



Retake Our Democracy Transformation Study Group

RESEARCH INVENTORY

Date: August 19, 2020

Research Topic: **Non-gentrified Affordable Housing**

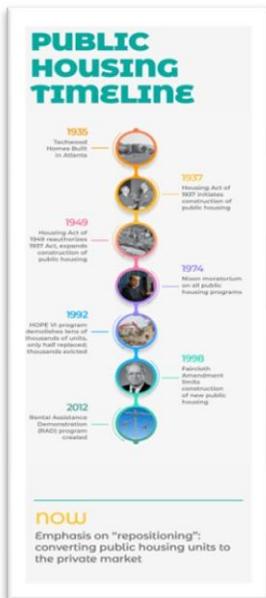
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A. Problem:

Gentrification, the process of higher-income households moving into traditionally lower-income neighborhoods, has transformative effects on New Mexico’s neighborhoods. Current residents are overburdened and financially stretched, while potential lower-to moderate-income families discover preferable neighborhoods are now inaccessible. Rising costs in gentrifying neighborhoods not only reduce affordable housing options, but threaten social networks and longstanding amenities. Most of the wealthy in New Mexico are white, while those being displaced are people of color and an ever-growing homeless population, who typically have less income to bid for housing and are more often renters at greater risk of eviction.

B. History: *A New Deal Program With Segregationist Beginnings*



Housing and Urban Development (HUD) began in the early 1930s with construction and finance programs meant to alleviate some of the housing hardships caused by the Great Depression. The federal public housing program started as part of the Housing Act of 1937, passed during the New Deal. First intended to be a jobs program and slums-clearing effort, public housing was the result of powerful grassroots organizing.

The federal government helped local governments carry out their housing segregation policies or did little to stop them. The Public Works Administration (PWA), created under the New Deal to address the country’s housing and infrastructure needs, constructed Techwood Homes in Atlanta, GA, in 1935 as the first federal public housing project. The project evicted hundreds of black families to create a 604-unit, whites-only neighborhood.

That same year the Supreme Court ruled the federal government lacked authority to seize property through eminent domain – but local Public Housing Agencies (PHAs) did have this authority, allowing them to act without proper oversight regarding the placement of public housing.

The federal government’s practice of creating segregated public housing persisted throughout the second half of the 1900s. In 1954, shortly after the federal government expanded the public housing program under the Housing Act of 1949, the Supreme Court handed down a landmark decision invalidating “separate but equal” public education. Housing and Home Finance Agency (HHFA) stated the decision did not apply to housing. One year later, the Eisenhower administration ended the policy that black and white communities should receive equal quality housing.

Segregated public housing construction persisted throughout the 60s and 70s and cemented deeply segregated public housing across the country. After passage of the Fair Housing Act of 1968, public housing would no longer be a tool for advancing segregation. Just six years later the federal

government started a steady withdrawal of support for public housing beginning with President Nixon's moratorium on housing spending in 1974. There has been no significant expansion of public housing since then, as federal housing subsidies shifted to housing vouchers.

Despite the consistent attempts to undermine public housing and media portrayals of dilapidated, crime-riddled tower buildings — the program remains popular among its residents. Alex F. Schwartz notes in his book, *Housing Policy and The United States*: "Public housing is unpopular with everybody except those who live in it and those who are waiting to get in." Indeed, so many people want to live in public housing that the wait lists are almost always years-long. Steady underfunding and austerity cuts under President Reagan in the 80s led to the declining quality of public housing.

THE FUTURE OF AFFORDABLE HOUSING

There are serious issues facing those who believe everyone in the United States has the right to safe, decent, affordable housing. The need for affordable housing continues to grow, particularly the need for housing affordable to the lowest income people.

Nationwide, there are only 30 units of housing affordable and available for every 100 extremely low income Americans. Federal housing assistance only serves one quarter of those who qualify for it. And special populations, such as disabled veterans returning from combat or lower income seniors, are increasing in number and need.

The existing stock of affordable rental housing is disappearing due to deterioration and the exit of private owners from the affordable housing market. According to the National Housing Trust, Inc. our nation loses two affordable apartments each year for every one created. Local preservation efforts have seen success, and resources like the National Housing Preservation Database are helpful, but it is a race against time.

Finally, the very funding structure of most affordable housing programs puts them at risk, at both the federal and local levels. The majority of federal housing programs are appropriated, meaning that the funding amounts can change from year to year, or disappear altogether. State and local programs can be similarly volatile, because they are often dependent on revenue from fees or other market-driven sources, and are vulnerable to being swept into non-housing uses. Ensuring funding at amounts necessary to maintain programs at their current level of service, much less grow them, is a constant battle.

The Santa Fe Housing Authority has over 2,000 units of affordably priced rental housing serving families, the elderly and those with disabilities. The projects are funded through low-income housing tax credits (LIHTC), various HUD housing programs, (Section 8, Section 811, Section 202) and public housing funds. Current production of multi-family units in Santa Fe has continued, despite the recession, because of innovative uses of development funds and productive partnerships between governmental, private-sector and nonprofit organizations. Go to https://www.hud.gov/states/new_mexico for details.

Low Income Housing Tax Credit Properties (LIHTC) By far the most widely used funding source to provide multi-family housing, LIHTC-funded projects provide 1760 units of housing in Santa Fe. The properties are priced affordably to residents earning from 40 – 80 percent of the AMI, with most projects serving residents earning 60 – 65 percent of the AMI. Several properties use LIHTC funds in conjunction with other funding sources to serve a diversity of needs and income levels. Other sources include: the City's Affordable Housing Trust Fund, HOME funds, CDBG, Section 202, and private funds. Go to https://www.santafenm.gov/rental_housing for details.

C. Preliminary Research Objective: *Development without displacement*

How to build revitalization models of neighborhoods without gentrifying them and identifying the types of housing, services and infrastructure that can exist in our cities and rural areas. The process should value longtime residents' visions of neighborhood change and give the power of decision-making to community residents. A healthy community is one that acknowledges and supports the importance of racial equity, community and culture.

D. Research Resources:

1. Title: **New Mexico State Data**

- Organization: National Low Income Housing Coalition
- URL/Website: <https://nlihc.org/housing-needs-by-state/new-mexico>
 - NM specific statistics in graph form
 - Highlights
 - NM Partners-NM Coalition to End Homelessness
 - Housing Trust Fund
 - Resources
 - Covid-19 Resources
 - Action Steps

NM Relevancy: Across New Mexico, there is a shortage of rental homes affordable and available to extremely low income households (ELI), whose incomes are at or below the poverty guideline or 30% of their area median income (AMI). Many of these households are severely cost burdened, spending more than half of their income on housing. Severely cost burdened poor households are more likely than other renters to sacrifice other necessities like healthy food and healthcare to pay the rent, and to experience unstable housing situations like evictions.

2. Title: **4 Radical Real Estate Ideas To Fix Our Broken Housing System**

- Organization/Article/Author: FAST COMPANY, Eillie Anzilotti, Asst. Editor
- URL/Website: <https://www.fastcompany.com/40547215/4-radical-real-estate-ideas-to-fix-our-broken-housing-system>
 - Offers radical, community-based systems that are successful in Europe, South America & parts of the US
 - Explains the root causes of the affordable housing crisis we are facing in the US & offers solutions (Community Land Trusts, housing cooperatives, tenement syndicates etc.)
 - Presents 4 successful, decommodified, housing models that created affordable, dignified housing: community control, affordability, permanence, inclusivity, health and sustainability
 - Contains successful models
 - Great Reference links:
 - [Right to the City Alliance](#)
 - [Homes for All Campaign](#)
 - [Communities Over Commodities: People-Driven Alternatives To An Unjust Housing System](#)
 - [Community land trusts](#)
 - [Forces Of Gentrification](#)

NM Relevancy: NM is experiencing a housing crisis and an extreme housing disparity in how unaffordable the so-called affordable units are in reality. The models in this article offer innovative community-based systems that would eliminate housing insecurity and homelessness in NM.

3. Title: **Moving beyond Marcuse: Gentrification, displacement and the violence of un-homing**

- Organization/Article/Author: SAGE Journals-Adam Elliot-Cooper, Phil Hubbard, Loretta Lees
- URL/Website: <https://journals.sagepub.com/doi/10.1177/0309132519830511>
 - States how deeply gentrification and displacement are linked
 - Explores the consequences of gentrification that lead to displacement as a method of un-homing
 - Present displacement needing to be considered as an affective, emotional and material *rupture*
 - ✓ Gentrification-induced displacement is viewed as being similar to the processes of 'land grab', expropriation and violent eviction, characteristic of (settler) colonialism
 - Discusses 'domicide' as the planned, intentional destruction of someone's home; 'topocide' occurring when the *memory* of a place is obliterated; 'root-shock' referring to the destruction of a neighbourhood (by urban renewal) and the traumatic stress reaction experienced by those affected – 'slow violence' of housing dispossession
 - Extensive list of references
 - Go to "How to Kill a City" written by Peter Moskowitz

NM Relevancy:

- ✓ The cost of home ownership in NM continues to rise and apartment rentals continue to increase while others are being pushed out of their homes and communities
- ✓ NM needs affordable housing programs that offer low-income, moderate-income and homeless residents housing security vs. displacement by meeting the current affordability demand with cost-effective solutions
- ✓ NM must create effective developer, landowner incentives for fulfilling the need in our communities
- ✓ As middle class and higher-income people move into NM urban and suburban areas, they are demanding housing in a market economy where housing shortages exist
- ✓ The current, long-term residents are experiencing forced displacement and eviction by property owners looking to replace them

4. Title: **National Homes Guarantee Briefing Book**

- Organization/Article/Author: People's Action
- URL/Website: <https://mail.google.com/mail/u/0/?hl=en&shva=1#inbox/KtbxLzFrMrjzrqFVBGJVDjxtgDMJFcKdfL?projector=1&messagePartId=0.1>
 - A comprehensive, detailed proposal to guarantee homes for all including the Green New Deal
 - Offers a plan to eradicate housing insecurity and homelessness in America
 - ✓ Build 12 million social housing units and eradicate homelessness;
 - ✓ Reinvest in existing public housing;
 - ✓ Protect renters and bank tenants;
 - ✓ Pay reparations for centuries of racist housing policies; and,
 - ✓ End land/real estate speculation and de-commodify housing
 - Includes an extensive list of links to references

NM Relevancy: NM needs to develop a framework for social housing based on the fundamental principle that everyone—no matter their income, background, or their conformity to social or legal norms—has the right to a home. Social homes should be affordable and accessible to people at a variety of income levels: middle-income, low-income, very low-income (VLI), and extremely low-income (ELI) households. It must be affordable and accessible to people currently experiencing homelessness, which is an ever-increasing problem in NM.

5. Title: **Displacement of Lower-Income Families in Urban Areas Report**

- Organization/Article/Author: US Dept. of Housing & Urban Development HUD)
- URL/Website: <https://mail.google.com/mail/u/0?ui=2&ik=c83904a26e&attid=0.1&permmsgid=msg-a:r-3154415719867456621&th=173772e78490ccb6&view=att&disp=safe&realattid=173772e53c810581acf1>
 - Gentrification Impact: With increased demand and housing costs comes increased housing-cost burdens, the potential for displacement of long-term low-income residents, long-run re-segregation of neighborhoods, and heightened barriers to entry for new low-income residents looking to move to places of opportunity
 - Patterns and causes of gentrification
 - Model strategies employed by US cities
 - Discusses exclusionary displacement issues
 - Policy responses to gentrification
 - Preservation-friendly incentives & policies
 - Includes research data & statistics, graphs
 - Further Affirming Fair Housing

NM Relevancy: NM needs to develop and design a comprehensive affordable housing plan that incorporates multiple models, serving different populations in every City and district vs. segregating its people in neighborhoods defined by economically-unjust measures. Community engagement is lacking in many cities, e.g. Santa Fe, where decisions are made independently of community participation. Plans are kept in an unidentified secret vault where transparency is absent from the decision-making process.

6. Title: **Discrimination in Affordable Housing**

- Organization/Article/Author: **US Department of Housing and Urban Development (HUD) National Studies Provide a Glimpse into Modern-Day Housing Discrimination**
- URL/Website: <https://eportfolios.macaulay.cuny.edu/affordablehousingnyc/discrimination-in-affordable-housing/>
 - Presents 4 revealing case studies measuring discriminatory practices in affordable housing, as follows:
 - ✓ Discrimination Against Racial and Ethnic Minorities (namely Black, Hispanic, and Asian renters and homebuyers), in the Rental and Sales Housing Markets
 - ✓ Discrimination Against Homeseekers with Disabilities (specifically Deafness and the need for Wheelchair Assistance)
 - ✓ Discrimination Against Same-Sex Couples
 - ✓ Discrimination Against Families with Children
 - Stunning statistical graphs
 - Great videos & documentaries

NM Relevancy: The reality and preponderance of discriminatory practices continue to proliferate in NM as evidenced by neighborhoods that are not racially or ethnically diverse. NM has a diverse immigrant population, as well as, undocumented families living here in dire poverty, being forced to live in substandard housing, struggling to pay for their rent, food, utilities and other necessities of life

7. Title: **6 Emerging Ways Cities Can Solve the Affordable Housing Crisis**

- Organization/Article/Author: Salud America
- URL/Website: <https://salud-america.org/6-emerging-ways-cities-can-solve-the-affordable-housing-crisis/>

- More than 11 million renters and 8 million homeowners spend more than half their income on housing; this results in [extreme cost burdens and jeopardizes individual health](#), according to a *Salud America!* research review.
- A lack of federal action and cash-strapped state and local budgets have contributed to the affordable housing crisis
- Recommends 6 Affordable Housing Solutions
 - ✓ Create Affordable Housing Trusts
 - ✓ Fund via bond elections
 - ✓ Offer incentives and tax breaks
 - ✓ Relax zoning and developing rules
 - ✓ Engage Big Tech and big businesses
 - ✓ Revitalize neighborhoods
- Includes successful models

NM Relevancy: There are a myriad of affordable solutions that can drastically alter the current housing inequities that exist in NM and unburden people who are house poor, struggling with 2-3 jobs to be able to pay their mortgages or exorbitant rentals.

8. Title: **10 ways cities are tackling the global affordable housing crisis**

- Organization/Article/Author: World Economic Forum, Alice Charles & Dilip Guna
- URL/Website: <https://www.weforum.org/agenda/2019/06/10-ways-cities-are-tackling-the-global-affordable-housing-crisis/>
 - Research finds that only 10% of cities worldwide are affordable
 - Presents a comprehensive approach to 10 ways cities around the world are addressing the affordable housing crisis
 - ✓ Land Acquisition: Tradeable Land Quotas
 - ✓ Land Use: Communities Plus Program
 - ✓ Repurposing Vacant Property: Motel Conversion Ordinance
 - ✓ Financing: Urban Wealth Fund
 - ✓ Construction Productivity: Mayor's Construction Academy
 - ✓ Design: Green Roof Initiative
 - ✓ Construction Material: Glass Fibre Reinforced Gypsum
 - ✓ Eligibility: Criteria for Social Housing
 - ✓ Tenure Systems: Multiple tenures for housing
 - ✓ Home Ownership: Melbourne Apartment Project
 - Go to World Economic Forum Insight Report
http://www3.weforum.org/docs/WEF_Making_Affordable_Housing_A_Reality_In_Cities_report.pdf

NM Relevancy: The ideas presented in this article clearly outline essential strategies other countries have implemented to produce affordable housing. The City of Santa Fe and the County have land and vacant buildings that can be approved for constructing low-cost social housing to serve the different economic and cultural needs in our communities. Santa Fe has Opportunity Zones that must benefit low-income people and long-term residents. Example: The Midtown Campus development should accommodate affordable housing for our Santa Fe community.

9. Title: **World's 3 Most Successful Public Housing Projects**

- Organization: Arch20
- URL/Website: <https://www.arch20.com/successful-public-housing-projects/>
 - 100% public housing model and mixed affordability concept
 - Demonstrates how to use architecture to solve non-architectural problems in public housing
 - Building safe, sustainable, interactive, low-crime neighborhoods for the disadvantaged can reduce social inequities and alleviate poverty

- Show drawings & diagrams
- Outlines problems & solutions for each model
- Communal features

NM Relevancy: NM has vacant buildings that can be retrofitted and dormant land available to build architecturally-attractive, affordable and safe public housing communities

10. Title: Colorful Binishell Dome Homes Made from Inflatable Concrete Cost Just \$3,500

- Organization: InHabitat, Lidija Grozdanic
- URL/Website: <https://inhabitat.com/nicolo-binis-domed-binishells-homes-are-made-from-inflatable-concrete/>
 - Go to Binishells at <http://binishells.com/>
 - Binishells are more affordable because they require less labor and materials, safer because they are more structurally efficient, and more environmental because they provide thermal bridge-free building envelopes.
 - The Bini Dome structures are permanent homes that have survived extreme conditions such as high winds, floods, lava and earthquakes.
 - Bini Systems offer significant cost, structural and environmental advantages over traditional construction and over other technologies using air forms. These advantages include reduced construction time, cost, complexity and environmental impact, with enhanced architectural desirability and flexibility.
 - Use local materials and labor to further lower cost
 - Photos, videos & slides for different dome usages
 - Successful models globally & in the US
 - Extensive additional Resources
 - Alternative Affordable Housing, Sustainable Architecture & Design Links
 - ✓ <https://inhabitat.com/?s=Affordable%20Housing>
 - ✓ <https://inhabitat.com/design/>
 - ✓ <https://inhabitat.com/design/architecture/>

NM Relevancy: Bini domes are one example of how NM can affordably build sustainable, low-cost, efficient homes, multi-story dwellings, shelters for our homeless population, use local materials and create jobs

E. Creative: (Videos, music, dance, art, theatre)

1. [Title, Source, URL, etc.]
- 2.
- 3.

F. Interviews

Local:

1. Chainbreakers Collective
2. Earth Care
3. City of Santa Fe Affordable Housing
4. Santa Fe Housing Trust

National:

- 1.
- 2.

International:

- 1.
- 2.