

The New Politics of Affordable Housing

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Abstract

For decades, advocates have debated how to better position affordable housing on the national agenda. Over the past few years, organizations such as the National Association of Realtors (NAR) have sponsored surveys and hosted conferences to better understand which issues resonate with the public. This article analyzes NAR survey data on affordability and addresses what the findings mean for those seeking to promote housing concerns.

The data show that the public sees affordability as a major problem on a par with health care and unemployment, but there seems to be a disconnect between affordability and the current subprime lending/foreclosure crisis. Therefore, affordable housing might not register as a political issue once the crisis is over. Unlike other major political issues, housing is not seen as universally broken. This article addresses the disconnect between politicians and the public on affordable housing and suggests new strategies that could raise its media profile.

Keywords: Affordability; Federal policy; Housing

Introduction

The politics of affordable housing are a bit perplexing. Because housing is often the largest expense most families face, concern over its cost should register in national politics, yet it does not (although we are not sure whether the current crisis in subprime lending and foreclosure [Carr 2007] has helped elevate the issue). This article looks at the past, present, and future political landscape for affordable housing and addresses the difficulties and opportunities involved in putting it on the national agenda. While housing may not reach the same level of legislative importance as jobs and

health care, it could reasonably figure as a major issue again if its supporters learn how to better frame the debate. Also, the rise of affordable housing as a national issue could improve its acceptance in the community.

Some history

Advocates lament the fact that affordable housing has very little political traction. Indeed, the current subprime lending and foreclosure crisis seems to indicate a disconnect between the crisis and affordable housing in general. This low level of political traction has not always been the case. Housing, especially the supply of housing, was a critical concern in the years immediately following World War II (Lang and Sohmer 2000). Housing figured prominently in the 1948 presidential election, which pitted incumbent Harry S Truman against Republican challenger Thomas E. Dewey. Truman prevailed in part because he strongly supported a new national housing act (von Hoffman 2000).

Postwar America faced a housing crisis that demanded immediate attention. During the two decades leading up to the late 1940s, the Depression and the war meant that housing production was low. The pent-up demand for new housing proved an especially important political issue because of returning veterans, whose service to the nation was used as the moral basis for immediate action (von Hoffman 2000). The result was the Housing Act of 1949, which was landmark legislation that created the urban renewal program and greatly enhanced the nation's commitment to public housing. The act also enshrined the phrase "a decent home and a suitable living environment for every American family," which some affordable housing advocates argue creates a "right to housing" (Hartman 1998, 2006).

The act resulted from the work of a broad political constituency (Dreier 2000). At that moment, diverse parties—from housing reformers to home builders—supported the legislation (Lang and Sohmer 2000). Labor unions endorsed it because it meant both new homes and new jobs (Dreier 2000). Developer groups such as the Urban Land Institute, which at that time focused primarily on commercial development, were attracted to the act's urban renewal provision (von Hoffman 2000, 2003).

Even though the programs resulting from the act became a major force shaping the postwar metropolis (Fishman 2001), other federal initiatives, such as mortgage insurance by the Federal Housing Administration (FHA) and mortgage guarantees by the Veterans Administration, produced broader private sector responses to the nation's housing shortage (Warner 1973). For instance, the Levittowns (built from the 1940s to the 1960s) and other large-scale suburban developments addressed the middle-class housing crisis.

However, these successful developments still did not alleviate the housing problems experienced by poorer families. While the middle-class programs gradually attained entitlement status, affordable housing became synonymous with housing for poor people and lost its broad appeal by the 1970s.¹ In addition, reliance on the public and nonprofit sectors came under attack because of various real and perceived shortcomings (Husock 2003). It did not help that some projects funded under federal housing legislation, such as the Pruitt-Igoe Homes in St. Louis, became legendary for their bad design and concentration of poverty.²

The major thrust of the wholesale changes of the Nixon era brought about a deeper reliance on the private sector—thought to be more efficient and effective—to deliver housing assistance. The 1980s saw increasing disillusionment over the government’s ability to solve large-scale social problems. This decade also saw the start of sustained structural deficits resulting from massive tax cuts and increases in defense spending.

This environment further eroded political support for housing assistance. Deepening budget deficits increased pressure either to more deeply target housing assistance to the poorest of the poor (triage) or to simply cut these programs as too inefficient and/or too costly. This pressure created an unlikely alliance between advocates, who were concerned with helping the poorest of the poor, and critics of housing assistance, who wanted to target assistance to the “deserving” poor and possibly further marginalize support for these programs. These trends were reinforced by the growing recognition that the U.S. housing stock had generally improved, as well as the increased perception that, in most areas, the private sector provided sufficient—if not affordable—housing.

Internecine battles among proponents of various approaches increased, reflecting the balkanization of housing programs and their constituencies

¹An interesting history should be written on how the legislative definitions and the nomenclature of what we now call affordable housing have evolved from the 1930s onward. Name changes from “public” to “assisted” to “affordable” to “workforce” housing have occurred regularly to combat public perceptions about the race and class of affordable housing residents. Yet the income targeting by federal programs has varied over time, reflecting a tension between triaging federal resources to those most in need and attempts to provide mixed-income, integrated housing opportunities, widely viewed as promoting better outcomes for assisted households (Hornburg and Lang 1997).

²Ironically, reaction to these trends actually produced one of the biggest expansions of low-income housing programs, and it was promoted by a Republican administration. The Nixon Section 8 family of programs relied more heavily on provision of affordable housing by the private sector.

and culminating yet again in new programmatic approaches.³ Although these new approaches were supply-side programs, the nature of the housing challenge was changing from a more viscerally compelling picture of housing shortages and slum-like conditions to the still urgent, but less visible, problem of affordability. As broad support eroded and the beneficiary base became poorer and more marginalized politically, affordable housing evolved into just another narrow special interest.

In the 1990s, concern over affordable housing almost dropped off the political radar. In the few instances where the issue became part of the national debate, it was typically depicted in a negative light. For example, following the Republican takeover of Congress in 1994, there were calls to abolish the U.S. Department of Housing and Urban Development (HUD); it was barely saved by the strong lobbying efforts of then Secretary Henry Cisneros.⁴

During the 1996 presidential campaign, Republican candidate Bob Dole lambasted public housing in an address to the National Association of Realtors. He charged that public housing was the nation's "last bastion of socialism" (as quoted in Hartman 1998, 223). In the same speech, Dole again advocated abolishing HUD. Five decades after the Housing Act of 1949 with its bold programs and promises, affordable housing advocates seemed fortunate just to have a federal department that still included the word "housing" in its name.

Emerging trends

Even though the current crisis in subprime lending and foreclosure has catapulted housing onto the national agenda, the question of whether *affordable* housing will gain political traction remains. In many ways, the nation has never been better housed. With a national homeownership rate of about 68 percent (U.S. Bureau of the Census 2006), the United States has one of the highest percentages of homeowners in its history (Lang, Danielsen, and Henshaw 2002; Myers and Park 2002; Simmons 2001). And homes are getting bigger—the Census Survey of Construction shows that the size of the average new home jumped from 1,500 square feet in 1970 (Lang, Danielsen,

³These were, specifically, the Low-Income Housing Tax Credit program, created in the context of the 1986 Tax Reform Act, and the HOME program, created as the centerpiece of the Cranston-Gonzalez National Affordable Housing Act of 1990.

⁴Bruce Katz, of the Brookings Institution, was Chief of Staff for Secretary Cisneros during the first Clinton administration. In a conversation with Robert E. Lang and Steven Hornburg on December 6, 1996, Katz described the Secretary's efforts to prevent HUD programs from being folded into another department.

and Henshaw 2002) to 2,469 square feet in 2006 (U.S. Bureau of the Census 2007a).

Yet there are also countervailing trends. While there have been substantial homeownership gains among the elderly population, the numbers for young adults have been stagnating. Despite gains in the 1990s, significant gaps between white and minority homeownership rates (in excess of 25 percent) persist (U.S. Bureau of the Census 2007b). There is evidence that the United States has been undersupplying housing, particularly affordable multifamily units, in some parts of the country, especially the Northeast and California (Lang 2002; Myers and Park 2002). For the first time in decades, statistics indicate that people in high-cost areas such as Los Angeles are doubling and tripling up in homes (Simmons 2002).⁵ Perhaps most important, housing affordability is increasingly not just the province of the extremely poor. Evidence suggests that affordability problems are affecting public employees, health care professionals, and many other critical service economy workers (Stegman, Quercia, and McCarthy 2000).

Current attitudes about affordable housing

In the past few years, the Fannie Mae Foundation (2002, 2003, 2004a, 2004b, 2005) and the National Association of Realtors (NAR) (2003, 2004, 2005, 2006, 2007) conducted national attitudinal surveys on perceptions of affordable housing.⁶ These surveys reveal a complex mix of hopes and fears about housing that puts a human face on the data. The single most important finding from these surveys is that concern over affordable housing varies widely across the nation. In places where housing prices have shot up—such as Boston—there is tremendous worry, whereas in cooler markets—such as Dallas—there is much less anxiety. Yet even in cooler markets, at least modest concern over housing is still strongly evident (Joint Center for Housing Studies 2007).

The Fannie Mae Foundation and NAR surveys also contain a significant counterintuitive finding—that in some parts of the country, affordable housing registers as a more important problem than such major concerns as jobs

⁵Illegal doubling and tripling up, combined with lax enforcement of local codes, has always been considered fairly widespread. Low-income households have used this strategy as a gray-market mechanism for coping with an improved but more expensive housing stock. What is of note in this finding is that this strategy is moving out of the gray market not typically captured by official statistics and, presumably, up the income ladder.

⁶Robert E. Lang consulted on two of these—the Fannie Mae Foundation 2002 and NAR 2003 surveys. He helped design survey questions and participated in the data analysis. Steven Hornburg coordinated the development, execution, and interpretation of the 2003 NAR survey.

and health care. In 2003, the first annual NAR survey result was so striking that it caught the attention of the national media. The fourth annual NAR survey (in 2006) still found similar patterns of overall concern over housing costs, as illustrated in figure 1.

In *USA Today*, the headline for an article on the survey read, “Poll Finds Worries about Housing Costs” (El Nasser 2003, A3). The article further noted, “Housing costs generally have taken a back seat to issues such as the economy, health care and education. But the survey shows that Americans now worry about housing as much as affordable health care and, in some metropolitan areas, more than unemployment” (El Nasser 2003, A3).

The *USA Today* article included table 1, which was derived from the NAR survey and which we have adapted here. Table 1 shows where affordable housing scored as a “problem.” The table ranks the 10 most populous metropolitan areas in the United States on the basis of their concern over affordable housing.⁷ People were asked whether the lack of affordable housing is a problem in their area (NAR 2003, 2004, 2005, 2006, 2007). They were also asked similar questions about health care, unemployment, crime, and pollution. In 2003, when affordability had begun to erode in some markets, affordable housing was the leading problem in 5 of the top 10 U.S. metropolitan areas: Boston, Los Angeles, New York, Philadelphia, and Washington, DC. In San Francisco, affordable housing ranked second after unemployment, and in Chicago, it tied for second with health care. In 7 of the 10 metropolitan areas, affordable housing placed either first or second (NAR 2003). For the nation as a whole, affordable housing essentially tied with health care (within the statistical margin of error) and placed just behind unemployment as a key concern. Several years later, affordable housing was an issue in Los Angeles, San Francisco, Miami, Phoenix, and Chicago (Joint Center for Housing Studies 2007).

Finally, the public expresses a high local acceptance of affordable housing if it fits the neighborhood context. In 2003, 2004, 2005, and 2006, NAR found that 82, 81, 81, and 75 percent, respectively, of those surveyed said they would support more affordable housing in their communities if the developments “fit with the area and were pleasant to look at” (NAR 2003, 9; also NAR 2004, 2005, and 2006).⁸ A regional survey concluded that

⁷The NAR survey actually sampled all adults in the top 25 metropolitan areas (which together account for just over half of the U.S. population), but the sample size of 1,000 allowed break-out analysis for only the top 11 metropolitan areas. NAR rounded this number down and reported on the top 10.

⁸Questions that focused on the local acceptance of affordable housing in the NAR surveys in 2004, 2005, and 2006 were replaced by questions about fair and affordable mortgages, the ability to refinance mortgages, foreclosures, and loan and mortgage practices in 2007.

Figure 1. Issues Mentioned in the NAR Surveys, 2003 to 2001

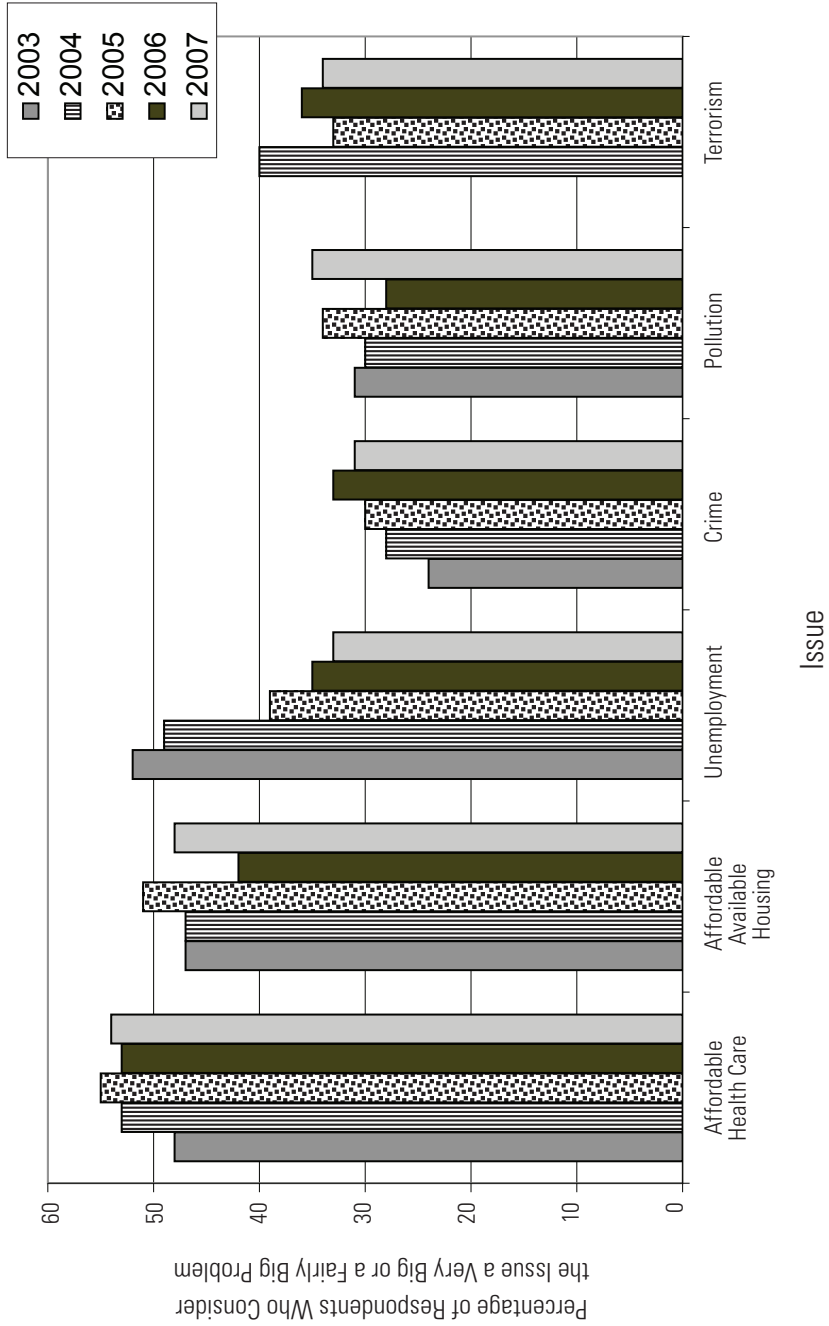


Table 1. Percentages of People Who Say That the Lack of Affordable Housing Is a Problem in Their Area versus Those Who Say That Other Issues Are Problems: 10 Largest Metropolitan Areas and the United States as a Whole

	Affordable Housing	Affordable Health Care	Unemployment	Crime	Pollution
San Francisco	58	46	68	14	9
New York	53	30	41	8	27
Los Angeles	51	36	34	12	22
Boston	49	42	23	7	13
Washington	29	24	18	17	13
Philadelphia	27	22	21	4	12
Chicago	21	21	27	12	7
Houston	19	41	33	10	16
Detroit	12	22	23	4	11
Dallas	10	23	17	27	29
United States	47	48	52	24	31

Source: Adapted from El Nasser 2003.

residents of metropolitan Chicago “would accept the development of more affordable housing in their own communities if [the housing were] designed and maintained well” (Housing Illinois 2003, 2).

Incredibly, the subsequent NAR surveys found that support for affordable homes as close as “next door to my home” (2004, 9; 2006, 6) still stayed at robust 63 and 61 percent, respectively.⁹ This finding runs so counter to the conventional wisdom and experience that *USA Today* led the front page with this story—a placement unheard of for a story on affordable housing—proclaiming, “Most Back Affordable Housing Next Door; Findings Challenge Widely Held Beliefs” (El Nasser 2004a, A1) and placed an additional color story on page 3 (El Nasser 2004b).

While there is regional variation, the public has some concerns about affordable housing. Despite widely perceived opposition often characterized as NIMBYism (“not in my backyard”), people overwhelmingly support affordable housing. Nationally, 68 percent of the respondents to the 2006 NAR survey said that it would be important to them if a candidate for elected office worked to make area housing more affordable.¹⁰ Yet affordable housing barely registers as a blip in national politics. The question is, Why?

⁹While many advocates and developers consider this to be an unbelievable finding, we interpret this high level of support as possibly reflecting respondents’ inhibitions about expressing opposition to affordable housing—a positive trend (if true).

¹⁰It is interesting to note that this question was dropped from the 2007 survey.

The new politics of affordable housing

The major political implication of the Fannie Mae Foundation and NAR surveys is that affordable housing is essentially a regional issue—in San Francisco, it has more traction and in Dallas, it has less. Unlike other major political issues such as health care, housing is not seen as universally broken (Lang 2003). There are still plenty of places, especially in the Midwest and the South, where housing remains reasonably affordable (Moody's Economy.com 2005). In parts of the Midwest—such as Cleveland and St. Louis—there is even a regional oversupply of housing, not only due to vacancies in city centers but also due to construction in the suburbs (Bier and Post 2003).

These are the metropolitan areas where, during the past two decades, house prices have either kept pace with inflation or slightly exceeded it (Moody's Economy.com 2005). This is not to say that there is not a problem with affordable housing in much of the South and Midwest—Miami, Chicago, and Minneapolis certainly have one (Moody's Economy.com 2005). In addition, low- or moderate-income families have a difficult time in virtually all housing markets.

But the reality is that affordable housing becomes a major political concern only when it affects the middle class or, more specifically, when it is perceived as a problem by the middle class. Such was the case throughout the country in 1949, and it is likewise true today in much of the Northeast and the West Coast.

Further, the evolution of federal housing programs has successively peeled away middle- and working-class constituencies by concentrating eligibility predominantly among very low income households. Whereas the Great Depression and World War II promoted a sense of community with the less fortunate (“there, but for the grace of God, go I”), decades of mostly solid economic progress have widened the gap between the voting middle class and the poor. The increased income targeting of housing programs in the 1980s only increased the political disconnect between the middle class (read “voters”) and federal housing assistance.¹¹

¹¹Ironically, most members of the public would not view mortgage interest and property tax deductions, deferral and exemption of capital gains, and exclusion of imputed rental income from the tax base as federal housing assistance, although these annually cost the government at least four times as much as housing assistance. Many low-income homeowners use the standard deduction and thus do not benefit from the mortgage interest and property tax deductions, a fact that could figure into advocates' efforts in the coming debates over tax reform.

Despite the fragmentation and regional variation in levels of concern, these surveys have actually tapped into a significant political sentiment notable for its level and intensity. In contrast to how vocal and visible the anti-affordable housing response often is in many localities, the unrealized pro-affordable housing constituency might appropriately be described as a new silent majority (Hornburg 2003). How then do advocates tap the political potential in public worries over affordable housing?

Housing advocates have struggled with the question of how to properly calibrate their responses to affordable housing problems in a way that builds up the political support necessary for national action without abandoning those most in need of assistance. (For a discussion of this tension, see Hornburg 2004.) One approach tries to use numbers to recast the issue as a universal problem, implying that the affordable housing problem is experienced the same way across the country. While a national crisis would certainly more easily provoke a national response—and the current crisis in subprime lending and foreclosure has provoked a national response that might not spill over into the realm of affordable housing—this approach belies the true character of the challenge.

Another approach has been to document affordable housing problems in different places and aggregate and translate those experiences into a national story. For example, groups advocating for low-income housing have done regional analyses. They have also had consultations at the local level to take the pulse of the problem, capturing the local flavor while translating these problems into a coherent national policy concern (for instance, see Lipman 2003 and others in the National Housing Conference's Senior Executive Roundtable series).

Housing advocates also have tried to make a moral case for housing (Bratt, Stone, and Hartman 2006; Hartman 2006). However, the effort aimed at enacting universal health care on moral grounds, an issue with far more resonance on the national political scene, has repeatedly foundered. In this type of environment, the moral imperative to recognize a right to housing will probably not find traction either.

Many advocates realize that the affordability issue must be better connected to powerful voting blocs. One problem with such a connection has been the means testing used to determine eligibility for housing programs; assistance is restricted to beneficiaries who are not well organized and have very low voter turnout. By contrast, means testing for Social Security has been staunchly resisted, because advocates for older Americans realize that

such targeting will uncouple the program from a strong base of political support. Housing assistance—at least the direct spending programs—has already been uncoupled from a direct relationship with middle-income households.¹² So the real political challenge is how to re-create that connection.

The intrinsic value of the Fannie Mae Foundation and NAR surveys is that they tap into significant middle-class angst. The housing problem selectively affects metropolitan areas. In some places, affordable housing can be framed more as a middle-class issue. To some extent, this is already happening in San Francisco and Boston (El Nasser 2003; Lang 2003). The trouble is that most of the political and media focus is also local. Few people realize that Boston and San Francisco are part of a growing number of regions where affordable housing is a middle-class concern. Advocates need to make this link more forcefully and more explicitly.

Affordable housing seriously impacts middle-income families in perhaps a quarter to a third of the nation. That may not constitute a national scale, but it is getting there. Advocates need to better articulate this point. What starts on the East and West Coasts can one day penetrate the nation's heartland. The case of the Intermountain West is a good example. By 2005, markets such as Las Vegas and Phoenix shot up (but have recently seen prices fall). Even some smaller metropolitan areas have seen housing prices soar as coastal residents (particularly Californians) look for bargains in second home and retirement markets, such as Las Cruces, NM, and Grand Junction, CO.

With a firmer link to middle-income concerns established by the growing body of attitudinal surveys, advocates need to use sophisticated political activism to tap the political power of the new silent majority. We therefore consider how housing advocates might exploit the sentiment uncovered by these surveys.

While the surveys were done by metropolitan area, there is no reason why the results could not be presented through the lens of congressional districts. The hot spots of the new silent majority could be cross-checked with competitive districts to target where housing concerns run high. In just the top 10 metropolitan areas of the NAR survey, a total investment of \$100,000 to \$200,000 could fund a call campaign to voters and have a

¹²Casting the affordable housing problem as a workforce housing issue has recently led to progress in moving up the income ladder. This approach appeals to the business community and the general public, arguing for self-interest in providing affordable housing to service and public sector employees.

direct impact on key congressional races.¹³ Indeed, in 2003 the NAR survey asked how important affordable housing would be in making a decision about voting for a particular candidate, although this question was dropped in later surveys. A potential call campaign and reincorporating this question into the survey might be just two ways of exploiting survey findings to elevate housing as a political concern.

Housing may also be regaining political traction on its own through the lens of political realignment and competition for emerging voter blocs. The current administration has a stated goal of creating 5.5 million new minority homeowners through its Blueprint for the American Dream initiative (HUD n.d.), now part of the emerging meta-theme of an ownership society. At a recent public policy conference, members of the Ripon Society, a moderate Republican research and policy organization, debated how to expand minority homeownership (Hornburg 2005). The fact that housing made the agenda at all was significant, but far more intriguing was its inclusion on an equal footing with tax reform, health care, national security, infrastructure, and education. These two developments signal that housing politics may be creeping back into electoral politics, suggesting additional points of access for advocates.

Another issue affordable housing advocates need to address is the way they pitch their stories to the national media. The media are constantly looking for newsworthy stories—such as those run by *USA Today* on the unexpected findings of the NAR surveys. They love a “man bites dog” story. The problem is that most housing news is more in the category of “dog bites man”—or the standard “poor people cannot find housing” stories. To those concerned with housing, such stories are compelling and represent a national shame. But as is the case with the appeal to the moral right to housing discussed earlier, these stories fail to gain political traction unless they are truly extreme. In the recent past, the media responded to stories about people who should be able to afford housing but could not because the market was so inflated, such as the physician who turned down a job in Los Angeles because she could not find a house she could afford. Marketing experts who have run successful public service campaigns repeatedly point to this technique as crucial to securing media coverage (Hornburg 2004).

¹³Estimates are from a January 21, 2005, conversation between Steven Hornburg and Gene Ulm of Public Opinion Strategies on the cost of a typical call campaign. (Ulm and Public Opinion Strategies conducted the NAR survey and also do extensive work in electoral polling and strategies.) The estimated cost would include a call campaign in a district in each of the 10 metropolitan areas. The range reflects the difference between a prerecorded and a live call campaign. Ulm suggested, on the basis of his experience, that if \$10,000 to \$20,000 is spent on a call campaign in a single congressional district election, “The candidates will definitely know that you’re there.”

This is not to trivialize the issue of affordable housing. It is a significant problem, but advocates need to find creative ways to piggyback their concerns onto sellable and vivid accounts of how people who are relatively well off are struggling to afford housing, to make mortgage payments on subprime loans, or to prevent foreclosure. Such stories touch the angst people feel over the future—about a time when they, or their children, will perhaps find housing unaffordable.

Language also matters with the media and the public. Affordable housing advocates see this point, as witnessed by the continual evolution and recasting of housing programs over the years. Because public housing evokes an image of dense, architecturally ugly housing, the name was changed to “assisted housing.” With deeper income targeting, the public came to associate assisted housing with chronic poverty, so the name was changed to “affordable housing.” Unfortunately, this label still conjures up unfortunate images of failed public housing—exactly the image Senator Dole invoked in the 1996 presidential campaign.

As affordable housing advocates recognize and try to address this public perception problem, they have to become even more sophisticated. They are some of the most sincere people around and, in our experience, think about and present the affordability challenge in a very direct manner. A more subtle approach might yield additional dividends.

For instance, NAR had to substitute the phrase “housing that is affordable” in place of “affordable housing” to destigmatize the issue and get a more accurate gauge of public attitudes. As evidenced by the breadth and strength of the findings, just that seemingly minor change dramatically altered the public perception of affordable housing. In the public mind, affordable housing means housing for poor people, often cast as “undeserving,” while housing that is affordable equates to homes that teachers, firefighters, and other public servants want to, but may not be able to afford to, buy or rent.

Conclusion

Whatever the ultimate framing of the message and approach, affordable housing advocates need to be unified. The success of the coalition that produced the Housing Act of 1949 reflected an omnibus approach. The current housing community is extremely fragmented and typically talks in the impenetrable code of housing programs. Rarely does it speak with one voice and one message.

This situation reflects the different housing approaches that have been adopted and discarded over the years, all of which left residual stock and capi-

tal flows. Housing programs usually have a “favored status” half-life of 7 to 15 years. Typically, new programmatic approaches are initially oversold and subsequently underfunded. Cracks occur, giving critics ammunition to attack the specific approach and, often, housing assistance in general. Reforms are then passed with fanfare, often including excessive regulation that further hampers program performance. Ultimately, a new program du jour is enacted, leaving a residual constituency defending the remnants of its turf.

A short list of the plethora of active housing schemes starts with public housing, the Low-Income Housing Tax Credit, Community Reinvestment Act lending, housing vouchers, a variety of FHA-guaranteed and -insured housing programs, elderly housing, rural housing, the HOME program, housing for people with disabilities, and various programs for the homeless ranging from emergency shelters to supportive housing. All of these programs have well-developed constituencies, replete with advocates in Washington, DC; varied assumptions, target populations, and delivery systems; and, above all, highly technical language understandable only to those in the know. They compete for federal funding mainly from two pots of money: HUD appropriations¹⁴ and the tax code. While common cause is often projected through the proclamations of various umbrella organizations and other more transitory coalitions, the fact remains that most of these communities must compete for common pots of even scarcer federal dollars. Massaging the message will be for naught if housing advocates cannot overcome these divides and communicate a more unified position.

By better understanding the political landscape and carefully framing the terms of the debate, advocates can develop broad public support for and acceptance of affordable housing. Elevating housing concerns at the national level should make it easier for advocates to generate more public support and gain greater community acceptance for affordable projects.

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¹⁴For an excellent overview of the highly competitive appropriations subcommittee that allocates much of the housing world’s funding along with a variety of other disparate federal programs, see Rogers (2005).

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The authors thank Jennifer LeFurgy and Jessica Hanf for their comments on an earlier version of this article and Kristopher Rengert and Rebecca Sohmer for their comments and input on later drafts.

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