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Why a Right to Housing Is Needed and Makes Sense: Editors' Introduction

IT IS UNCONSCIONABLE that in the 21st century, upwards of 100 million people in the United States live in housing that is physically inadequate, in unsafe neighborhoods, overcrowded or way beyond what they realistically can afford. Yet it could be quite different. We could and should guarantee high-quality, truly affordable housing in “good” neighborhoods for all and thus finally achieve the National Housing Goal of “a decent home and a suitable living environment for every American family,” as articulated by Congress over a half-century ago in the 1949 Housing Act and reaffirmed in subsequent legislative initiatives.¹ This book embraces the view that a commitment to a Right to Housing should be the foundation not only for housing policy but also for a new social agenda.

The call to adopt and implement a Right to Housing not only has an ethical basis in principles of justice and ideals of a commonwealth. It is also based on a highly pragmatic perspective—the central role that housing plays in peoples’ lives. Given the many ways in which housing is, or can be, the basic building block for a range of related benefits—personal health and safety, employment opportunities, a decent education, security of tenure, economic security—a host of new social relationships and economic opportunities would emerge if a Right to Housing were realized, and the extensive negative impacts of poor housing would largely disappear. A Right to Housing would also go a long way toward countering the pernicious trend toward our society’s extremes of material well-being and opportunity—a trend that is creating larger and

larger fissures between the nation’s richest and most of the rest of us—but most especially the poorest among us—disparities that have a clear racial dimension as well and that make true democracy impossible.

Just over 60 years ago, in his 1944 State of the Union address to Congress, President Franklin Delano Roosevelt declared that economic security is a necessary ingredient for a democratic society. He further asserted that there was a need for a whole series of economic and social rights, including a Right to Housing. This is part of his message:

We have come to a clear realization of the fact that true individual freedom cannot exist without economic security and independence. “Necessitous men are not free men. . . .” These economic truths have become accepted as self-evident. We have accepted, so to speak, a second Bill of Rights under which a new basis of security and prosperity can be established for all—regardless of station, race, or creed. Among these are: the right to a useful and remunerative job . . . the right to earn enough to provide adequate food and clothing and recreation . . . the right to adequate medical care . . . the right to a good education [and along with several other enumerated rights] the right of every family to a decent home. All of these rights spell security. And after this war is won we must be prepared to move forward in the implementation of these rights, to new goals of human happiness and well-being. (Roosevelt 1944; see also Sunstein 2004)²

A bold, fresh approach to solving the nation’s housing problems is timely because

three-fourths of a century of government interventions and a multiplicity of strategies, both public and private, have not been devoted to truly solving the problem. To be sure, gains have been made, and millions of households have been assisted, but the gains and assistance have been partial, piecemeal and transitory at best. Any examination of the array and scale of housing and housing-related problems reveals clearly how painful, pervasive and persistent are these problems. Let us thus finally get past the illusion that merely tinkering with current policies and even appropriating more money will be sufficient to solve our housing problems. Fundamental change is necessary and long overdue.

This is not a new or original insight and call. Back in 1989, the Washington, DC-based Institute for Policy Studies assembled a Working Group on Housing (in which this book's co-editors Chester Hartman and Michael Stone as well as several of its contributors—Emily Achtenberg, Peter Dreier, Peter Marcuse and Florence Roisman—participated) that crafted a detailed housing program, put forward in *The Right to Housing: A Blueprint for Housing the Nation*.³

That document provided an analysis of the failures of the private market and of government programs similar to what is put forward in this book. And it included a detailed program for preserving affordable rental housing; promoting affordable homeownership; protecting the stock of government-assisted housing; and producing/financing new affordable housing. First-year program costs—estimated for each element of the program, with administrative costs added—at that time ranged from \$29 billion to \$88 billion, depending on how rapidly and fully specific program elements were introduced; by way of comparison, at the same time, the highly regressive income tax system for housing provided at least \$54 billion in tax breaks for high-income households. The thrust of the various elements was to move substantial portions of the existing housing stock, as well as new additions, into the nonprofit sector (public as well as private)—“decommodifying housing” was the catchword. Annual costs would steadily decrease

as this fundamental shift in the nation's housing stock progressed. Congressman Ron Dellums of California introduced the program in the 101st Congress as H.R. 1122 (A Bill to Provide an Affordable, Secure and Decent Home and Suitable Living Environment for Every American Family). Needless to say, it did not pass. At the end of a hearing on the Bill, Congressman Henry Gonzalez of Texas, then Chair of the Banking, Finance & Urban Affairs Committee and Chair of the Subcommittee on Housing and Community Development, remarked, “What your group has presented is inevitably going to happen. . . . It is imaginative, it is seminal, it is creative.” We agree and hope this book will hasten that day.

THE PHYSICAL IMPORTANCE OF DECENT HOUSING

Where one lives—particularly if one is poor, and/or a person of color—plays a critical role in fixing a person's place in society and in the local community. Living in substandard housing in a “bad” neighborhood may limit people's ability to secure an adequate education for their children, reduce chances of finding a decent job and deprive them of decent public services and community facilities. The quality of one's housing may also be an outward sign, as well as part of a person's self-image, that in some profound and important ways one has not succeeded.

Housing has always been viewed as one of the necessities of life—a critical element of the “food, clothing and shelter” triumvirate. Stories of homeless people freezing to death each winter provide stark reminders that housing is a fundamental need. In earlier eras, events such as the great Chicago fire of 1871 and the cholera epidemics that swept densely populated urban areas in the early and mid-19th Century dramatically made the link between poor housing conditions and health and safety (Friedman 1968). The public response was enactment of tenement house laws, first in New York City and followed by other large cities. The explicit goal was to regulate the “health, safety and morals of tenants” (Wood 1934) as well as to protect the

nonpoor who were living in nearby neighborhoods.

Although housing conditions have improved dramatically since the 19th Century, poor quality is still a problem facing millions of Americans. Fires due to inadequate wiring or faulty furnaces are still commonplace, and many households are plagued by infestations of vermin and inadequate heating systems. In recent years, there have been compelling demonstrations of the links between health and housing. For example, a project undertaken under the auspices of the Boston Medical Center underscored that poorly maintained housing is closely linked to childhood injuries and lead poisoning, and that damp, moldy interiors are associated with elevated incidences of respiratory disease and asthma (Sandel et al. 1999, 25–26; see also *Scientific American* 1999, 19–20; Bernstein 1999; Pérez-Peña 2003).

Over the past 30 years, we have learned a great deal about the impact of lead on children's health. Lead poisoning has been called "the most common and devastating environmental disease of young children" (U.S. General Accounting Office 1993, 2). The Centers for Disease Control and Prevention estimates that 434,000 children younger than age six have blood-lead levels above the federal guideline (Avril 2003).⁴ Hazards due to lead paint are most serious among poor, nonwhite households, who have a far higher incidence of lead poisoning than their higher-income white counterparts (Leonard et al. 1993, 8; National Low Income Housing Coalition 2003). St. Louis, which has the nation's fourth oldest housing stock, has childhood lead poisoning rates about six times the national average. In 1999, the city's lead poisoning prevention program was scheduled to decontaminate about 500 low-income apartments. However, "at that rate, it will finish deleading St. Louis in about 200 years" (Grunwald 1999).

Additional evidence on the connections between poor housing and health comes from a controlled study carried out in England, which revealed that residents living in high-quality public housing in West London were far less likely to become sick than those living in low-quality public housing in East London. Further,

researchers concluded that "the costs of failing to provide decent homes in stable environments to families—in the forms of ill health, underachievement, crime and vandalism—will far exceed the investment in adequate maintenance and repair of housing" (cited in Hynes et al. 2000, 35–36). Although there may be room for improving our ability to measure the cost-effectiveness of improved housing, physical problems caused by poor housing should not persist.

THE EMOTIONAL AND SYMBOLIC IMPORTANCE OF HOUSING

In addition to protecting people from the elements and providing (or not providing) physical safety, housing fulfills a variety of critical functions in contemporary society.⁵ A landmark study prepared in 1966 for the U.S. Department of Health, Education and Welfare (predecessor to the Department of Health and Human Services) investigated what was known about the relationship between housing and the feelings and behavior of individuals and families. It concluded that "The evidence makes it clear that housing affects perception of one's self, contributes to or relieves stress, and affects health" (Schorr 1966, 3).

A decade later, a study of middle-income people affirmed that an important aspect of the meaning of one's house is

the sense of permanence and security one could experience. . . . In this regard, people spoke of "sinking roots," "nesting," and generally settling down. The house . . . seemed to be a powerful symbol of order, continuity, physical safety, and a sense of place or physical belonging. . . . Closely connected . . . was [another] aspect of the house's meaning—the common notion that the house was a refuge from the outside world or even a bastion against that world . . . : a desire to escape from other people and from social involvement, the establishment of a place from which others could be excluded, and where, consequently, one could truly be oneself, in control, "more of an individual," capable of loving, and fully human. (Rakoff 1977, quoted in Stone 1993, 15)

Feminist architectural historian Dolores Hayden has also emphasized the emotional importance of housing: “Whoever speaks of housing must also speak of home; the word means both the physical space and the nurturing that takes place there” (1984, 63). If housing is overcrowded, dilapidated or otherwise inadequate, it is difficult, if not impossible, for family life to function smoothly. Empirical evidence demonstrating the importance of housing for emotional well-being comes from a recent study of the impacts of housing quality on mental health; better-quality housing was related to lower levels of psychological distress (Evans et al. 2000, 529).

Jonathan Kozol’s poignant account of homeless families in New York City shelters underscores the extent to which grossly inadequate housing conditions contribute to family dysfunction:⁶ A lack of privacy creates stress for all family members; the inability to have guests vastly constricts normal social access; children are unable to do homework and adults live in constant fear that their children will be endangered by the harsh social and physical environments (Kozol 1988).

Further, recent research on impacts of homelessness on children has revealed that while “only 5 percent of children entering shelters had a developmental delay requiring specialist evaluation, . . . half of the children living in homeless shelters had one or more developmental delays.” In addition, although nearly one-half the school-age children in homeless shelters needed special education evaluation, only 22 percent actually received this testing. Children living in shelters also missed far more days of school than did housed children. And, finally, one-half of all children in shelters showed signs of anxiety and depression and demonstrated significantly more behavioral disturbances, such as tantrums and aggressive behavior, than did poor housed children (cited in Sandel et al. 1999, 39).

Although it may be difficult to prove that these and other types of problems are *caused* by poor or no housing,⁷ it is undeniable that, at the very least, inadequate housing (including long-term residence in shelters) can exacerbate an already problematic situation. A key aspect of family well-being necessarily involves the provi-

sion of decent, affordable housing (Bratt 2002). As a bi-partisan task force report declared:

[A] decent place for a family to live becomes a platform for dignity and self-respect and a base for hope and improvement. A decent home allows people to take advantage of opportunities in education, health and employment—the means to get ahead in our society. A decent home is the important beginning point for growth into the mainstream of American life. (Report of the National Housing Task Force 1988, 3).

More recently, this assertion was echoed by the Congressionally-appointed bi-partisan Millennial Housing Commission:

Decent and affordable housing has a demonstrable impact on family stability and the life outcomes of children. Decent housing is an indispensable building block of healthy neighborhoods, and thus shapes the quality of community life. . . . Better housing can lead to better outcomes for individuals, communities, and American society as a whole. (2002, 1)⁸

Housing has also been credited as providing a significant boost on the economic ladder due to the opportunity it can present to build assets. Although a key argument of this book is that housing need not be viewed as the only or best vehicle for promoting savings and wealth accumulation (see Stone 1993, 195–196, for a discussion of a social alternative to wealth creation through homeownership), and that much more housing can and should be socially and publicly owned, we acknowledge that, at least since the end of World War II, millions of households have been able to gain a foothold in the economy through their ability to become homeowners. However, recent research points to several important concerns and risks related to low-income homeownership, including the possibility of financial losses (see Retsinas and Belsky 2002:Part 3). And of course a central defect of the homeownership push is the enormous racial disparities that exist in homeownership rates and in the wealth-generating potential and actuality of home purchase (see Chapter 3 and Shapiro 2004).⁹ Beyond the effects of housing itself, where people live, in terms of neighborhood setting and locational

advantage, has a great deal to do with access to both educational opportunities and employment and social networks (see Chapter 18).

IMPORTANCE OF HOUSING IN A NEIGHBORHOOD CONTEXT

Even a cursory overview of this country's community development initiatives reveals that housing has consistently been given a central position. In the urban renewal program, for example, the earliest focus was on "slum" clearance. Later, the emphasis was on housing rehabilitation. As part of the Model Cities program of the mid-1960s, enforcing housing codes, developing "in-fill" housing on vacant land and rehabilitating housing were key components. The Community Development Block Grant (CDBG) program, in existence since 1974, has supported a variety of housing initiatives, with housing responsible for the largest share of CDBG expenditures (The Urban Institute 1995, iv).

During the 1980s and 1990s, nonprofit development organizations proliferated across the country and have become central players in community revitalization efforts. Here, too, there is a significant focus on housing, with the vast majority of these groups involved with housing production or rehabilitation (Vidal 1992, 5). The National Congress for Community Economic Development (NCCED) has estimated that there are more than 3,600 community development corporations (CDCs), which is the dominant type of nonprofit development organization (NCCED 1999). Moreover, housing produced by CDCs "is often a foundation for such activities as business enterprise, economic development, job training, health care and education" (NCCED 1999, 11).

Although many CDCs are acknowledging that their housing initiatives should be viewed in the broader context of comprehensive community revitalization—including the provision of social services, employment training and referrals, health care and substance abuse programs, and enhancing educational opportunities (U.S. General Accounting Office 1995)—the quality of housing is one of the most

visible and concrete signs of neighborhood well-being. Housing is, and will continue to be, a central component of virtually any community's rebuilding efforts, and CDCs are likely to continue to play a significant role (see Chapter 16).

OVERVIEW OF HOUSING NEEDS IN THE UNITED STATES

Despite the universal physical need for shelter, as well as the symbolic and emotional importance of decent housing, housing problems across our nation are serious and widespread. The U.S. Department of Housing and Urban Development (HUD), at the request of Congress, submits occasional reports on "worst case housing needs." These are renter households who have incomes of 50 percent or less of area median income, pay more than 50 percent of their income for rent and utilities and who may also live in severely inadequate quarters,¹⁰ yet do not receive federal assistance. Slightly over 5 million of the nation's approximately 103 million households fall into this category (HUD 2003), with about 15 percent of them living in nonmetropolitan areas (National Low Income Housing Coalition 2001). Yet this figure does not include many of those with serious housing problems, such as the homeless. While estimates of the total number of homeless vary widely—in part a function of the inherent difficulty of counting these people—an often-cited figure is that there are 800,000 homeless people in the United States on any given night. And, over the course of a year, some 3.5 million people may be homeless for varying periods of time (National Low Income Housing Coalition 2005; see also Chapter 15).

In addition to the literally and virtually homeless are tens of thousands of people who are "pre-homeless" or nearly homeless. In New York City (and doubtless in many other cities with large immigrant populations), there have been numerous illegal conversions of basement space in single-family homes and apartment houses into small (typically, 5' × 8') cubicles, with common kitchens and bathrooms, which present serious fire and health hazards. Officials

are reluctant to clamp down on these living arrangements—even if they could systematically find them (estimates range from 10,000 to 50,000 units in New York City alone)—knowing that the consequence of enforcing housing codes would be serious increases in the homelessness population (Wolff 1994). Moreover, illegal units of this sort are not confined to central cities and immigrant populations (Lambert 1996). Among the worst housed of the nearly homeless are migrant farmworkers (Greenhouse 1998).

Owning one's home is of course no guarantee that a family's residence will be problem-free. About 2 million homeowner households lived in housing with moderate or severe problems in 1999,¹¹ and more than 6 million homeowner households paid more than 50 percent of their income for housing. About 84 percent of all homeowners facing severe housing problems earned less than 80 percent of area median income (National Low Income Housing Coalition 2001).¹²

Further, in 1999, about 2.6 million households lived in units with more than one person per room (the official measure of overcrowding); about one-half of this group faced overcrowding problems in conjunction with problems of costs and quality (National Low Income Housing Coalition 2001). Finally, and perhaps most depressing of all, the "worst case housing needs" figure does not include the approximately 1.7 million households with severe problems living in subsidized housing (National Low Income Housing Coalition 2001).¹³ Included here are public housing units that are waiting to be repaired or substantially rehabilitated as well as thousands of units of privately owned subsidized housing that have a similar backlog of maintenance problems (see National Commission on Severely Distressed Public Housing 1992; England-Joseph 1994; Finkel et al. 1999).

Three additional factors are relevant when considering the scope of our housing problems: First, in terms of quality, HUD and Census Bureau criteria for "severely substandard" ignore the stricter, more relevant, legally enforceable local housing code standards. Incorporating such standards into definitions of adequacy would considerably increase the numbers of households living in "inadequate units."¹⁴ Second,

a residence that is in decent condition, of the proper size for the household and within their financial means may nonetheless be unacceptably dangerous, isolating and unpleasant—hence substandard—if the surrounding residences and streets fail to meet minimal standards. And third, the affordability criterion embodied in HUD's "worst case" data fails to recognize the severe budgetary problems faced by renter households with incomes above 50 percent of the area median who must spend more than one-half their income for rent. In addition, many other lower-income renter households who pay less than 50 percent of their income for rent may still be paying way too much. This is explored more fully in Chapter 2, which argues that any fixed "proper" rent-to-income ratio standard ignores the realities that household size, income level and the need to pay for non-shelter basics all go into determining whether a given unit is "affordable" for a given household.¹⁵

What is the best estimate of the bottom line for all of the above housing problems? The National Low Income Housing Coalition (2001) estimates that some 18.5 million homeowner households and 17.2 million renter households are facing either moderate or severe housing problems. Of these 35.7 million households, about 19.5 million earned less than 50 percent of median income,¹⁶ and another 7.5 million earned 50 to 80 percent of median income.¹⁷ The Joint Center for Housing Studies has reached a similar conclusion, presented somewhat differently:

A staggering three in ten US households have housing affordability problems. Fully 14.3 million are severely cost-burdened (spend more than 50 percent of their incomes on housing) and another 17.3 million are moderately cost-burdened (spend 30–50 percent of their incomes on housing). Some 9.3 million households live in overcrowded units or housing classified as physically inadequate. And a disheartening 3.7 million households face more than one of these problems. (2003, 25)

Using his shelter poverty concept, Michael Stone has found a similarly massive number of households (about 15 million renters and

17 million homeowners in 2001) facing serious housing affordability problems. However, his analysis underscores “a significantly different distribution of the problem: Not all households shelter-poor are paying over 30 percent of their incomes for housing, and not all households paying over 30 percent are shelter-poor.”¹⁸ Most strikingly, his approach shows that families with children are more likely to have affordability problems, and that small middle-income households are less likely to have affordability problems, than is suggested by the conventional standard (see Chapter 2).

Another way of looking at housing needs is via estimates of the number of poor households eligible for housing assistance who do not receive it. About two out of three renters with incomes below the poverty line do not receive any housing assistance (Daskal 1998, 35). And, using HUD’s higher income limits of eligibility for housing assistance, far more low-income households could receive housing if such funding were available. At the very least, the 5 million households who have “worst case housing needs” would be eligible for a subsidy from HUD.

Housing needs can also be examined by comparing the housing situation of those with the least housing opportunities and resources and those with the most, which are far from evenly distributed. Housing needs among our poorest citizens, discriminated-against racial groups and women heads of household are much more serious than among the population at large. For example, “regardless of income, the incidence of burdens is higher among minorities than whites. . .” (Joint Center for Housing Studies 2005, 25). Thus, housing is America’s Great Divide. How and where one lives is *the* marker of one’s socioeconomic and, to a large extent, racial status in the society and the local community. Moreover, this divide runs through all our major systems: education, health care, employment, criminal justice—in other words, we have developed into a “have/secure” and “have-not/insecure” society. (See Chapter 1 on income inequality, Chapter 2 on housing affordability, Chapter 3 on racial discrimination, Chapter 13 on the elderly and Chapter 14 on housing challenges facing women.)

The extremes of housing consumption are staggering. On the one hand, housing is the most conspicuous form of conspicuous consumption. Mega-mansions are commonplace in affluent suburbs, often replacing more modest dwellings that are demolished. And these are not the exclusive domains of the “rich and famous,” as large numbers of households rode the wave of economic growth and expansion during the 1990s. A *New York Times* article described this Memphis scene:

The beige, three-story mansion fills a one-acre lot. . . . Roof turrets, tall windows, columns that frame the front door at the head of a majestic, sloping driveway all heighten the impression of a palace. . . . The ranch house next door seems, by comparison, like a shack. “Such houses,” observes Kenneth Rosen, who heads the University of California’s Fisher Center for Real Estate, “are conspicuous proof that a family has achieved a level of wealth way beyond its physical needs. A mansion, more than luxury cars or anything else, shows everyone in the community that you are rich.” (Uchitelle 1999)

On the other hand, millions of households are facing serious problems securing and paying for decent shelter. The most extreme situation is exemplified by the hundreds of thousands of Americans who, at any given point in time, are without any private domestic space at all—the country’s homeless population.

As a society, we seem content to permit such disparities. And the problems can only get worse, as housing costs have been rising faster than incomes for most of the past 30 years. The Joint Center for Housing Studies has noted that “home prices and rents have continued to outpace general price inflation” (2003, 25). (See also Chapter 1 on income distribution trends and Chapter 2 on housing affordability trends.)

Moreover, “welfare reform,” introduced in 1996, is having a nontrivial impact in the housing area, although its full effects remain to be seen. While a great many TANF recipients (Temporary Assistance for Needy Families, formerly known as AFDC) have entered the workforce, the pay levels for the majority of these jobs still is considerably below what is needed to cover the cost of market rents for apartments. In addition, millions of families who have never been

on welfare, and who earn minimum wages or somewhat above, are still unable to afford decent housing (see Chapter 18).

The alarming loss of unsubsidized low-rent units is another important factor contributing to high rental housing costs. Between 1991 and 1997, the number of unsubsidized rental units affordable to extremely low-income households (those with incomes 30 percent or less of area median income) dropped by 370,000—a 5 percent reduction. At the same time that the low-rent stock has been decreasing, the number of households earning 30 percent or less of median income has been increasing (HUD 2000, 22). According to the Joint Center for Housing Studies, “In 2001, the 9.9 million renters in the bottom quintile [of income, which was no more than \$17,000] outnumbered the supply of these [unsubsidized] units by fully 2 million. Reducing the pool even further, higher-income households occupied 2.7 million of the 7.9 million lowest-cost units” (2003, 28).

Beyond these important trends, there are deeper causes behind the staggering situation we are observing.

THE ROOTS OF HOUSING PROBLEMS

Housing problems are deeply ingrained in the operation of our economic system and in the ways in which society functions, and they have not emerged in just the past few decades. Rather, this country has a long history of such problems (see, for example, Stone 1993, Chapters 3, 4), the consequence of certain basic institutional arrangements and characteristics of our society. The most important factors include the workings of the private housing market; widening income inequality; persistent and pervasive housing discrimination; overdependence on debt and capital markets to finance housing; and public policies that are inadequate to counter these trends and, at worst, exacerbate them.

The Illusions of “the Market”

Throughout this nation’s history, there has been a struggle between those who believe that we have a collective responsibility, through, but not

limited to, government, to “promote the general welfare” and those who assert that the general welfare is and should be best achieved by all pursuing their own self-interest via “the Market,” with government doing as little as possible, apart from providing for the common defense. From the Great Depression through the 1970s, the former view predominated, albeit often tempered with ritual apologies for interfering with the alleged virtues of the market. Over the past quarter-century, though, the idealization of the market as the answer to nearly all social and economic problems has emerged as the dominant ideology, with government portrayed not only as outrageously wasteful of “your money,” but indeed as the very *cause* of poverty, anti-social behavior, declining educational performance and so forth.

Nowhere has this shift been greater than with regard to housing and housing policy. (A few of the most rabid examples of attacks on government interventions in housing are Salins 1980 and Husock 2003.) Public housing has been attacked as an integral part of the culture of welfare dependency as well as the worst of modern urban design. Never mind that most public housing does not fit the stereotypes and that relentless opposition from private real estate interests largely accounts for the failures of design and siting that do exist. Government assistance for housing the poor, to the extent that it is not opposed entirely, has largely shifted away from housing production to vouchers that ostensibly give recipients the freedom to shop in the “free” housing market. Yet this market tends, in many places, to have little or nothing available, forcing recipients to return their vouchers unused, while in other places, it consists of exploitative landlords who reap windfalls from the vouchers. Rent control has been discredited as allegedly destroying market incentives for landlords and developers to maintain and produce unsubsidized low-rent housing, thus (so the argument goes) causing decay and abandonment of great swaths of urban America. Government is blamed for runaway housing costs and inadequate housing production, through imposition of exclusionary zoning and strict subdivision and permitting regulations. Ironically, to the extent that this latter critique has some legitimacy,

the governments responsible are under the control of and acting on behalf of high-income people seeking to protect their wealth from the market.

It is our view that the ideology of the virtuous market is largely a cynical and hypocritical rationalization for selfish individualism and widening inequality. Simplistic theories have been used to divert attention from the underlying causes of housing and other social problems by focusing instead on admittedly flawed, inadequate and often contradictory government responses to those problems. It appears that we have forgotten that markets are social creations, operating on the basis of legal and economic incentives and disincentives established and enforced by governments. The biggest and most profitable businesses get that way by ruthlessly driving out or buying up competitors in order to escape from the strictures of the competitive market whose virtues they proclaim. And they resist mightily government attempts to rein in their monopolistic depredations (cf. Microsoft). But when they fail, to whom do they turn to be bailed out? Why of course, the government via the taxpayers (see discussion of the savings and loan bailout and the crisis of Fannie Mae and Freddie Mac in Chapter 4).

Furthermore, the efficiency that in theory attaches to competitive “free markets” is at best a one-dimensional efficiency that has no place for distributive justice and neighborhood effects. For example, sharply escalating housing prices in many parts of the country are in fact the response of the free housing market to demand from ever-richer households at the top of the increasingly unequal income distribution (see Chapter 1 and Chapter 4). While taxing away some of this speculative wealth would dampen price increases, thereby making housing generally more affordable, and generate some revenue that could be used for low-income housing, such redistribution would ostensibly reduce the efficiency of the housing market. Yet, to add insult to injury, the tax system actually provides incentives for such speculation (see Chapter 5). Inefficiency on the upside of the market (for instance, windfall profits that the market would not generate without public assistance) does not seem to bother free-market ideologues.

As for so-called neighborhood effects, or externalities, free-market ideology/theory either sees them as beneficial or ignores them. For example, if tearing down smaller, older houses to build mega-mansions results in higher property values and hence higher property taxes and greater economic stress for older homeowners, free-market ideology sees this as a positive externality (the latter are better off because their property values have risen), not as a negative externality because their quality of life has diminished due to increased costs. If the free market produces massive houses on large lots sprawling across the landscape, the costs to natural habitats and watersheds, as well as the costs of increased traffic and air pollution, are largely externalized, imposed on others in the present and future rather than being part of the calculus of efficiency.

The housing market also treats housing as a commodity—an item that is bought and sold for profit. For the low-income renter or homebuyer, this creates problems at every step of the housing production, development, distribution and financing processes. The final cost of housing is the total of all the many costs involved—including land, building supplies, labor, financing, distribution and conveyance. At each phase of the process, the goal is to maximize profits, which in turn increases costs and reduces affordability.

KEY CAUSAL FACTORS OF HOUSING PROBLEMS—BEYOND THE MARKET

In addition to our view that the private housing market works at cross-purpose with the needs of providing decent, truly affordable housing for all, a number of other factors are at the root of our housing problems. Since each of these is developed more fully in the chapters of the book, the following offers an overview of these critical themes.

Widening Income Inequality

Our housing problems are directly and closely connected with the overall structure of our economic system. In contrast with several decades

post–World War II, when the gap between the rich and the poor was shrinking, for the past 30 years this trend has changed. We have been mired in a period of sustained and growing income inequality, where the disparity between the upper and lower tiers of the income distribution has become ever wider. Moreover, various subgroups of the population (such as persons of color and single-parent families) are experiencing this disparity with a disproportionate frequency.

Beyond the inequality in income, for most households, the income side of the housing affordability equation is not keeping pace with the escalating costs of housing. Without adequate income, the ability of households to cover the costs of housing is simply impossible. These trends have not “just happened.” Instead, as discussed in Chapter 1, they are the outcome of specific policies, goals and initiatives of both government and the corporate sector.

Persistent and Pervasive Housing Discrimination

Not only do people of color have lower incomes than their white counterparts, they are less able to compete in the housing market due to persistent discrimination.¹⁹ Housing discrimination is nothing new (Loewen 2005). While it was a “given” before direct government intervention in housing during the Great Depression, it became codified through the guidelines of the Federal Housing Administration. Indeed, the agency’s 1938 underwriting manual advised FHA inspectors who were assessing properties for mortgage insurance to do their job, as follows:

Areas surrounding a location are investigated to determine whether incompatible racial and social groups are present, for the purpose of making a prediction regarding the probability of the location being invaded by such groups. If a neighborhood is to retain stability, it is necessary that the properties shall continue to be occupied by the same social and racial classes. A change in social and racial occupancy generally contributes to instability and a decline in values. (1938, Section 937)

While it took several decades for the FHA to change both its guidelines as well as its mode of operation, the legacy of housing discrimination and, indeed, various ongoing discriminatory practices, is still a grim fact of American life. Much more often than not, neighborhoods are characterized by occupancy by one racial group or another. Moreover, the activities and conscious decisions that have created these patterns are still widely practiced today. This critical issue is explored in Chapter 3. But the role of race and the reality of discrimination is a theme that runs throughout the book.

Overdependence on Debt and Capital Markets

Due to the intrinsic nature of housing (bulky, durable, tied to land) and the system of private ownership of almost all housing in this country, the housing sector is extraordinarily dependent on the cost and availability of borrowed money. Mortgage-lending institutions have thus been a dominant force in the housing sector for the past century. Their interests and evolution, including their periodic crises and consequent public policies, have had an enormous impact on the physical landscape of this country and on economic distribution and the stability of the overall economy. On the one hand, the mortgage system has facilitated the construction of vast amounts of housing and the spread of homeownership but has also widened housing inequality, fostered debt entrapment, destroyed neighborhoods and made the nation’s economy increasingly unstable and vulnerable to the vagaries of global capital markets. Chapter 4 explains how these dilemmas have emerged and points toward some of the alternatives, which are discussed in Chapter 12.

Flawed and Inadequate Public Policies

Despite and perhaps because of these trends, in recent years, housing equity issues have receded from public and political concern. This has been accompanied by declines in government support for housing programs and subsidies relative to the growing need for such support. As journalist Jason DeParle concluded in 1996

(and little has changed since), “The Federal Government has essentially conceded defeat in its decades-long drive to make housing affordable to low-income Americans. . . . Housing has simply evaporated as a political issue.” Almost no office holder or candidate for office, at any level of government, gives prominent attention to housing. The current Administration’s view was expressed in the astounding comment made by HUD Secretary Alphonso Jackson at a May 2004 hearing of the House Committee on Financial Services. In response to a question from one of the committee members, Secretary Jackson “stated that he doesn’t talk about housing the poor because ‘being poor is a state of mind, not a condition’” (Committee Members Decry HUD Secretary’s Comments on the Poor 2004).

But a lack of federal interest in housing was not always the case. Although this interest often grew out of a desire to use housing as a vehicle to attack nonhousing problems (Marcuse 1986), for decades the federal government was a major player in promoting housing for low-income households. What was historically the principal approach—low-rent housing developments built and managed by local housing authorities, with heavy federal subsidies—has been under relentless attack since the 1960s. And the two-decade-long emphasis (from the early 1960s through the early 1980s) in producing subsidized housing through the private sector has also lost favor among federal officials. “Shallower” subsidies provided through the Low Income Housing Tax Credit (LIHTC) and the HOME Investment Partnership program have added some new units but address only a very small fraction of the overall needs for housing affordable to low-income households—they fail to reach far enough down the income distribution, and very few units are permanently affordable.

Since its creation in 1986, the LIHTC has contributed to the production of about 1.8 million units, but many of these units are not available to those with incomes below 30 percent of median income (National Low Income Housing Coalition 2005).²⁰ The HOME program has funded the acquisition, construction and rehabilitation

of about 800,000 units of housing since its inception in 1990, but again, many of the residents are not the most needy, and most of the units are not permanently affordable (National Low Income Housing Coalition 2005).

Between 1977 and 1994, the number of HUD-assisted households grew by 2.4 million. But this number camouflages a troubling trend: During the period from 1977 to 1983, the annual average increase was 215,000 units; however, between 1984 and 1994, the average annual increase fell to 82,000. From 1995 to 1998, no new funds for assisted housing were provided by Congress. Finally, however, starting in 1999, there was again modest recognition of the need for additional housing assistance, with the appropriation of funds for 50,000 new vouchers in that year, followed by 60,000 and 79,000 in FY2000 and FY2001, respectively (Bratt 2003, based on Dolbeare and Crowley 2002). In FY2002, funding for 26,000 new vouchers was appropriated, but Congress approved no new vouchers in FY2003, FY2004 and FY2005, and HUD requested none for FY2006 (National Low Income Housing Coalition 2005).

It is no surprise that these dismal numbers concerning new households being assisted reflect reductions in the inflated-adjusted level of appropriations for new housing units. Between 1976 and 2004, net new annual federal budget authority for assisted housing dropped from \$56.4 billion to \$29.25 billion (in constant 2004 dollars)²¹ (Dolbeare, Saraf and Crowley 2004). In dramatic contrast, the largest form of federal housing aid—the indirect and highly regressive subsidy the tax system provides to homeowners via the homeowner deduction (the ability to deduct from one’s taxable income base all property tax and virtually all mortgage interest payments)—was worth over \$84 billion in 2004, with the majority of these subsidies going to households in the top two-fifths of the income distribution; nearly 37 percent of housing-related tax subsidies go to those earning over \$86,000 (Dolbeare, Saraf and Crowley 2004; see also Chapter 5). Including investor deductions, in 2004 housing-related tax expenditures totalled \$119.3 billion, four times the budget authority for housing assistance (Dolbeare, Saraf

and Crowley 2004). In so many ways, the nation's housing system reflects and undergirds the extreme and growing class and race divisions that characterize the society as a whole.

Our flawed public policies are also causing a net loss of subsidized units. Various sources estimate that since the late 1980s, some 200,000 units have been removed from the inventory of assisted housing. This has been due to the loss of over 100,000 units through demolition of some severely deteriorated subsidized housing and as a result of the HOPE VI public housing redevelopment program (National Housing Law Project et al. 2002; see also Chapter 11), as well as the "expiring use" problem: There has been a loss of 60,000 units in some older subsidized housing developments where the owner has pre-paid the mortgage and converted the buildings into market-rate dwellings, and a loss of about 40,000 units where owners have opted out of Section 8 contracts (Achtenberg 2002; see also Chapter 7 text and box).

The result of all of this is a chronic insufficiency of subsidized low-rent units. A recent estimate of housing needs comes from the Millennial Housing Commission, whose final report stated that "The addition of 150,000 units annually would make substantial progress toward meeting the housing needs of ELI [extremely low income; at or below 30 percent of area median income] households, but it would take annual production of more than 250,000 units for more than 20 years to close the gap" (2002, 18).

One impact of these shortages is long waits for subsidized housing. Based on data collected between 1996 and 1998, HUD estimated that, nationally, the average wait for a public housing unit was 11 months, and for a Section 8 rental assistance voucher, it was 28 months. For the largest public housing authorities (those with over 30,000 units), the wait for a public housing unit was 33 months, and 42 months for a Section 8 certificate. In New York City, the wait for either a public housing unit or a Section 8 voucher can be as much as eight years. Between 1998 and 1999, the number of families waiting for assistance increased substantially. The combined waiting list for a Section 8 voucher in 18 cities sampled grew from just under 500,000 to 660,000 households. The 40

waiting lists from those cities examined in the HUD study included about 1 million families. And HUD cautions that these figures may be an underestimate because many housing authorities have closed their waiting lists due to their overwhelming size (HUD 1999, 7–10).

The failings of our housing policies are, in part, due to the government's desire to fulfill a number of economic, social and political goals, beyond the desire to provide housing for the poor. In addition, housing policies are always greatly influenced and shaped by the needs of the private for-profit housing industry—an industry that has a sophisticated and well-financed lobbying component and that has been successful in gaining federal support for their agenda (see Chapter 5). It is little wonder, therefore, that housing policies have fallen short of the goal of providing decent, affordable housing for those most in need. While Chapter 6 asserts that our record of federal intervention in housing has been disappointing, regardless of the political party in power, it is acknowledged that somewhat more has been accomplished under Democratic than under Republican Administrations.

ORGANIZING FOR A RIGHT TO HOUSING

Achieving the ambitious vision and goals put forth in this book certainly will require a housing strategy and a movement well beyond what has been seen heretofore in this country. For the most part, housing organizing and activism in the United States have been modest and constrained in time, place and vision. Even in those periods where housing activism has reached a national scale and included aspects of a Right to Housing in its vision, the strategic approach has fallen far short (see Chapter 10; see also Stone 1993, Chapters 11, 12).

Past social movements have resulted in substantial expansions of basic rights far beyond what has been achieved with regard to housing. Emancipation, women's suffrage, the many gains of the labor movement, and the Civil Rights Movement particularly stand out. The women's movement, the gay and lesbian movement and the disability rights movement are also

notable for what they have achieved, however imperfect and incomplete. Indeed, that these are all widely recognized as “movements” and referred to with the definite article “the” attests in some measure to their potency, in striking contrast with housing.

Any viable strategy to achieve a Right to Housing must emerge through a dynamic and participatory process that includes the following principles: understanding and confronting fundamental causes of housing problems; putting forth a vision of truly social housing provision; participating in alliances across issue lines; building organizations committed to leadership development and broadly inclusionary decision-making; generating independent funding for skilled organizers and organizing; and building alliances with trade unions.

AN OVERVIEW OF THE BOOK'S CHAPTERS

This book argues that what is needed is the legal mandate of a Right to Housing and institutional changes to make this mandate become reality.²² In the first portion, which includes Chapters 1 to 7, we present an array of analyses demonstrating that beyond the litany of housing needs and problems, there exist key structural determinants of housing injustice. Critical changes in the labor market and the resulting widening income inequality and insecurity are discussed in Chapter 1. Chapter 2 reveals one of the most damaging impacts of our economic inequality, in demonstrating how shelter poverty afflicts tens of millions of American households, especially the most vulnerable groups in society. The following three chapters explain how key aspects of society and the housing system contribute to our housing problems. The role of race/racism is explored in Chapter 3; the faulty structure of our housing finance system is explored in Chapter 4 and the ways in which our federal housing subsidies have consistently favored the wealthy over the poor are detailed in Chapter 5. The sometimes perverse but nearly always inadequate housing policies promulgated over the last 70 years are discussed in Chapter 6. Chapter 7 and its accompanying box explore how one

federal policy around the issue of “expiring use restrictions” has evolved and has impacted poor residents of subsidized housing. Taken together, these chapters present a clear picture of the ways in which inequality and housing problems are an outgrowth of the nation's economy, financial structure, and flawed government and private market practices.

The second portion of the book opens with Chapter 8, which makes the “case for a Right to Housing.” It continues by highlighting broad principles and strategies to achieve a Right to Housing, including Chapter 9, on the past and potential contributions of the courts, and Chapter 10, discussing organizing strategies for incorporating a Right to Housing into the political agenda. Chapters 11 and 12 offer proposals concerning how social ownership of housing and a more socially oriented finance system could contribute to that goal. The following three chapters provide insights on how our current housing system creates problems for three subgroups of the population—the elderly (Chapter 13), women (Chapter 14) and the homeless (Chapter 15)—as well as specific proposals for how a Right to Housing could substantially alleviate the suffering of these vulnerable groups of people.

Chapters 16 to 18 present further policy initiatives that could contribute to the implementation of a Right to Housing. Chapter 16 underscores the accomplishments and potential of community development corporations, and the box provides an overview of this activity in rural areas. Chapter 17 presents a detailed account of state and local government initiatives. And Chapter 18 examines the relationship between housing and economic security. The chapter concludes with the argument that a Right to Housing and a new social contract between residents and government could, indeed, form the basis for a new social agenda.

It is beyond question that as a society we have the resources to provide housing for all that is decent, truly affordable and in supportive communities. What is required is an activist government that has social justice as a prime goal. As well, it requires that housing policy and programs become central concerns and activities beyond the narrow field of housing providers and housing

advocates. What is needed is a social movement, in which housing justice becomes linked in an integral way with the many other struggles for justice, opportunity and democratic participation.

Of course, we recognize that in advocating a Right to Housing, there are a host of issues and concerns that need to be addressed and resolved. For example, how much housing, of what quality and in what locations should constitute each person's minimum "right"? Should a Right to Housing include universal design features that would make all units both accessible to people with physical infirmities, as well as to visitors who are physically challenged?²³ What responsibilities should be borne by recipients, and how would those expectations be enforced?

Without diminishing the importance of such questions, we believe that the time is ripe to revisit a serious dialogue about the underlying rationale for a Right to Housing. More than 60 years after FDR asserted that the country needs a second Bill of Rights—one that includes a Right to Housing—it is time to make that promise come true.

As this book goes to press, we acknowledge that the realization of a Right to Housing may seem further away than ever. With hundreds of billions of dollars going to fight wars in Afghanistan and Iraq, terrorism in the U.S. and abroad, as well as to repair the damage left in the aftermath of the August and September 2005 hurricanes on the Gulf Coast, the expenditure of large sums of money to implement a bold new domestic social policy agenda may be off on a distant horizon.

We believe that the health of a society can be judged by the quality and affordability of its housing for the one-third of a nation least well-off. A society professing deep concern for human needs should not be so profoundly deficient in this area. At the start of a new century, the United States is still facing serious and deeply ingrained housing problems. Housing is so fundamental to human life and well-being that meaningful progress toward achieving a Right to Housing provides an excellent springboard for launching closely related social and economic reforms. The logic is sound. But the call to action has

been muffled, and key political actors have, for the most part, been unswayed and missing in action. This book is aimed at changing the prevailing mind-set and stimulating innovative, aggressive and far-reaching responses to our persistent housing problems.

NOTES

1. The Quality Housing and Work Responsibility Act of 1998 amended the National Housing Goal. It is arguable as to whether the new language constitutes a major or a modest retreat from the original goal, which was to be realized "as soon as feasible." The 1998 Act states "that the Federal Government cannot through its direct action alone provide for the housing of every American citizen, or even a majority of its citizens, but it is the responsibility of the Government to promote and protect the independent and collective actions of private citizens to develop housing and strengthen their own neighborhoods." And further, "that the Federal Government should act where there is a serious need that private citizens or groups cannot or are not addressing responsibly" and "that our Nation should promote the goal of providing decent and affordable housing for all citizens through the efforts and encouragement of Federal, State, and local governments, and by the independent and collective actions of private citizens, organizations, and the private sector." Title V, Section 505, Sec. 2 (2), (3) and (4).

2. While we have never come close to fully implementing FDR's second Bill of Rights, recent proposed legislation suggests that a Right to Housing still has political muscle. The Bringing America Home Act (H.R. 2897), filed in 2003, would provide affordable housing, job-training, civil rights protections, vouchers for child care and public transportation, emergency funds for families facing eviction, increased access to health care for all and Congressional support for incomes high enough so that families can support themselves. It would also provide the resources to enable local and state governments to end homelessness. Also introduced in 2003, the National Affordable Housing Trust Fund Act (H.R. 1102) would establish within the Treasury Department a fund to promote the development, rehabilitation and preservation of affordable and safe low-income housing through grants to states and local jurisdictions. The goal is to build and preserve 1.5 million units of rental housing for the lowest-income families over a ten-year period. Initial sources of revenue for the Trust Fund would come from excess Federal Housing Administration insurance reserves and from

excess funds generated by the Government National Mortgage Association (Ginnie Mae), a government-sponsored enterprise created in 1968 to support subsidized mortgage lending.

3. The 69-page document, written by Dick Cluster, is available from Community Economics, Inc., joel@communityeconomics.org.

4. A recent study published in the *New England Journal of Medicine* suggests that “lead poisoning might impair children’s intelligence at far lower levels than current federal health guidelines. . . [N]ot only do small amounts of the toxic metal lower a child’s intelligence, but each additional unit of lead has a more dramatic effect than at higher levels of exposure” (Avril 2003).

5. According to psychologist Abraham H. Maslow’s hierarchy of human needs, the basic, “lowest” need that housing provides is shelter or protection. “Higher” level needs provided by housing include safety or security, a sense of belonging, self-esteem and self-fulfillment. “Lower needs” must be met before “higher needs” (discussed in Meeks 1980, 46–49).

6. Of course, it hardly needs mentioning that even worse than “grossly inadequate housing” is no housing or shelter at all—the most dire form of a housing problem.

7. Even in the case of lead poisoning, where lead-based paint can be found in peoples’ homes, other sources of lead in the environment can pose health risks (such as lead in the soil, gasoline, old school buildings, water contaminated by old lead pipes). Thus, one can never be certain which contaminated source is producing the elevated lead levels that may be observed.

8. Empirical evidence underscores this point. In a longitudinal study of poor and homeless families in New York City, researchers found that “regardless of social disorders, 80 percent of formerly homeless families who received subsidized housing stayed stably housed, i.e., lived in their own residence for the previous twelve months. In contrast, only 18 percent of the families who did not receive subsidized housing were stable at the end of the study” (Shinn et al. 1998, as cited by National Coalition for the Homeless 1999).

9. There are huge differences in how housing ownership creates unearned wealth. Minority homeowners, who often live in areas with little value appreciation, are sometimes fortunate if they can sell their home for what they paid ten or twenty years earlier (Oliver and Shapiro 1995; Conley 1999; Shapiro 2004). White, middle-class homeowners frequently see their houses rise in value over the years by a factor of five, ten and even more, producing equity that can be drawn upon to provide comfortable retirement and numerous benefits to their offspring: higher education, a substantial inheritance and, most tellingly, financial aid so they can buy their own homes, thus perpetu-

ating, intergenerationally, the widely disparate racial gaps that inhere in homeownership.

10. Defined as units with any one of several serious physical deficiencies, such as plumbing—lacking piped hot water or a flush toilet or lacking both bathtub and shower, for the exclusive use of the residents of the unit; heating, including major systems breakdowns or inadequacies; electrical—either completely lacking or major problems such as exposed wiring and lack of outlets. Other inadequacies that would place a unit in the “severely inadequate” category pertain to serious upkeep problems and significant physical defects in building hallways. A housing unit is termed “moderately inadequate” if it has none of the defects associated with a severely inadequate unit but has significant plumbing breakdowns; unvented heating units; fewer upkeep or hallway problems than in the “severely inadequate” category but still has significant deficits, and if it lacks a kitchen sink, range or refrigerator for exclusive use of the residents of the unit (HUD 2000, A28–A29).

11. A moderate housing problem consists of a cost burden between 30 percent and 50 percent of income, occupancy of a unit with moderate physical problems, or overcrowding (more than one person per room); people who are homeless or who have been displaced are viewed as having a severe housing problem. Also included in the latter category are those with cost burdens above 50 percent of income, or occupancy of housing with serious physical problems (National Low Income Housing Coalition 2005).

12. This does not include homeowner households with less serious problems. More than 10 million homeowner households earning 80 percent or less of area median income have nontrivial problems with their unit, ranging from open cracks in walls or ceilings, inadequate heat and heating units, and water leaks inside the house (Joint Center for Housing Studies 1998, 68).

13. According to the Joint Center for Housing Studies, adding those households with severe and moderate problems who live in assisted housing, the figure comes to some 3.7 million households (2003, 27).

14. A government report published over 30 years ago still has relevance today: “It is readily apparent that even the most conscientious user of Census data. . . would arrive at a total ‘substandard’ housing figure which grossly underestimated the number of dwelling units having serious housing code violations. To use a total thus arrived at as a figure for substandard housing is grossly inadequate and misleading, because it flies in the face of extensive consideration given by health experts, building officials, model code drafting organizations, and the local, state and federal court system to what have become over a period of many

years, the socially, politically, and legally accepted minimum standard for housing of human beings in the United States. . . . Even if public and private efforts eliminate all housing which is substandard under most current federal definitions, there will still be millions of dwelling units below code standard" (Sutermeister 1969, 83, 102).

15. The term "affordable housing" is widely used and generally understood to imply affordable to households with limited income, but, as described more fully in Chapter 2, we regard affordability not as an inherent characteristic of housing but as a relationship between housing cost and the income of the user household: A multimillion dollar mansion is affordable to a multi-millionaire, a \$200 per month apartment is not affordable to someone with monthly income of \$300. Nonetheless, the term "affordable housing" appears throughout many of the book's chapters, given its prevalence in housing studies, popular writings, legislation, program titles and the like.

16. This is calculated as follows from NLIHC (2001): (1) 87 percent (percent of renter households earning below 50 percent of area median income with severe housing problems) \times 7.9 million (number of renter households with severe housing problems) = 6.87 million renter households. (2) 46 percent (percent of renter households earning below 50 percent of area median income with moderate housing problems) \times 9.3 million (number of renter households with moderate housing problems) = 4.28 million renter households. (3) 70 percent (percent of owner households earning below 50 percent of area median income with severe housing problems) \times 7.6 million (number of owner households with severe housing problems) = 5.32 million owner households with severe housing problems. (4) 28 percent (percent of owner households earning below 50 percent of area median income with moderate housing problems) \times 10.9 (number of owner households with moderate housing problems) = 3.05 million households with moderate housing problems. Total (1) + (2) + (3) + (4) = 19.52 million households earning less than 50 percent of area median income with moderate or severe housing problems.

17. This is calculated as follows from NLIHC (2001): (1) 7 percent (percent of renter households earning between 50 to 80 percent of area median income with severe housing problems) \times 7.9 million (number of renter households with severe housing problems) = .55 million renter households. (2) 34 percent (percent of renter households earning between 50 to 80 percent of area median income with moderate housing problems) \times 9.3 million (number of renter households with moderate housing problems) = 3.16 million renter households. (3) 14 percent (percent of owner households earning between 50 to 80 percent of

area median income with severe housing problems) \times 7.6 million (number of owner households with severe housing problems) = 1.06 million owner households with severe housing problems. (4) 25 percent (percent of owner households earning between 50 to 80 percent of area median income with moderate housing problems) \times 10.9 (number of owner households with moderate housing problems) = 2.73 million households with moderate housing problems. Total (1) + (2) + (3) + (4) = 7.5 million households earning between 50 to 80 percent of area median income with moderate or severe housing problems.

18. Stone (1993) has calculated that, utilizing conservative estimates of costs for nonshelter basics (such as food, clothing, transportation), a staggering 14 million U.S. households (almost three times the number with worst case housing needs) cannot afford to spend a single cent for housing if they are to have enough income to cover these other basic living costs. Among the forty-five major metropolitan areas analyzed in a Center on Budget and Policy Priorities study, the percentage of poor renters paying more than 30 percent of their income for housing—HUD's payment standard for families living in subsidized housing—ranged from a low of 65 percent to a high of 92 percent; all but five locales fell in the 70 to 90 percent range; using the 50 percent of income yardstick, the range was from a low of 39 percent to a high of 81 percent; all but eleven locales fell in the 50 to 70 percent range. (Note that in this study the author uses a definition of "poor" pegged to the official poverty line as opposed to HUD's definitions of income, which are in relation to area medians. In 1995, the poverty line for a family of three was \$12,158 [Daskal 1998:Table A-1]). By 2005, the poverty line for a family of three had risen to \$16,090.

19. The editors have chosen to allow each author to use whatever racial terms he or she feels most comfortable with (including issues of capitalization, hyphenation and such) rather than imposing a single style, given the complex and personal/political considerations that underlie such choices.

20. The LIHTC program requires that either 20 percent or more of the units in a given development be occupied by individuals whose income is below 50 percent of the area median income, or at least 40 percent of the units must be occupied by individuals below 60 percent of the area median income (National Low Income Housing Coalition 2005).

21. Another important measure of the level of federal assistance for housing is total dollar outlays. These are payments to maintain and operate the total subsidized housing inventory. This figure has grown significantly since 1976, as the total stock of assisted housing grew during much of this period. However, between 2000 and 2007, assisted housing outlays are projected

to drop by nearly \$1 billion (Dolbeare, Saraf and Crowley 2004).

22. All the chapters, with one exception, were written specifically for this volume. Chapter 8 is an update of an earlier published article.

23. The Fair Housing Amendments of 1988 amended the 1968 Fair Housing Act, adding prohibitions against discrimination in housing on the basis of disabilities; requiring that multifamily dwellings constructed after March 13, 1991, be accessible to persons with disabilities; and establishing construction requirements concerning accessibility with regard to building entrances, common and public spaces, doors, kitchens and bathrooms as well as other dwelling components. There is question as to whether HUD abides by these guidelines.

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