

Mayor's Housing Quality Task Force

Literature Review

Andrews, Nancy. "It's Hard to Get Affordable Housing Than to Get Into Harvard." *Investing in What Works for America's Communities*. <http://www.whatworksforamerica.org/its-harder-to-get-affordable-housing-than-to-get-into-harvard/>. June 2, 2016.

Citing a Planet Money story, the article highlights how difficult it is for poor families to receive public housing assistance. More than half of these families pay over 50% of their income on rent, which makes it difficult for them to pay for other expenses and often forces them to choose between paying for housing or eating.

One solution suggested in the article is to change the focus of federal housing policy. The estimated cost of housing every poor family in need is \$40 billion, yet every year largely wealthy homeowners benefit from over \$170 billion in tax deductions. Reducing homeowner tax benefits to assist low income families would drastically increase funding for affordable housing programs.

Cardinale, Matthew Charles. "Addressing Spokane's Affordable Rental Housing at a Crossroads: Policy Options for the City Council of Spokane." 2015.

Proposals drafted by a Gonzaga law student to increase and improve the development of affordable housing in Spokane. Cardinale's proposals include: (1)Adoption of an affordable housing impact statement policy; (2)Adoption of Inclusionary Zoning Policy; (3)Creation of a Spokane affordable housing trust fund; (4)Revision of the existing twelve-year multi-family property tax exemption program; (5)Revision of the existing unit bonus programs; (6)Resolution calling upon state legislature to provide \$100 million for the state housing trust fund and to fund cities and counties based on their affordable housing needs.

Cohen, Rick. "Inclusionary Zoning as a Tool for Affordable Housing Production." *Nonprofit Quarterly*. <https://nonprofitquarterly.org/2015/06/05/inclusionary-zoning-as-a-tool-for-affordable-housing-production/>. June 1, 2016.

Panelists convened by Social Planning Toronto recently debated how produce more affordable housing. One method the panelists agreed upon was the effectiveness of inclusionary zoning, which requires certain developments to make a portion of units available for rent or sale below market rates. Inclusionary zoning has not been implemented in Canada, but has been successfully implemented in some U.S. cities. But despite the effectiveness of inclusionary zoning, it still isn't allowed in some cities and states, leaving some areas with a useful tool in providing affordable housing.

Cohen, Rick. "Making Affordable Housing Political: The Nation's Burgeoning Crisis." *Nonprofit Quarterly*.
<https://nonprofitquarterly.org/2015/05/14/making-affordable-housing-political-the-nation-s-burgeoning-crisis/>

A report from the Center for Budget and Policy Priorities found that between 2007 and 2013, the number of cost-burdened renters (renters who pay more than 50 percent of their income for housing) increased in every state except Delaware, and the proportion of cost-burdened renters rose in 45 states and the District of Columbia.

The increase in rental rates is due, in part, to limited options and increased obstacles to homeownership. The article cites several cities, including Spokane, who are crafting strategies to create more affordable housing.

Housing Seattle: A Roadmap to an Affordable and Livable City. *City of Seattle*.

http://www.seattle.gov/Documents/Departments/HALA/Policy/MayorsActionPlan_Edited_Sept2015.pdf June 2, 2016

In Fall 2014, a Housing Affordability and Livability Agenda advisory committee in Seattle consisting of affordable housing advocates, developers, land-use experts, tenants, businesses, and nonprofits issued 65 recommendations. Based on those recommendations, Seattle Mayor Edward Murray published a comprehensive action plan with the goal of building 50,000 housing units in the next 10 years, of which 20,000 will be designated affordable.

Mayor Murray's plan consists of multiple policy proposals under the key areas of investing in housing for those most in need, creating new and affordable housing for all residents, preventing displacement and foster equitable communities, and promoting efficient and innovative development.

Sisson, Patrick. "Why the Rent is Too Damn High: The Affordable Housing Crisis." *Curbed*.

<http://www.curbed.com/2016/5/19/11713134/affordable-housing-policy-rent-apartments>. May 31, 2016.

Increased demand for rental housing units, lower homeownership rates, insufficient construction of new housing units, and stagnated wages have combined to create tightened rental housing markets, resulting in unprecedented rent increases in cities around the United States. Further evidence of an affordable housing crisis is the dramatic increase in the percent of American families who are cost burdened.

While housing policy is a major issue for most cities, it has not received much attention at the federal level. Funding for federal housing assistance is insufficient and is not keeping pace with demand. In order to address these shortfalls, the article cites several examples of cities taking innovative approaches to create programs and generate funding with the aim of increasing affordable housing options.

Zuk, Miriam, Ariel H. Bierbaum, Karen Chapple, Karolina Gorska, Anastasia Loukaitou-Sideris, Paul Ong, and Trevor Thomas. Gentrification, Displacement and the Role of Public Investment: A Literature Review. Working paper no. 2015-05. Federal Reserve Bank, Center for Community Development Investments, Aug. 2015. Web. 3 June 2016. <<http://www.frbsf.org/community-development/publications/working-papers/2015/august/gentrification-displacement-role-of-public-investment/>>.

This working paper from the Federal Reserve Bank of San Francisco, Center for Community Development examines scholarly articles that have attempted to study three general determinants of neighborhood change: movement of people, public policies and investments, and flows of private capital. A specific neighborhood change that has been debated for year is gentrification. The authors argue that too little research exists on the role of public investment, specifically transit investment, in gentrification. And conclude that “at a time when so many U.S. regions are considering how best to accommodate future growth via public investment, developing a better understanding of its relationship with neighborhood change is critical to crafting more effective public policy.”