

# Comment on Robert E. Lang, Katrin B. Anacker, and Steven Hornburg’s “The New Politics of Affordable Housing”

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## *Abstract*

This comment argues that reframing the issues of housing and housing affordability will not be enough to effect change. All Americans should have a decent, affordable place to live—and that is a profound moral issue. The fact that one-third of the population is still ill-housed means that a firm, direct, and possibly less-than-cagey approach is needed to address the nation’s housing problems.

**Keywords:** Affordability; Federal policy; Housing

## **Introduction**

Lang, Anacker, and Hornburg raise the all-important issue of how to put the nation’s persistent housing problems on the front burner, politically. We “housers,” of course, are immersed in the various ways the nation has fallen short of achieving what Congress enacted some 60 years ago as the National Housing Goal of “a decent home and a suitable living environment for every American family,” as well as the strengths and weaknesses of the multitudinous government and private sector housing assistance programs. But it is the rare officeholder or candidate who pays much attention to housing, and the general public by and large ignores it, too, with an unclear cause-and-effect relationship. Here is a recent, minor illustration: A 700-word *New York Times* editorial (“In Search of a Real Urban Policy”), published on February 19 (2008), mentions the word “housing” just once, in its listing of issues, but omits the subject entirely in its call for government action. The editorial stresses instead education, health, and infrastructure.

More recently, the resignation of U.S. Department of Housing and Urban Development (HUD) Secretary Alphonso Jackson under a cloud of corruption reflects both the low esteem in which housing is held and its low ranking

on our list of national priorities. Jackson's departure was just the latest in a long line of HUD disgraces at all levels of the agency. Another *New York Times* editorial titled "Put the Housing Back in HUD," published on April 1 (2008), noted that "HUD has a long history of mismanagement and corruption, which has been particularly pronounced in Republican administrations. This is most likely because with rare exceptions...Republicans do not seem to believe in the agency's mission." And as Jackson's replacement, President Bush named the head of the Small Business Administration. The subhead on the *Washington Post* story announcing the appointment ("Bush Picks Executive for HUD") summed it up very well: "Critics See a Place-Holder With Little Housing Experience" (Abramowitz and Leonnig 2008, A3).

So how can we remedy this omission? Some of the specific suggestions made by Lang, Anacker, and Hornburg would likely help, although we should take care not to exaggerate the utility and impact of such devices as call campaigns in selected congressional districts.

I agree that a more unified approach to reform by advocates of affordable housing would be beneficial, but a simple call for this is insufficient, because it does not delve into the reasons (often quite sound) underlying these differences.

### **Some areas of disagreement**

I confess to being less than fully persuaded by the recent emphasis on "framing" and specific terminology—language generally. And while I would likely be included in the "some of the most sincere people around" (243) category, I do believe that a firm, direct, and possibly less-than-cagey approach to the nation's housing problems is needed. All Americans should have a decent, affordable place to live, and that is a profound moral issue. Added to that are practical cost/benefit arguments, which I emphasize in my writings on the subject, as well as existing rights (inside and outside of the housing sphere), which provide a logical connection and expansion. And I do see value in the new emphasis on so-called "workforce housing," the notion that *they* who serve *us*—firefighters, teachers, police officers, librarians, and so on—should be able to live in the communities in which they work.

Let me also note here some problems I have with the term "affordable housing," which is increasingly used as a euphemism for housing affordable to lower-income consumers or below-market-rate housing. Affordability is a relative concept, a relationship between what a consumer can afford and what the product or service costs. Logically, a \$3 million McMansion

or \$4,000 a month for rent or condominium fees is affordable housing for those at the upper end of the income scale. So to convey a narrower, more specific meaning, “below-market-rate housing” strikes me as a more useful and informative term.

And one minor cavil: As a careful reading makes clear, I do not argue in my articles on a right to housing, which Lang, Anacker, and Hornburg cite under their “Some history” section, that the promulgation by Congress of the National Housing Goal in the preamble to the Housing Act of 1949 creates such a right. My point, in fact, was that a goal is quite different from a right and that there are many persuasive arguments for converting a goal into a right.

I am also less than persuaded by polling results generally, as well as in the housing arena specifically. What people say to pollsters is often influenced by what sounds good, what one ought to say—which, unfortunately, may turn out to be very different from the response once the issue becomes real. Those saying that they support affordable housing may turn into active NIMBY-ists (“not in my backyard” activists) once such housing (to be occupied by folks of a different class and race) is proposed for their neighborhoods.

### **Some concrete suggestions**

Let me suggest then what might be some more effective means:

1. Create more widespread recognition and acknowledgment of the biggest housing subsidy of all—homeowner deductions—and their stark regressivity, in terms of who receives them and who does not, by income and race, as well as how these indirect subsidies to those who need help the least dwarf the expenditures on direct housing subsidies for those who are ill-housed. We do not need to get into the political quagmire of eliminating or reforming this out-of-control tax issue to use it as an educational tool. Lang, Anacker, and Hornburg observe correctly (in footnote 11) (239) that most people would not view these deductions as housing assistance; our job is to get them to do so.
2. Make constant reference to Franklin Delano Roosevelt’s famous “one-third of a nation” lament in his historic Second Inaugural Address. That one-third of the nation is still ill-housed seven decades later because of substandard housing and neighborhood conditions, overcrowding, and affordability problems is an outrage, one that gets through to the average person. (And let us embrace and proselytize about a far more realistic measure of affordability than the percentage-of-income yardstick:

that is, the shelter poverty measure propounded by Michael Stone, the late Cushing Dolbeare, and others. Relating housing costs to nonshelter basics and drawing on/updating government figures on minimum budget needs, Stone (1993) determines that some 15 million households in this country cannot afford to spend a single penny for housing if they are to have enough left over for food, transportation, health care, and other basic items. This total is far, far higher than the number of households reported by the U.S. Bureau of the Census using the 30 percent and 50 percent yardsticks.

3. Give far more play to the human costs of poor housing, evictions, and especially the foreclosure crisis. Show how they undermine the stability and security of middle-class as well as working-class and poor families and individuals. Show, too, how residential instability has unavoidable, harmful effects on family and community life.
4. Stress the links between housing and health, education, hunger/food insecurity, crime, and access to employment and community facilities, particularly health and education (Lubell, Crain, and Cohen 2007a, 2007b). These seem to be the primary domestic concerns on the current political scene. Masses of cogent research findings have been published on how poor housing conditions negatively affect residents' health in the form of lead poisoning, asthma rates, rat bites, fires, and injuries, to name just a few of the more obvious and salient connections. Similarly, there are cogent links to education, ranging from the difficulty of doing homework in an overcrowded apartment; to the severe disruption in a child's education when an involuntary change of residence, often during the school year, necessitates changing schools; to the increased chances of attending a highly deficient, often racially segregated school due to location and neighborhood isolation.

More generally, we need to tear down the walls between the various disciplines and fields so that housers also become educators, healthers, and vice versa. This should extend to graduate professional programs, journals, professional associations, conferences, and all of the various ways we organize ourselves.

5. Provide more support/resources for community organizers and entities that include housing as a central issue and that aggressively, with media savvy, highlight housing injustices along with the individuals and institutions that perpetrate them. Groups such as ACORN (Association of

Community Organizations for Reform Now) and the Industrial Areas Foundation come to mind.

6. Work to end our fetishization/infatuation with homeownership as the American Dream. We need greater emphasis on rental housing as a legitimate, respectable option, with the aim of creating a legal structure that balances property rights with people's need for residential stability—a “right to stay put,” as I have detailed in previous articles (Hartman 1984, 1990).
7. Get more social housing entities whose primary goal is to provide decent, permanently affordable housing, not maximize profit, involved in advocating for and developing, owning, and managing housing. These entities in the form of labor unions, religious organizations, community groups, and so on can provide what Davis (1994) calls “third sector” housing.

## Conclusions

Will such measures place housing on the front burner, politically? It is certainly worth a try, but, to be honest, I am pessimistic, for the same reason that I am pessimistic about whether we will ever recognize and implement the right to decent, affordable housing. The main barriers are cost and race. The gap between what lower-income Americans can pay and the cost of owning or renting decent housing in decent neighborhoods is extremely large. Various estimates put it at between \$80 and \$100 billion annually, and we are not in the habit of putting out sums like that for needed social programs, although we manage to do it for bailing out S&Ls, fighting unnecessary wars, and putting taxpayers at risk to help failing financial houses. (It is important to note in this context that to the extent we can create and strengthen a massive nonprofit housing sector to develop, own, and manage housing, the cost will be significantly reduced, but powerful interests work to maintain housing in this country in the private, profit-maximizing sector.)

And, of course, race lurks, insufficiently recognized, behind the housing issue, as it does behind so many issues and problems in our society. Serious national housing policy and how it works out at the local level inevitably get us into who is going to live where, to live near whom, and to go to school with whom. As a nation, we are in denial when it comes to the vast network of structural/institutional racism that permeates our economic, social, and political systems. The National Association of Realtors survey data reported by Lang, Anacker, and Hornburg nowhere mention race, and,

frankly, my antennae go up when I see the consistently high levels of agreement in respondents' statements of support for more affordable housing in their communities if the development "fit[s] with the area" (236).

So let us of course all work to bring housing problems and programs to the forefront, but, unfortunately, betting the store that our efforts will succeed would not be prudent.

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