

# America's teachers are being priced out of their communities – these cities are building subsidized housing to lure them back

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Developers of Wendy's Village, an affordable housing complex planned for teachers in Colorado Springs, Colo., completed their first homes in July 2025.

*WeFortify*

For much of the 20th century, teaching was a stable, middle-class job in the U.S. Now it's becoming a lot harder to survive on a teacher's salary: Wages have been stagnant for decades, according to a study from the Economic Policy Institute, and teachers earn 5% less than they did a decade ago when adjusting for inflation.

That's one reason why there's a widespread teacher shortage, with tens of thousands of positions going unfilled. At the same time, according to a 2022 report from the Annenberg Institute at Brown University, there are more than 160,000 underqualified teachers in the classroom, meaning they don't meet full certification or credentialing standards.

This issue has become particularly acute as housing costs have risen sharply across the country over the past decade. Why become a teacher if it means you'll struggle to put a roof over your head?

In response, many states and cities, from California to Cincinnati, are exploring ways to attract and retain teachers by developing education workforce housing – affordable housing built specifically for public school teachers and staff to make it easier for them to live near where they work. In doing so, they seek to address aspects of both the teacher shortage and housing crisis.

## Fertile land for housing

As professors of architecture and education and as directors of an urban teaching program at Miami University in Ohio, we work to make it easier for students to pursue teaching careers – and that includes addressing affordable housing issues in communities where they work.

A key element of this work involves collaborating with local education agencies to either build, subsidize or find housing for teachers.

Local education agencies are tasked with the administrative functions of a school district, and they often own large tracts of land.

This land can be used to build new school buildings or community health clinics. But it can also be used to build housing – a particularly attractive option in cities where land can be scarce and expensive.

California has been at the forefront of these efforts. The state's school districts own more than 75,000 acres of potentially developable land. Meanwhile, more than one-third of the state's public school employees are rent-burdened, meaning they spend more than 30% of their income on housing costs.

California's Teacher Housing Act of 2016 set up a framework for local education agencies to build and develop housing on their land. Since then, education workforce housing complexes have been developed across the state, ranging from San Francisco's Shirley Chisolm Village to 705 Serramonte in Daly City, California.

The nuts and bolts of education workforce housing vary.

It can be financed by traditional sources, such as private philanthropy and government funds. But it can also be funded through financial tools such as certificates of participation, which allow outside investors to provide funding up front and later receive a return on their investment through rental income.

In some cases, teachers are offered reduced rents for just a few years as they start their careers. In others, they're given the opportunity to purchase their home.

Third party management companies often oversee the projects, since local education agencies usually aren't interested in property management. This also reduces the potential for any direct disputes between employer and employee. Many programs require only that residents be employees of the school district when they enter the program, meaning if someone leaves their job, they will not be displaced.

In April 2025, UCLA's CITYLab and the Center for Cities and Schools published a study highlighting some of the benefits and challenges of nine educator workforce housing projects built in California.

The complexes ranged in size, from 18 to 141 dwelling units, with heights that ranged from two to six stories. The researchers found that tenants were largely satisfied with their living situations: They paid rents at far below market rate, and they praised the apartment design. They also highlighted their shorter commutes.

## **From tiny homes to factory conversions**

Since 2020, educator housing has been proposed or developed in Arkansas, Colorado, Florida, Nevada and South Carolina.

In Fort Stockton, a small, rural town in West Texas, the school district bought a motel in 2022 and converted it into teacher housing. In Arizona, the Chino Valley Unified School District built tiny homes for its teachers in 2023, renting them at US\$550 per month.

In Baltimore, more than 775 teachers have recently been housed thanks to initiatives such as the Union Mill project, an 86,000-square-foot historic building converted into teacher apartments that range in price from \$700 to \$1200 per month.

Teacher housing does more than give educators an affordable place to live. It can forge lasting relationships. A recent assessment of teacher housing in Los Angeles found that the community spaces and programs offered on site strengthened bonds among the residents, leading to friendships and working relationships that lasted for years.



A community room in Norwood Learning Village, a 29-unit affordable housing development for Los Angeles Unified School District employees.

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## Building community inside and outside the classroom

Here in Cincinnati, our own graduates now working in schools also benefit from affordable housing options.

Through a partnership between Miami University and St. Francis Seraph, early career teachers from our TEACH and Urban Cohort programs have access to affordable housing.

In 2024, the Archdiocese of Cincinnati converted an old church property in Cincinnati's Over-the-Rhine neighborhood into teacher apartments, which recent graduates can rent at a reduced rate. Most young teachers otherwise wouldn't be able to afford living in this area.



In 2024, the Archdiocese of Cincinnati collaborated with Miami University to convert Francis Seraph Church in the city's Over-the-Rhine neighborhood into affordable housing for recent teaching graduates.

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"I wouldn't be able to spend my beginning years as an educator in the community without access to affordable housing," Nicholas Detzel, a graduate teacher now living in the converted space, told us in an interview.

"Living in the community has been an amazing experience and helps you know your students on a completely different level," he added. "It has also helped me relate to students about knowing what is going on in our community."

Teachers like Detzel who live in Over-the-Rhine can walk or take public transportation to the local schools where they work.

Perhaps more importantly, they can better understand the world of their students. They can learn the streets that students avoid, the parks and community spaces that become popular after-school hangouts, and what community organizations offer summer programming. Ultimately, teachers grounded in the life of the community can build relationships outside of the walls of school that contribute to more trust in the classroom.

Providing affordable housing for teachers and staff also helps retention rates, particularly as many younger teachers leave the profession due to low pay and burnout.

Teacher housing programs are still in their infancy. There are roughly 3.2 million public school teachers nationwide, and there are probably fewer than 100 of these developments completed or in progress.

Yet more and more districts are expressing interest, because they help alleviate two major concerns affecting so many American communities: affordable housing and a quality education.

While the need for affordable housing spans both lower- and middle-class families, teachers or not, forging alliances between schools and affordable housing providers can serve as one path forward – and possibly serve as a model for other trades and professions.

Jeff Kruth is affiliated with Affordable Housing Advocates in Cincinnati, Ohio.

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