard but on a roof. He admits that his interest in this topic of multicultural housing was initially financially motivated, saying that as a developer working in a community with a large immigrant population, he realized he could create a niche for his affordable housing business by catering to ethnic communities.

The challenge, Ruiz argues, is how to accommodate diverse cultural housing aesthetics in American communities with strict regulations and design standards. Ruiz goes on to describe some simple fixes to his typical American house design that were necessary to accommodate immigrant families, such as closing off the kitchens and installing outdoor venting range hoods, since in many cultures, people prefer to cook outside or in a separate room rather than in the main living area. Another difference Ruiz discovered was a preference in Asian communities for roofs that are parallel to the front of the house and slope away from the front and rear of the building. He also avoided white siding due to its association with death in many cultures, repositioned his staircases to allow for better Feng Shui, and incorporated outdoor or garage kitchens in many of his designs. When working with Muslim communities, Ruiz learned of other design changes he could make to his homes to better serve these communities such as including a prayer room, situating the house so that it is easy to determine the cardinal directions, creating separate living areas for men and women, separating the toilet from the bathroom, including a bidet, and providing outdoor rooftop space for socializing. Through careful consideration of these diverse immigrant preferences, Ruiz was able to design homes that were compatible with multiple immigrant and refugee communities, including Asian, Middle Eastern, and African populations. When Ruiz's Liberty Village project opened, the twenty-four homes were inhabited by families of ten different nationalities.

Finally, Peter Swift, a civil engineer and traffic engineer, presented on the intersection of housing and transportation. He begins his presentation by noting that our dysfunctional transportation systems have divided communities and made many necessities inaccessible to people in wheelchairs or those without cars or driver's licenses. He notes that in the past 25-30 years, many planners and engineers have begun a policy of reform that re-envision thoroughfares as public space akin to plazas, squares, and parks. He argues that this is a major change in the paradigm of traffic engineers and civil engineers, who until recently thought of roads simply as sewers for cars.

Swift argues that major urban highway projects have been extremely detrimental to our cities and communities and have resulted in the destruction of low-income neighborhoods, suburban sprawl, the disaggregation of urban form. To rectify these problems, Swift proposes several solutions: compact, walkable, transit-oriented neighborhood structure; the removal of highways in economically distressed urban areas, the repurposing of arterial thoroughfares, and multimodal transit opportunities connecting walkable neighborhoods. He characterizes these solutions as “fundamentally important” to improving our communities. Swift advocates for reducing rather than expanding highways and arterials, saying that “Fighting traffic congestions by adding lanes is like fighting obesity by loosening your belt.”

To prove his point, Swift profiles several high-profile highway removal case studies, including the Embaradero and Octavia Boulevard in San Francisco; the Park Freeway in Milwaukee; the Cheonggye Freeway in Seoul, Korea; and the Alaska Way in Seattle. Swift argues that in every case, the removal of the highways led to complete revitalization of the surrounding neighborhoods. In these cases, the removal of highways allowed not only for revitalization, but also new housing, new amenities, new retail and recreational opportunities. Swift contrasts this approach with the approach Denver has taken to widening I-70 which has led to water and air pollution problems, as well as related health problems such as asthma and cardiovascular problems in the low-income Latino communities surrounding the expanded highway. Despite the existence of alternative proposals that would have rerouted the highway outside of the city and several civil-rights related lawsuits, the project to widen the highway is moving forward and is already under construction. Swift cautions that we will be feeling the negative impacts of this project well into the future.

Swift emphasizes the need for a tactical approach to transportation facilities. As municipalities are more and more stressed financially, it becomes more important to pursue an iterative project delivery, with low-cost demonstration projects that can quickly and cheaply test new ideas, followed by pilot projects and interim designs that can refine and perfect the ideas before major investments in long-term capital projects are made. Swift concludes his presentation by showing the audience a project he worked on in Lancaster, California that redesigned a low-volume, five-lane arterial into a public space that could accommodate both parking and street festivals. He did this by converting the center three lanes of traffic into diagonal parking, using distinctive paving patterns and incorporating trees and artful lighting to make the parking area feel like a plaza, and enabling the street to be

closed and used for festivals and community events. Since completion of the project, the city estimates that the project has resulted in \$273 million in economic output and \$130 million in private investment. The neighborhood has been revitalized with new stores and museums opening, and more community festivals and events happening regularly. Swift concludes by encouraging the audience to think outside the box and to imagine urban highways and arterials as public space for people rather than sewers for cars.

Altogether, this panel shed light on several diverse issues related to affordable housing and the need for continued innovation in the housing and transportation fields. While Chacon gave a great overview into the causes and potential solutions to the affordable housing crisis, Ruiz and Swift presented on more niche topics that provided deeper insight and lessons into building diverse and walkable communities. The key takeaway is that housing policy, design, and transportation are intimately linked. While providing affordable housing is important, this session highlights the need to look at more than just the price tag. Housing needs to be affordable, but it also needs to serve the diverse needs of our growing multicultural populations. Housing also needs to be served by our larger transportation networks. Too often, our transportation networks have divided communities and made it harder for people, especially low-income and disabled populations, to access community goods and services. Housing policy, design, and transportation must all work together in order to effectively combat the affordable housing crisis.