

A F F O R D A B L E H O U S I N G

# ISSUES

SHIMBERG CENTER FOR AFFORDABLE HOUSING

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## Creating Affordable Housing Demand

*Many barriers exist when it comes to producing housing that is affordable to the entire workforce in a community. Of the various financial, regulatory, and social barriers, NIMBYism continues to rank at or near the top of the list. This NIMBY reaction is the subject of the lead article in the HUD publication, Research Works, published in December/January 2006. This article brings together findings about public opinion on and perception of what we have referred to as “affordable housing” for many years. Some of the key points of the article are summarized in this newsletter. However, the inquisitive reader is encouraged to contact HUD USER for a copy of the article and the full report titled, “Why Not in Our Community? – Removing Barriers to Affordable Housing”.*

(<http://www.huduser.org/publications/pdf.wnioc.pdf>)

The article in HUD’s *Research Works* focuses attention on the NIMBY reaction to rental housing, higher density housing, and other forms of housing that are financially accessible to the workforce that makes the economic engine of a community function. Unfortunately, these are the workers that are not paid the higher salaries of the professionals, owners, and managers.

### Public Opinion

The HUD report cites the work by the national non-profit, Campaign for Affordable Housing, that summarized public opinion research conducted in the 1990s and early 2000s. All of the surveys were focused on public attitudes toward affordable housing. The study turned up some conflicting findings. One pattern showed that American’s basic beliefs in

fairness and equal opportunity produced positive attitudes about the availability of housing opportunities for all members of the community. However, a conflicting pattern was found regarding the negative effects of affordable housing on peoples' own security and sense of well being in their own neighborhoods.

It was clear from the review of the various public opinion studies that Americans recognize that there is a need for affordable housing but the public was less aware of the extent of the shortage. For example, when asked to rank the challenges facing life in their communities, affordable homes ranked second to healthcare and employment opportunities. However, when asked about the extent of the problem, less than half of the respondents regarded it as a big problem.

When the survey questions were specific about who suffers the most from a lack of affordable housing in their community, more than half acknowledged that it was a problem for low- and moderate-income families, seniors, working-class families, and families with children. The HUD report cited a Fannie Mae Foundation survey that found three-quarters of the respondents were concerned that families must spend so much of their income on housing that they struggle to meet other expenses and cannot save for retirement or their children's education.

Also cited in the HUD report is a 2002 Fannie Mae Foundation survey that found general agreement that government should see that everyone has access to decent and affordable housing. Two-thirds of the respondents said that local government should be involved in the solutions and just below 60 percent said that the federal government has a role to play. Similarly, large majorities told pollsters that they

want the government to ensure the availability of affordable housing and a decent standard of living. More recently, over two-thirds of the respondents to a National Association of Realtors' survey agreed that government should place a higher priority on making housing – both rental and ownership – more available.

## **NIMBYism Remains a Barrier**

These responses to surveys represent basic American values of fairness and equal opportunity. However, the National Association of Realtors' survey found that 76 percent would support more affordable homes for purchase or rent in their "community." But, when the location changed to "my neighborhood", the percentage of support dropped to 72 percent. When the location was changed to on "my street", the support dropped to 66 percent. Finally, when the location was specified as "next door", the percentage declined again to 63 percent.

## **Affordable Housing's Image**

The questions about supporting or not supporting the production of affordable housing allowed the respondent to conjure up their own image of what affordable housing would look like and who would occupy it. The Campaign for Affordable Housing found that affordable housing in the mind of the public was associated with "public housing, architectural and community blight, and low-income or no-income populations." Other surveyed groups reported that the term implied other terms ranging from "average income" and "affordable apartment" to "low income" and "welfare".

## Improving the Image

A National Association of Realtors' survey conducted in 2005 was cited by the HUD article and listed some of the things that would satisfy NIMBY concerns:

- If homes were built in such a way that they fit into the area and were pleasant to look at.
- If the homes were made available to teachers, firemen, police, and other people that we rely on for help.
- If I could be sure it would not hurt property values.
- If it would help my property tax situation.
- If it made more efficient use of tax dollars for public services like water, sewer, streets, police, and fire protection.
- If it would not contribute to school overcrowding.
- If it would not make traffic worse.

There was also a generally strong preference for owner-occupied, single-family, detached homes rather than townhouses, condos, or apartments.

## What Does This Mean

Clearly, policymakers, developers, builders, local governments, and affordable housing advocates should pay close attention to these results.

Communities across the country are taking action to use these results to educate the public about the severity of the problem and the benefits that will accrue to the community by producing an adequate supply of affordable housing. The approach being taken is to initiate a marketing campaign.

One successful campaign is HousingMinnesota that was highlighted in the spring 2005 issue of *Rural Voice* published by the Housing Assistance Council. HousingMinnesota is a statewide education, community organizing, and advocacy campaign based in St. Paul, Minnesota (<http://www.housingminnesota.org>). The three core messages of the campaign were:

- *The people who need affordable housing are important to us and our community.* They include children starting their work careers; people who provide services in the community but cannot afford housing based on what they are paid; and they include senior citizens, people with disabilities; or those experiencing life transitions that produce at least temporary instabilities in their lives.
- *People with safe, stable, and affordable housing are better able to take responsibility for themselves and their families.* In addition, their children are more likely to succeed in school and grow into productive citizens.
- *A community will be more economically and socially vital if it maintains a supply of housing to meet the needs of its workforce.* It will allow for diverse cultures and enable people at different stages of life to maintain residence.

The inquisitive reader is encouraged to visit the HousingMinnesota web site.

In the same spring 2005 issue of *Rural Voices* is a description of the work of The Campaign for Affordable Housing. The Campaign is dedicated to assisting organizations in developing successful affordable housing public relations campaigns. It

firmly believes that developing grassroots support for affordable housing will help overcome opposition to development. Typically, this opposition stems from concerns by neighborhood homeowners about: fear of lower property values, increased crime, and other changes in the neighborhood that contribute to the NIMBY reaction.

The Campaign for Affordable Housing has released the *Housing Advocacy Catalog* with a collection of case studies from across the nation. The catalog describes how programs were organized, how they were funded, and how much they cost. The Campaign also released its *Media Training Guide* that was developed to aid housing advocates to educate

and work with the local media. The tool kit instructs housing advocates on how to plan an effective media campaign, create clear messages, and work with reporters and editors to produce favorable coverage.

Resources are available to teach local groups how to build local support, understand attitudes and concerns, and work with the media. Advocates can use these tools to begin their own grassroots campaign to make the dream of affordable housing a reality.

To contact the Campaign for Affordable Housing and learn more about the support it offers, visit their web site at <http://www.tcah.org>.

**Affordable Housing ISSUES** is prepared bi-monthly by the Shimberg Center for Affordable Housing for the purpose of discussing contemporary issues facing affordable housing providers. Reproduction of this newsletter is both permitted and encouraged. Comments or questions regarding the content are welcome and should be addressed to Robert C. Stroh, Director.

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