

QUALITY OR COSTS? PLANNING FOR AFFORDABLE AND LIVABLE COMMUNITIES

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Panel III: Perspectives on Affordability



Across the nation, cities are struggling to keep up with the demand for affordable housing. There are many reasons for this, but most simply put: cities are unable to build at a rate to satisfy the demand. The affordability crisis is not only being felt in large cities, but in communities across the country. However, is simply providing housing that is affordable a way to provide strong, resilient communities? At the 2019 conference for the Community Engagement Design and Research Center (CEDaR), held at the University of Colorado, Boulder, panels and workshops centered around diversity and affordability throughout Colorado. In the third panel hosted, *Perspectives on Affordability: Lessons Learned from a Practice*, the focus was not just on affordability, but livability. Panelists Tony Chacon, Fernando Pages Ruiz and Peter Swift spoke, respectively, on the bureaucratic barriers to building, building affordable housing for diverse communities and the effects of the urban environment on low-income communities. These panelists did not just describe the issues surrounding affordability, but instead drew on their professional knowledge to lobby for livability in affordability.

Speaking on the role of municipalities, Tony Chacon, Redevelopment Manager at the City of Longmont, Mr. Chacon highlighted a few interesting points, one being the need to reassess how housing is acquired and types of housing that cities should be building. As Mr. Chacon stated, homeownership in the United States was not the norm until after World War II, when the government began to subsidize the construction and ownership and single-family homes. Since then, home ownership has allowed the middle-class to grow and expand their wealth. The merits of this should be contested, not only because historically, this has not been the trend, as Mr. Chacon asserts, but also because the history of homeownership has been exclusive, allowing for predominately white families to be able to move up the socio-economic ladder.

This desire for homeownership has punctured through all socio-economic classes in our society. Owning your home is a sign of status and of wealth. However, this dream is becoming increasingly untenable, as the sticker price of homes have skyrocketed, outpacing median income. Rates of homeownership are decreasing and today, there are more people seeking housing than there are readily available homes. Should we continue to encourage the development as single-family housing? This desire for your own home on a lot, semi-rural and semi-urban, has turned land into a commodity and increasingly, available land is becoming scarce. We need look no further than Denver, whose growth has reached the edges of the city and yet, people say that there is not enough “space”. Denver now must build up, instead of out, but doing so happens at great cost, as Mr. Chacon asserts. Land is expensive, materials are expensive and so is labor. With costs of construction so high, how do we incentivize developers

to offer affordable housing, whether it be in new apartment complexes or single-family residential?

Mr. Chacon believes, we need only to look to the mistakes of our past to see that government housing is certainly not the solution. While I can appreciate the sentiment that Mr. Chacon is laying out, that paternalistic government policies have failed vulnerable populations in the past, government taking a giant leap back from housing has not been the answer, either. There is a middle ground however, that Mr. Chacon does touch on – government purchased housing. City housing authorities across the country do own properties, often single-family housing units, and may rent them out on a need basis. Mr. Chacon, however, believes that these measures in the past have often been reactive, instead of proactive. Governments can forecast the aftermath of an economic downturn and yet, seemed incapable to mitigate the effects of the last housing crisis.

Between 2006 and 2014, [nine million families lost their homes to foreclosure](#). This should have been all the warning that governments needed to act. There was a sudden drop in homeownership and a growing need to house families. Mr. Chacon states that governments, whether it be at the state or local level, need to act and purchase some of this housing stock, in order to be better prepared to meet the needs of people who face housing insecurities. This will require a change in how we view the role of government, especially in times of financial crisis. Governments must be allowed to act in such a way, instead of being constrained by theories that government should shrink in these times of crises. Using a Keynesian paradigm, as opposed to the austerity that has become commonplace, governments can be better prepared to meet its housing needs, instead of struggling to solve complex issues when the issue becomes most dire.

Government housing is of course not the only solution. There are developers, such as Fernando Ruiz-Pages, who seeks to build affordable housing for low-income peoples. Mr. Pages has specifically built housing for multi-cultural communities, often refugees, where there is a great need for affordable housing. Mr. Pages, however, is not attempting to answer the same questions as Mr. Chacon.

Mr. Pages-Ruiz has sought, instead, to provide housing that allows for a higher quality of life. After failing to sell standard Americanized homes to Vietnamese refugees in Lincoln, Nebraska, he was told that the community in Lincoln had been rejecting his houses because the houses do not reflect their cultural needs. Acting as an anthropologist, Mr. Pages-Ruiz began to learn about the Vietnamese culture and how he may build homes that offer not just affordability, but livability. Mr. Pages learned that it is not only important for people to be housed, but to have a desire to live in their homes.

After having talked with community members, representing a variety of immigrant communities, it became clear that though people do not wish to be “otherized”, there was still a desire to be able live comfortably both within their cultures and their homes. By building homes that people want to live in, not just ones that they can afford, developers can begin to create the foundations for strong social bonds in the neighborhood. The National Institute of Health (NIH),

[reports](#) that there may be a direct link between length of residency and social integration, especially in disadvantaged communities.

Mr. Pages-Ruiz has urged those in attendance to consider not just building homes to add to the housing stock, but to build homes that are culturally competent and compatible. Through this design, communities may become more resilient. If people want to live in their homes and their communities, they are much less likely to leave and seek better opportunities elsewhere. The movement of people often creates communities that may feel like transient communities. There is no strong identifying character, as houses change hands frequently and strong interpersonal bonds are absent in these transient communities. But if we wish to build strong, multicultural cities, we must build communities with multicultural needs in mind.

Finally, Peter Swift, Swift Associates, tied the issues of affordability and livability into issues surrounding transportation. If you were to look at a map of highways across the United States, you could very well mistake their sprawling lines for a network of rivers, flowing into urban cores. What these maps will not show you, are the communities that they have cut through. These highways do not simply intersect with neighborhoods, but have forced their way through many low-income neighborhoods, often creating a physical barrier to cordon off communities of color from their more affluent, usually white, neighbors.

Highways have been hailed as a civic achievement, but it is only now that we are truly beginning to understand how these highways have failed those who have been forced to live near them. Human health and safety have been sacrificed for the sake of the automobile. In Denver, Mr. Swift states that 10% of Interstate 70 has become localized, meaning that instead of transporting people over great distances, people are utilizing the highway to move around the city and the local region. Through the prioritization of highways over complete streets, planners and engineers have created what is known as “induced demand” – perhaps best explained by the timeless quote from the film *Field of Dreams*: “If you build it, they will come.” Congestion on Denver’s highways has only worsened and for those living adjacent to them. People living next to highways have reported higher instances of respiratory disease, such as asthma, due to poor air quality caused by auto emissions.

For those who believe that the answer to congestion is more highway expansion, Peter Swift counters that not only would this exasperate the issues of displacement and declining health, but that *more* lanes only equates to *more* traffic. The solution, Mr. Swift and many other planners believe, is higher investment into public transportation and the planning of compact and walkable neighborhoods.

Today, most money earmarked for transportation has been invested into the development, expansion and maintenance of highways and only approximately 20% of monies nationwide is made available for public transit. However, if we can begin to reverse that trend in spending, we may be able to reverse the trend in how people move around within the city, as well as within the region. Between Denver and Boulder, residents have been promised and are anxiously waiting on a light rail system that will finally connect residents in outer lying suburbs to job centers in Denver and Boulder.

Beyond expanding public transportation, Mr. Swift also advocates for the removal of highways, especially those that have been localized. Cities around the world have begun this process of highway removal, with few complaints. The results have largely been beneficial to the environment, human health and add to the overall quality of urban life. Counter to what many may believe, highway removal has actually decreased the amount of congestion, suggesting that when the option is present, commuters will opt into some other form of transit.

In life, there are some costs that cannot be quantified, though we may try. When we consider how to house people, costs should not be the only consideration. *How* people live and *where* they live are just as important when we consider the quality of life that people lead. To create strong, resilient communities, people must feel at peace where they are living, or else they will likely leave when other options become present. Building affordable housing is a righteous goal, but decision makers must also factor in the quality of life that housing can provide. The work of these panelists shows that when planning for affordable housing, planners, city officials and developers should look beyond providing an affordable place to live and aim to provide a desirable place to live.