

The Affordable Housing Crisis: In Amherst and America

Earlier this month, it was announced that the town of Amherst will be funding a 27 million dollar affordable housing project in East Amherst. According to the Daily Hampshire Gazette, two sites in East Amherst's center, as well as a vacated school building, will be turned into 70 apartment-style affordable housing areas. The apartments will be located near Amherst Center, which allows for easier access to bus routes as stated by Springfield News & Weather. The new construction project may seem minuscule but in actuality is a part of a large-scale issue: the lack of affordable housing in America. Apparent in cities and towns across the nation, many have begun referring to the undersupply as an affordable housing crisis. Many Amherst residents and fellow students view this issue as removed from their day-to-day life but in actuality, Amherst is one of many towns experiencing a housing crisis.

It is no surprise to anyone that America is undergoing a massive deprivation of affordable housing for its citizens. The shortage of affordable housing has become even more of an issue over the years with the costs of housing rising significantly during the pandemic. Harvard Researchers at the Joint Center for Housing Studies reported that in 2016, more than half of renters were cost-burdened. Being cost-burdened can be defined as dedicating 30% or more of your income to affording housing. Spending nearly half your income on rent can lead to issues such as not being able to afford necessities such as food, clothing, transportation, and medical care among other needs.

The housing crisis mostly affects young first-time homeowners as well as people of color. As reported by Janneke Ratcliffe in a *CNN* op-ed, the US requires anywhere between 3.8 to 5.5 million housing units. Ratcliffe, who writes for *CNN*'s Business Perspectives, mentions the issue of housing has been around since as early as the Great Recession when homeownership rates faced a consequential drop, leaving many to wonder what has caused the housing crisis in the first place. One of the main factors is that many Americans simply cannot afford the cost of housing in many areas of the United States. In *Vox*'s "How the US made affordable homes illegal", reporter Jerusalem Demsas details the skyrocketing prices of affordable housing in cities like Washington DC and San Francisco. Millennials are now the largest generational group in all of American history and according to *Vox*, many are aging into their "prime homeownership years". Despite mortgage rates beginning at a historically low rate, there is not enough supply to meet that demand. Between the years 2010 and 2019 there were fewer homes built than in any other decade since the 1960s (Demsas). Housing costs will continue to rise year after year.

This issue is as prevalent in Amherst, Massachusetts as it is nationwide. Residents are often forced to compete with UMass students who are in search of places to live off-campus. In particular, UMass's housing selection recently concluded days earlier than usual due to the high demand for on-campus living next semester. Every single on-campus housing spot was filled, leaving some students no choice but to look into off-campus housing which is already a scarcity in Amherst and its surrounding towns. The East Amherst project is a small fix to a long-term and widespread problem.

In UMass' very own on-campus publication, *The Daily Collegian*, stories on university housing scarcity have been published several times throughout the year. In "Students are worried

about the on-campus housing crisis,” student reporters Gonzalez and Caprioritti describe how UMass simply does not have enough housing to be able to accommodate its large student population and as a result, there are shortages in available dorms, and the available ones need maintenance. They report: “The difference between the incoming class of 2012 and the incoming class of 2021 showcases a total increase of 6,338 new students.” This begs the question: Where do these students live? The campus’ housing issues are causing a ripple effect where people attempting to move to Amherst and staff who have to work in the area are encountering severe difficulties finding housing in the region.

The uptick in housing costs is apparent all over the Commonwealth. According to *The Patriot Ledger*, in Massachusetts alone, the median cost for a single-family home in the Bay State has grown by 17% between the years 2020 and 2021. According to *Boston Indicators*, despite Massachusetts being one of the most wealthy states in the country, it has a poverty rate higher than 24 other states. Wealth disparities are most evident in places like Boston where the average white family living in the city has a median net worth of over 200k while black families have a net worth of just 8 dollars according to *The Boston Globe*. Housing issues are more prevalent in the suburbs of Boston, where evictions and foreclosure rates are high in cities like Lowell and Lawrence (*Boston Real Estate Times*).

Once a staple of American economic success, homeownership has become less attainable for many Americans. There are many steps we can take to end the housing crisis but there is no easy solution. Everyone should have the option of buying or renting a home. It is a human right to have shelter but with the rising costs, it has become more of a luxury. As a member of the Amherst community, it is imperative that UMass takes action to resolve the

housing crisis, not only on campus but in the town we call home.

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