THE COST OF HOME

Local Models + National Policy for Affordability

THE ALBERT AND TINA SMALL CENTER FOR COLLABORATIVE DESIGN

TULANE SCHOOL OF ARCHITECTURE

The Cost of Home

Curated and written by Sue Mobley and designed by Justin Shiels of This Creative Venture, with research and design assistance by Shoshana Gordon.

Who We Are

The Albert and Tina Small Center for Collaborative Design is the community design center of the Tulane School of Architecture. Small Center brings together students, community-based organizations, and faculty to advance design in New Orleans. During the past 11 years, Small Center has collaborated on over 85 projects and is recognized as a leader in the field of public interest design.

Small Center offers a variety of curricular and public services from technical design assistance to research, advocacy, and educational programming. Client driven design, deep engagement with a broad range of stakeholders, and a highly collaborative process characterize Small Center's project based work. Each project is initiated by a community-based organization through the Center's annual Request for Proposals and projects range from small built structures to graphic explorations of design that help organizations connect with funders and developers.

The Center also uses design tools to create graphic materials to explain city-wide issues and to empower citizens to advocate for positive change in our community, from protecting renters' rights to addressing lead contamination in drinking water. To encourage exchange across disciplines and expertise, Small Center offers exhibits, workshops, and discussions year-round.

In the past two years, Small Center has organized three different exhibits – Oretha Castle Haley Boulevard: Past, Present, Future; Locating New Orleans: An Exploration on Shaky Ground; and now, most recently, The Cost of Home: Local Models and National Policy for Affordability.

The Exhibit

The Cost of Home exhibit works to demystify the landscape of affordable housing by visualizing the programs, policies, and design politics that have shaped and continue to shape New Orleans and the nation, while expanding understanding of public intervention in the market and the role of policy in shaping outcomes. Through case studies, the exhibit contextualizes the limited range of current models of design and program to providing housing for low to moderate income residents in New Orleans while proposing underutilized alternatives.

As part of the Center's ongoing Affordable Housing research thread, The Cost of Home builds on a series of panels and projects that work to expand our engagement with the public towards a more equitable city. This exploration includes past projects with Jane Place Neighborhood Sustainability Initiative, Jericho Road, Greater New Orleans Fair Housing Action Center, and Greater New Orleans Housing Alliance, along with related panel discussions and guest speakers.

Why Digitize

As a community design center and as part of a university, we want to make important information accessible and available to the public. Affordable housing in New Orleans is a far-reaching issue that intersects with many other problems in the city; we think this exhibit will provide much needed information to people who live and work in New Orleans, from renters and landlords, to policy makers and affordable housing non-profits.

HOW DID WE GET HERE?

A look at policy and events on a national and local timeline.

1890

NATIONAL

Jacob Riis's *How The Other Half Lives* is published. Its descriptions and photographs of the conditions of life in the tenements on New York's Lower East Side draw media attention to 'slum districts' and builds support for Progressive reform efforts.

1896-1915

NEW ORLEANS

Drainage systems installed in back of town swampland, clearing new land for development towards the lake. Beginning in 1905, new houses are built in Lakeview, followed by Broadmoor, and lower lying parts of Gentilly.

1880-1930

NATIONAL

Mass Immigration from Europe change the demographics of industrializing cities in the Northeast and West, adding 25 million new Americans and causing overcrowding of tenements.

Great Migration

First wave of the Great Migration brings 1.5 million Blacks north, where housing segregation and violence limit the expansion of established Black neighborhoods, causing overcrowding and exacerbating dangerous living conditions.

1914-1918

WWI

1920S

NATIONAL

Private philanthropy and public health organizations work to address concentrations of poverty and disease through slum clearance. Derelict buildings are destroyed and replaced by new model tenements; displacing families to other slum districts and replacing them, in much smaller numbers, with the "worthy poor."

1927

Great Mississippi River Flood

1929-1939

Great Depression

1930S

NATIONAL

Under the strain of the Depression, labor unions struggle to maintain their worker housing cooperatives, begun as a logical expansion of union efforts for a safer work environment.

1929-1935

NEW ORLEANS

New Orleans population rises by 60,000, but only around 2,000 new private dwellings are constructed.

1932-1947

NATIONAL

Federal Government establishes Federal Home Loan Bank Board, Federal Savings and Loan Insurance Corporation, Federal National Mortgage Association (V.A. home loans), Housing Home Finance Agency and through the National Housing Act of 1934, the Federal Housing Administration.

1933

NATIONAL

Redlining

The Home Owners' Loan Corporation is created and introduces the practice of redlining, marking in red ink swaths of neighborhoods in cities in which banks discouraged lending. It rated white neighborhoods as the least risky and black neighborhoods as the most. When the Federal Housing Administration opened its doors a year later, it adopted the same practices. As a result, 98 percent of the loans the FHA insured between 1934 and 1962 went to white borrowers.

1935

NATIONAL

Eminent Domain

New York City Housing Authority v. Muller upholds the use of eminent domain in pursuit of public projects, including slum clearance and low cost housing construction.

1937

NATIONAL

Housing Act of 1937

Also known as the Wagner-Steagall Act, provides subsidies from the federal government to local public housing agencies for improving living conditions for low-income families.

1937-1938

NEW ORLEANS

The Housing Authority of New Orleans (HANO) reports that 50 percent of New Orleans housing is in substandard condition and 40 percent of all dwellings are below levels of minimal acceptance.

1937-1943

NEW ORLEANS

The first city to benefit from the federal US Housing Act, HANO begins building segregated public housing projects in 1937, including the St. Thomas and Iberville (White) projects, along with BW Cooper/Calliope and CJ Peete/Magnolia (Black) projects; the St. Thomas project is the first contract in the country to be signed by President Roosevelt under the US Housing Act.

1939-1945

WWII

1945

NATIONAL

With the end of World War II, a grateful nation makes available vast amounts of credit to returning soldiers, who can borrow money through the GI Bill to buy their dream homes in the suburbs. The Veterans Administration and the FHA officially support racial covenants banning African Americans in new suburban developments until 1950, refusing to underwrite loans that would bring “incompatible” racial groups into newly created white areas.

1949

NATIONAL

American Housing Act of 1949 authorizes Urban Renewal, and sets a goal of, “a decent home and suitable living environment for every American family” to be enacted in part by building 100,000 public housing units a year for 10 years. Through the 1950s and 60s, Urban Renewal, further funded by the Housing Act of 1954, supports local governments’ use of eminent domain in the development of highways, slum clearance, public housing projects, and downtown development. Derelict buildings are destroyed and replaced by new model tenements; displacing families to other slum districts and replacing them, in much smaller numbers, with the “worthy poor.”

1954

NATIONAL

Brown v. Board of Education

Brown v. Board of Education establishes that separate is never equal, opening the door to school integration and a new wave of legal challenges to Jim Crow. However, school integration also prompts “White flight,” hastening the movement of White working and middle class families and their tax dollars, from urban centers and into the suburbs.

NEW ORLEANS

As part of the interstate highway system, I-10 is built in New Orleans in the late 50s, connecting the French Quarter and downtown with the surrounding suburbs. In 1968, the Claiborne Expressway opens above the Claiborne corridor, causing the demolition of 500 houses and resulting in the closure of the Black business district.

1962

President Kennedy signs EO 11063, Equal Opportunity in Housing, banning discrimination in federally subsidized housing.

1963

JFK assassination

1964

President Johnson signs the Civil Rights Act of 1964, which outlaws discrimination based on race, color, religion, sex, or national origin, focusing on voting rights, school choice and workplace discrimination. Pointedly, this landmark act does not address housing discrimination.

NEW ORLEANS

HANO desegregates all public housing projects in New Orleans.

The Melpomene projects are built as a 12 story high rise building in Central City.

1965

NEW ORLEANS

Hurricane Betsy

NATIONAL

Department of Housing and Urban Development (HUD) is created to consolidate disparate federal housing programs in a cabinet-level agency within the federal government.

1966

Model Cities Program

1967

Nationwide Riots

1968

NATIONAL

Kerner Commission

The Kerner Commission’s searing conclusion on the race riots of 1967 — that the United States was “moving toward two societies, one black, one white — separate and unequal” — is enshrined in the history books. What is less well-remembered was the basis for that finding. The commission blamed housing segregation for the riots. “What white Americans have never fully understood — but what the Negro can never forget — is that white society is deeply implicated in the ghetto,” the panel wrote. “White institutions created it, white institutions maintain it, and white society condones it.”

Martin Luther King Jr. assassination

NATIONAL

Civil Rights Act passes on April 11, 1968 one week after King's assassination and subsequent riots push reluctant lawmakers to support it.

Title VIII of the Civil Rights Act, also known as the Fair Housing Act of 1968 bans racial discrimination in the sale or rental of housing, block busting (in which real estate agents move a Black family into a White neighborhood and use them to frighten White homeowners into selling), racial steering (in which real estate agents steer home seekers to racially distinct neighborhoods), intimidation and coercion. The original draft envisioned a mounting schedule of fines. The final version gave HUD only the authority to seek voluntary settlements.

1969

NEW ORLEANS

Hurricane Camille

NATIONAL

Open Communities

HUD quietly launches the Open Communities initiative to expand suburban housing opportunities to low income families and to promote racial integration. HUD Secretary George Romney orders officials to reject applications for water, sewer, and highway projects from cities and states where local policies foster segregated housing. In 1971, under pressure from segregationist allies, in the North and South, President Nixon terminates Open Communities.

1970

NEW ORLEANS

Following a shootout at the organization's Piety street base, the NOPD raids the Black Panthers headquarters in the Desire housing project, disguised as the priests from Loyola who had been assisting with the Panthers' free breakfast program. Malik Rahim, one of the Panthers involved, will go on to form Common Ground Relief Collective after Hurricane Katrina, gutting over 3,000 homes, businesses and churches in the 9th ward, providing services and starting a health clinic based on the Panthers' model.

1972

NATIONAL

After a multiyear stalemate, George Romney resigns as HUD secretary. In his letter to President Nixon he offers a final warning and underlines the rationale for his now defunct Open Communities program: "It is becoming increasingly clear that the lower, middle income and the poor, white, black and brown family, cannot continue to be isolated in the deteriorating core cities without broad scale revolution."

1973

NATIONAL

President Nixon declares a moratorium on new public housing development and all low income housing programs.

Housing and Community Development Act of 1974 passes, creating the Community Development Block Grant program and endorsing "spatial deconcentration" as a national policy goal. The act also creates the Section 8 voucher system, which subsidizes rent for low income families in existing housing by paying landlords directly for rents that are more than 25 percent of family income, and capping the subsidy based on the HUD-defined "fair market rent."

1970S

NATIONAL

The number of households living in federally subsidized low and moderate income housing rose from 1 million in 1970 to 3 million by 1980. But weak targeting requirements, rising costs, and loss of affordable unsubsidized units means that, even with this increase, the affordability gap for very low income families grows far more rapidly during the 1970s than it has since.

1974

NATIONAL

City of St. Louis dynamites the 2,870 apartments in 33 buildings known as Pruitt-Igoe. This demolition essentially marks the end of the construction of federal high rise buildings for families.

1982

NEW ORLEANS

The St. Thomas Resident Council organizes a takeover of HANO's main office to protest poor living conditions, followed by an extended rent strike, which leads to a $21 million rehabilitation grant from HUD.

1986

Low Income Housing Tax Credit

1988

NEW ORLEANS

Reynard Rochon, a HANO board member publishes the Rochon Report, which recommends privatizing all public housing, reducing the number of units to half, and stopping rehabilitations that are already funded, while planning for the destruction of the St. Thomas housing project.

NATIONAL

Congress expands the 1968 Fair Housing Act protections to include persons with disabilities and families with children.

1990

HOME Investments Partnership Program

1992

NATIONAL

The National Commission on Severely Distressed Public Housing reports that 86,000 of the country's public housing units are nearly uninhabitable. HUD announces a new program, HOPE VI, designed to provide support and funds for the demolition and rebuilding of more than 100,000 severely distressed public housing apartments nationwide. Under HUD's HOPE VI demonstration program, which was codified in federal law in 1998, the federal government funds the demolition of housing projects across the country and leverages private capital to build mixed income developments on the former projects' sites. Echoing the policies and patterns of slum clearance and urban renewal, destruction of derelict housing projects and the construction of new mixed income communities is often accompanied by the displacement of the families who had lived there to other poverty stricken districts; they are replaced, in much smaller numbers, with the "worthy poor."

1995

NEW ORLEANS

Desire Housing Project is demolished in 1995 and rebuilt as The Estates, part of the broader mixed income development Abundance Square.

1999

NEW ORLEANS

New Orleans City Council passes an anti-discrimination ordinance prohibiting discrimination in housing based on sexual orientation and gender identity—protected classes not included in the federal Fair Housing Act. Shreveport, LA, passed a similar law in 2013 and remains the only other city in Louisiana to outlaw LGBTQ discrimination.

2001

NEW ORLEANS

St. Thomas Housing Project is rebuilt as the mixed income River Gardens and reduces public housing supported apartments from 1,510 to 182.

2002

NEW ORLEANS

The federal department of Housing and Urban Development (HUD) takes over all financial and administrative activities of the Housing Authority of New Orleans. HANO remains under federal control until 2014.

2004

NEW ORLEANS

Fischer Housing Project is destroyed and rebuilt as mixed income housing, keeping its old name and reducing public housing apartments from 1,002 to 205.

2005

Hurricane Katrina

Hurricane Katrina floods 80% of the city's housing stock. An effort lead by nonprofit and religious organizations, instead of the local, state, or federal governments, struggles to fill the need for affordable housing. 100,000 residents of New Orleans, mostly African-Americans, are permanently displaced from the city.

NEW ORLEANS

Association of Community Organizations for Reform Now (ACORN) organizes a Katrina Survivors Association and rally in Baton Rouge with the Louisiana AFL-CIO, Louisiana NAACP, and SEIU locals to demand a resident voice in rebuilding. ACORN also launches a Home Clean-Out Demonstration Program, designed to preserve and rebuild thousands of homes in low income New Orleans neighborhoods while developing a comprehensive rebuilding plan.

Demolition begins on the Magnolia Housing Projects, the first of the "Big Four" to be torn down. It will be redeveloped as Harmony Oaks, reducing public housing apartments from 1,403 to 193.

2006

NEW ORLEANS

Anderson v. Jackson

A coalition led by Bill Quigley of Loyola Law Clinic files Anderson v. Jackson on behalf of 4,000 public housing residents to prevent the demolition of the "Big Four" projects. This class-action lawsuit charged that HANO and HUD's failure to repair and reopen the Big Four violated the Fair Housing Act, HANO lease agreements, Louisiana Civil Code, and the Fifth and Fourteenth Amendments of the U.S. Constitution. The injunction was denied by both the District and Fifth Circuit courts.

2007

NATIONAL

Gulf Coast Hurricane Housing Recovery Act

Representative Maxine Waters (D-CA) sponsors the Gulf Coast Hurricane Housing Recovery Act (H.R. 1227) to assist in the provision of affordable housing to low-income families affected by Hurricane Katrina. The bill passes in a vote in the House, but dies in the Senate.

NEW ORLEANS

In a 7-0 vote, the City Council approves the demolition of the Big Four housing projects: Calliope/BW Cooper, the Magnolia/CJ Peete, Lafitte and St. Bernard. Police use tasers and pepper spray on protesters in and around City Hall. Over the next few years, 4,500 public housing units are demolished and replaced with mixed income neighborhoods. Rigorous screening policies, strict resident regulations, and private policing create barriers to reentry perceived as blatant hostility by some former residents, and a welcome respite from decades of chaotic conditions for others.

2008

Mortgage Bubble Pops/ Market Crash

Sub-prime mortgage loans offered by banks across the country lead to the 2008 market crash, gutting the national economy and disproportionately affecting minority homeowners. In the New Orleans metro area. In 2004, about half of all the mortgages made to African-Americans were high-rate subprime loans. Unlike many cities, New Orleans housing prices remain stable, buffered by an influx of recovery funding, a growing population, and housing stock losses due to Hurricane Katrina.

Great Recession

2012

NATIONAL

Although federal Fair Housing protections do not cover sexual orientation and gender identity as protected classes, HUD issues a regulation to prohibit LGBTQ discrimination in federally assisted housing programs.

2013

NATIONAL

HUD issues the Disparate Impact rule, clarifying that proving discriminatory intent is not necessary to prove a discriminatory effect.

HUD proposes the Affirmatively Furthering Fair Housing rule. After a lengthy comment period, HUD issues the final rule in July 2015.

2014

NEW ORLEANS

The Greater New Orleans Housing Alliance, a consortium of housing organizations, develops HousingNOLA, a 10-year plan to provide adequate affordable housing in the city.

2015

Inclusive Communities Project, Inc v. Texas Department of Housing and Community Affairs

In a 5-4 vote, the HUD Disparate Impact rule is upheld by the Supreme Court; with the reservation that disparate-impact claims cannot be based on statistical disparities alone; a plaintiff would have to show that a defendant's policy actually caused the disparity. The Court also held that housing authorities and private developers aren't liable under a disparate-impact claim if they can show that a policy is necessary to achieve a valid goal.

The underlying case is remanded to the District Court to reconsider the plaintiff's original disparate impact claims under this new rule, and in 2016 the District Court holds that the plaintiff does not show a disparate impact and dismisses the case.

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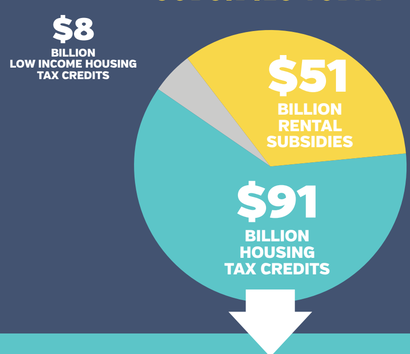
HERE ARE
THE BASICS

WHAT MAKES HOUSING AFFORDABLE?

FEDERAL HOUSING SUBSIDIES TODAY



Who gets what help?

The federal government, through the department of Housing and Urban Development (HUD), uses income levels to figure out who's eligible for which affordable housing programs. State and local governments, developers and nonprofit organizations, also use HUD's income guidelines for their programs. HUD establishes new income guidelines annually, based on Median Family Income data from the U.S. Census Bureau's American Community Survey. These income limits vary by family size, and are defined as "extremely low income" (30% of area median income), "very low income" (50% of area median income) and "low income" (80% of area median income).

HOUSING TAX CREDITS FOR HOMEOWNERSHIP

DID YOU KNOW: The federal government subsidizes all homeownership based on tax brackets and the value of the home.

BOTTOM 20% OF US MEDIAN FAMILY INCOME
8 CENTS PER MONTH

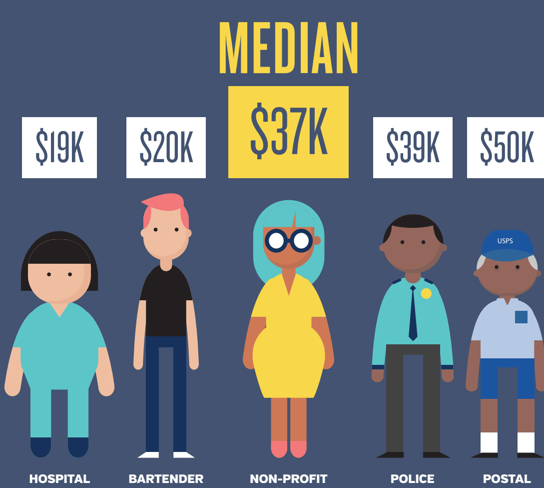
MIDDLE 20% OF US MEDIAN FAMILY INCOME
$12 PER MONTH

TOP 0.1% OF US MEDIAN FAMILY INCOME
$1,236 PER MONTH

What is AMI anyway?

Area Median Income is a way of making HUD's income categories make sense across a big, economically diverse, country. By only counting incomes within a regional area, the category "very low income" as 50% of AMI can apply in Lafayette, LA, where the AMI for a family of four is $46,900 AND in New York City where the AMI for a family of four is $90,600.

Remember, the median is not the average, it's just the middle of the distribution: half of all people in an area make less than the Area Median Income, and half of all people make more than the Area Median Income. This is true regardless of the size of the area, its economic strength, or how many people live there. The AMI provides a starting point for grouping individuals and families into the percentages that are used to determine eligibility for programs and services.

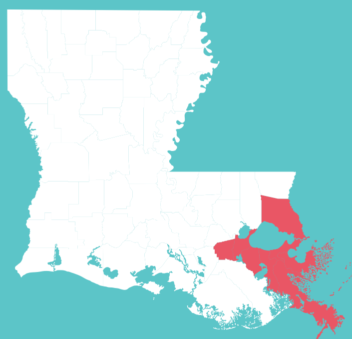


What is MSA?

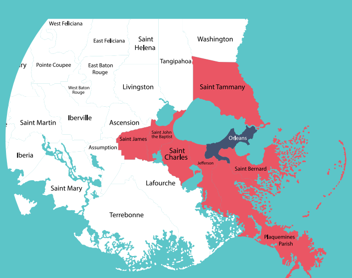
MSA stands for Metropolitan Statistical Area. For the 1950 census, the Bureau of the Budget created a uniform system for federal agencies to compare statistics. The MSA groups a central metropolitan area (at least 50,000 people) with its surrounding suburbs and small towns that are tied together economically to determine the "Area" part of Area Median Income.

AMI OF:
$54,000
UNITED STATES

AMI OF:
$45,000
LOUISIANA



THE NEW ORLEANS MSA INCLUDES ORLEANS PARISH, but adds in everyone living in the parishes of St. Charles, Plaquemines, St. John the Baptist, St. Tammany, Jefferson, and St. Bernard.



AMI OF:
$49,000
NEW ORLEANS METROPOLITAN STATISTICAL AREA

ORLEANS PARISH $39,000

BY NEIGHBORHOOD

UPTOWN	CENTRAL CITY	GENTILLY
$75,000	$13,000	$25,000

Why does it matter?

America's history of suburbanization and urban disinvestment can mean major differences in income between inner-cities and their wealthier suburbs. Using the MSA to determine our medians can mean that income-based eligibility levels for certain housing programs or subsidies are higher than they should be for inner cities, and lower than they should be for many suburbs, which can limit access to programs that could help ease families' housing burdens.

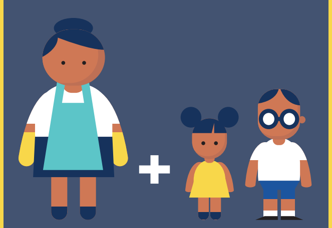
AFFORDABLE FOR WHOM?

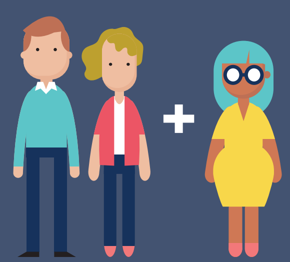
REMEMBER:

Spending less than 30% of your monthly wages on housing is how the government defines "affordable." This includes all utilities, taxes, and insurance.

FAMILY

ALL RELATED TO ONE ANOTHER AND LIVING TOGETHER





HOUSEHOLD

NOT RELATED BUT LIVING TOGETHER

Speaking of Families

When HUD creates its annual income categories, it uses Median Family Income rather than individual incomes or Median Household Income within each of its areas. So we're not lining up every individual person in a place to find the Area Median Income, we're lining up families and finding the center family. Median Family Income is nearly always higher than Median Household Income.

According to the Bureau of the Census: "A family consists of two or more people (one of whom is the householder) related by birth, marriage, or adoption residing in the same housing unit. A household consists of all people who occupy a housing unit regardless of relationship. A household may consist of a person living alone or multiple unrelated individuals or families living together."

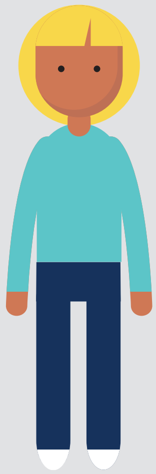
AREA MEDIAN INCOME (AMI)	30%	50%	80%	100%	120%	250%
ONE PERSON'S INCOME	$12,600	$21,000	$33,600	$42,000	$50,400	$105,000
FAMILY OF FOUR'S INCOME	$18,000	$30,000	$48,000	$60,000	$72,000	$150,000

- PUBLIC HOUSING
- HOUSING CHOICE VOUCHER
- HANO HOME OWNERSHIP PROGRAM
- LOW INCOME HOUSING TAX CREDIT PROPERTIES
- HOME INVESTMENT PARTNERSHIP PROGRAM
- NONPROFIT HOMEOWNERSHIP
- MORTGAGE INTEREST TAX DEDUCTION* (BUT ONLY IF YOU ITEMIZE DEDUCTIONS.)

RENTAL
HOMEOWNER
RENTAL & HOMEOWNER

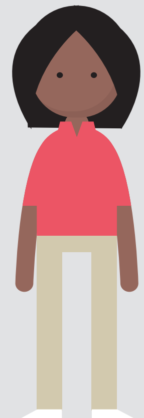
* The Center for Budget Policies and Priorities estimates that only about 1/3 of filers, mostly high income, itemize their deductions.

MEET YOUR NEIGHBORS

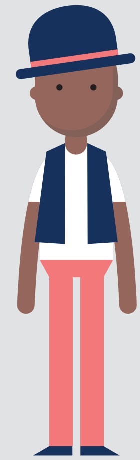


STAY-AT-HOME MOM
ANNUAL SALARY: $0
CAN AFFORD: $0 MO

HOTEL HOUSE KEEPER
ANNUAL SALARY: $12,000
CAN AFFORD: $300 MO

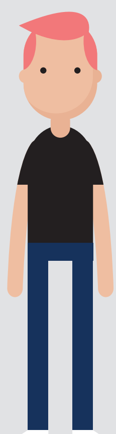


DAYCARE WORKER
ANNUAL SALARY: $16,000
CAN AFFORD: $400 MO

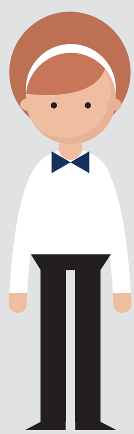


MUSICIAN
ANNUAL SALARY: $17,800*
CAN AFFORD: $445 MO
* Mostly cash income. Claims $12,000.

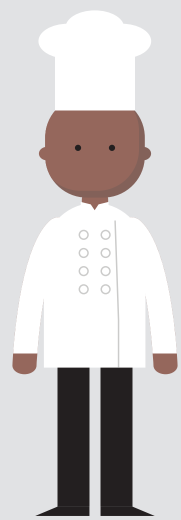
HOSPITAL ORDERLY
ANNUAL SALARY: $19,370
CAN AFFORD: $484 MO



BARTENDER
ANNUAL SALARY: $19,670
CAN AFFORD: $492 MO



WAITRESS
ANNUAL SALARY: $19,590
CAN AFFORD: $489 MO

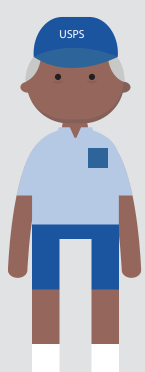


COOK
ANNUAL SALARY: $$21,970
CAN AFFORD: $549 MO

NONPROFIT WORKER
ANNUAL SALARY: $37,340
CAN AFFORD: $934 MO

POLICE OFFICER
ANNUAL SALARY: $39,140
CAN AFFORD: $979 MO

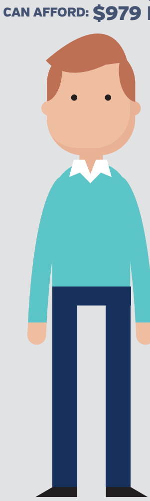
TEACHER
ANNUAL SALARY: $43,240
CAN AFFORD: $1,081 MO



POSTAL CARRIER
ANNUAL SALARY: $50,370
CAN AFFORD: $1,259 MO

PETROLEUM PUMP OPERATOR
ANNUAL SALARY: $68,330
CAN AFFORD: $1,708 MO

LAWYER
ANNUAL SALARY: $72,000
CAN AFFORD: $1,800 MO



TECH SYSTEMS
ANNUAL SALARY: $89,540
CAN AFFORD: $2,239 MO

5 FAMILIES

Here are a few stories about how affordability works (or doesn't) in New Orleans.

THE MARTINEZ FAMILY

30% AMI

Aiesha is a housekeeper at a hotel on Canal street. She's been there for 15 years and makes $12,000 a year. Her mother, Angela collects $500 a month in social security. Before the storm, they lived in the apartment in the Iberville projects where Aiesha grew up and she walked to work. Now they live in Central City and she takes the bus. Aiesha has two children, Andy who is 12 and Ameca who is 3. Angela walks Andy to school, where she sometimes volunteers in the library, and keeps Ameca (and many of the other kids on the block) busy all day.

Rents are rising in Central City and the apartment they've lived in since 2006 will go from $400 a month to $650. The landlord says he could probably get $800 for it, but he likes them. With $18,000 in annual income, Aiesha and Angela can only afford $450 a month in rent, $650 would be 43% of their monthly funds. They look for another apartment in the neighborhood, close to Andy's school and its amazing writing program. He wants to write movie scripts when he grows up, and the teachers say he has real promise. Ameca wants to be a doctor, like Doc McStuffins, or maybe a pink bunny.

There aren't many apartments they can afford in Central City, so Aiesha spends her weekends looking in nearby neighborhoods too, asking friends to keep an eye out for For-Rent signs and borrowing Andy's bike to look on her own. The rents are still too high, and a lot of what she sees is in pretty bad shape with mold and missing appliances. In one place a rat runs over her foot while the landlord is talking about late fees. In a three day window where applications reopen, Aiesha gets online at the library to apply for Section 8. They're on the waitlist, but the average wait time is 8 years. Andy will be grown up and out of the house!

The family hasn't found a new apartment by the end of their lease so the family moves into a cousin's house in New Orleans East. Angela hopes it won't be for long. Even getting to the grocery store means asking a favor of someone. The house is cramped with 4 adults and 5 children, but there's a yard to play in at least. Aiesha's shifts start at 5, so she's out waiting for the bus at 4am. To stay in his best-school-ever Andy takes the school bus. It's an hour and a half with stops. Angela and Ameca miss the old neighborhood, where there were more friends, playgrounds, and free activities within walking distance.

STILL LOOKING

THE CALDWELL FAMILY

50% AMI

Brenda is a daycare worker at a 24-hour daycare in the seventh ward. She makes $16,000 a year. Her husband Barry is a musician and he makes about $18,000 a year, but a lot of that is in cash tips and the summers are pretty hard. They live in a shotgun double in the Seventh Ward, not far from where they both grew up. With both of them working, they rely on a network of family and friends to help out with the kids: Benita who is 5 (and a half!) and Barak who is 7.

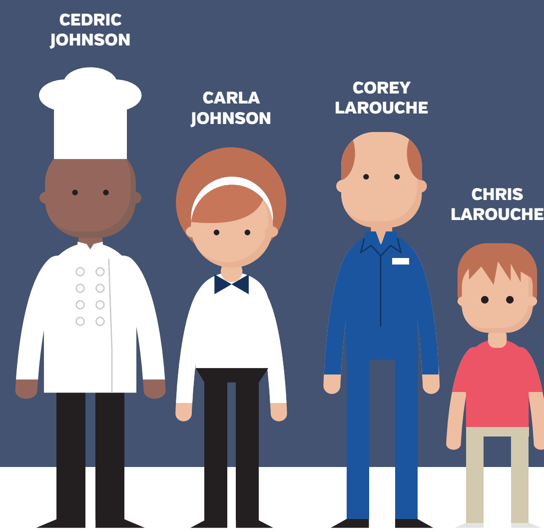
After the third shooting in a couple of months on their corner, Brenda is badly rattled. Barry works nights and she's nervous about him coming and going to gigs. Barry agrees. They love the old neighborhood but really want a safer place to raise their kids. Both Barak and Benita are in school Uptown, so the search starts there. The family simply can't afford the rents in most of the neighborhoods they feel safe in, they can afford about $700 a month. Also, Brenda needs to be near a bus line to get to work. Their 15 year old car isn't really reliable enough to depend on, though it mostly gets Barry back and forth to Frenchmen street.

A friend suggests trying to buy a home through a nonprofit organization. There are a couple that build in the neighborhood by Barak and Benita's school. Their income fits the guidelines for two organizations, so they apply at both. At first, Barry's income is a challenge: he can only prove about $10,000 from a couple of regular gigs that pay by check. The second organization works hard to be flexible around income proof for service industry and cultural workers, so his gig calendar is good enough proof. Unfortunately, the family is still denied. Their income levels qualify them for the program, but the cost of the mortgage, homeowners and flood insurance, and taxes are way more than 30% of their monthly budget.

Giving up on Uptown, the family applies for affordable tax credit apartments in several of the mixed income developments closer to their current house. The application and screening processes are a pain, and now that Barak is 7, they have to wait for a 3-bedroom, rather than letting the kids share. But as a married couple with two cute kids, they keep getting told that they're "the perfect family" and are next in line at 2 developments. Barry likes the play spaces and bike lanes for the kids in one, Brenda loves the quiet in another but has heard that the security patrol can be strict about kids playing on the lawns or folks sitting on their porches.

THE JOHNSON& LAROUCHE FAMILY

80% AMI



Carla and Cedric work in a French Quarter restaurant. Carla is a waitress and makes about $19,590 a year. Cedric is food prep and trying to work his way up to full-time cook. He makes $21,970. They live in the Marigny with Carla's cousin Corey and his 13 year-old son Chris. Corey just got this offshore job with a good salary, but the oil industry is a little shaky right now, and his student loans eat up a lot of his pay. Carla and Cedric take care of Chris when Corey is off at work, so living together is great, but their half-double is pretty cramped when Corey is home!

Cedric and Carla are looking for a shotgun double to renovate so Corey and Chris have their own space when Corey is off the rig. They'd like to stay in the neighborhood, where they've lived for several years, but are willing to cross St. Claude or move further downtown where many of their friends have been moving. Moving further out would mean buying a car, which would be a real strain on their budget. Cedric follows the NORA and Sheriff's auctions closely, but in the neighborhoods they like best, they're repeatedly outbid by developers.

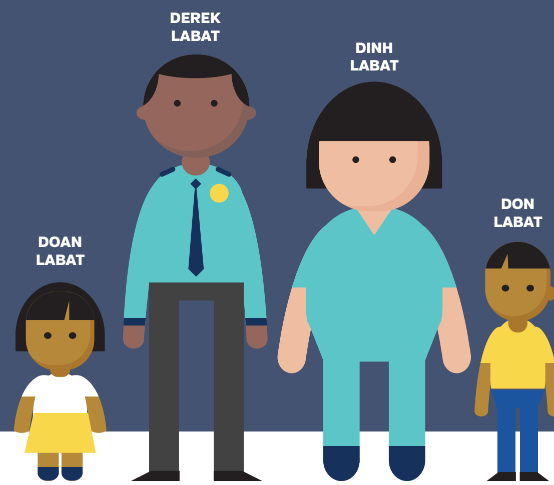
With limited savings, and not-so-great credit, a bank loan seems out of reach. Carla looks into nonprofit homeownership models. She and Cedric make about 80 percent of the median, so they qualify, but some organizations won't count Corey as a family member. This makes the family too small to qualify based on income. Those that will count Corey as family add his income too, which puts the family way over the income limit. The family decides that the auction approach remains their best bet for buying a home, but that they should focus on other neighborhoods where there's less competition. Carla will stay at the restaurant where she makes good tips, but Cedric can move to another location and Chris tested into an Uptown high school.

Carla finds an organization offering an Individual Development Account and saves $400 a month for 8 months to get her savings matched by 3 times. With more cash in hand at the next auction, Cedric bids on a blighted double in Hollygrove and they win! They take out a construction loan from Corey's credit union and begin renovations. They're doing a lot of it themselves, but had to hire a contractor for oversight and major repairs. On their tight budget they're hoping their contractor is a decent guy.

THE

LABAT FAMILY

100% AMI



Derek is an Iraq war veteran who recently joined the NOPD, and makes $39,140 a year. His wife Dinh Diem, is working as a hospital orderly while she studies for a degree in nursing. She makes $19,370 a year. They rent a house in New Orleans East, close to both of their extended families. Given Derek and Dinh Diem's schedules, it's very important to them that there is family nearby to help care for their children: 7 year old Doan and 3 year old Don, who both attend the Resurrection of Our Lord Elementary School.

Dinh Diem is eager to buy a home before she and Derek have another child, and their families have offered help in coming up with a down payment. It won't be much, but it will help add to the small amount they've managed to save so far. Their student loan debt is significant and still growing with Dinh Diem two years away from her degree, but an FHA loan could be an option at the right bank, so Dinh Diem is researching local lenders. Derek has been researching various nonprofit first time homeowner programs, but finds that some want prospective homeowners to put in a lot of time helping to build houses, time he and Dinh Diem just don't have! Making the rounds of their best bets, Derek and Dihn Diem find that most of their homebuying options with nonprofit programs and banks are ruled out by their high debt to income ratio, and the cost of the children's school which adds up to $9,100 a year.

With another child on the way, and the prospect of adding daycare costs to their budget, Dihn Diem looks at charter schools citywide. There aren't many which offer pre-K4, the grade Don will be next year. Derek, who was already uneasy about taking the kids out of Catholic school, is unwilling to split the children up, or to put Doan in the poorly ranked schools nearby. Deciding to make every effort to qualify for at least one program, Derek takes extra shifts working private patrols for events to pay off smaller debts, while Dinh Diem applies for grants to finish her degree without adding loans. The family also refinances their car and cuts back on insurance coverage.

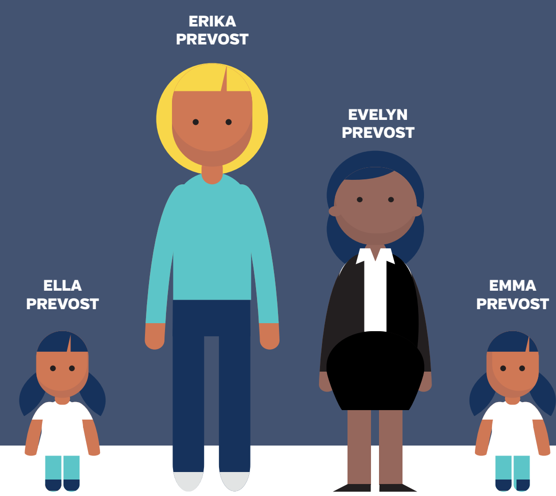
While the family works to improve their finances, a new program is announced that seems made for them. Derek, as a police officer, is eligible for the New Orleans Redevelopment Authority's "First Look" program, which gives early access to houses being built or redeveloped on NORA lots to families of first responders who make less than 120% of the AMI. The family applies and qualifies for the program! They spend a few days visiting the houses on the list, looking for a 4-bedroom on a quiet street in New Orleans East and find a newly built house, near to Derek's mother and Dinh Diem's aunt.

THE

PREVOST

FAMILY

120% AMI



Evelyn is an attorney at a firm in the CBD. She makes $72,000 a year. Her wife Erika is staying home with their 3-year old twins Ella and Emma until they're old enough to start school. Erika was a teacher, but the cost of childcare was so much of her salary that it made more sense to stay home. Between student loans and two small kids,Evelyn and Erika don't have enough saved for a 20% down payment. They love their apartment in Mid-City and the diverse, family-oriented community there, but are worried that rising costs will price them out of New Orleans entirely if they don't buy soon.

Evelyn and Erika go to a regional bank to apply for an FHA loan which has a much lower down payment and will cover closing costs. Good credit and a good salary get them the loan, but student loans and a car payment mean the loan amount isn't as much as they had hoped. With two active little girls, they really want a big back yard, and an extra bedroom that could convert to an office would let Evelyn work from home more often. They begin looking for a home in MidCity, but they were approved for a $250,000 loan and most of the houses are just too expensive for them. Expanding their search, they spend weekends driving to open houses all over the city, while Erika works with a real estate agent to set up appointments to see houses on her lunch hour.

Erika quickly notices a pattern in the houses her agent suggests visiting. They're all well below the approved loan amount, and they're all in predominantly Black neighborhoods. When she tries to raise the issue with the agent, and suggests other neighborhoods the family might want to see, the agent gets very flustered and demands that Evelyn stop calling her a racist. The same week at an open house, the listing agent, a sweet looking older lady, tells Erika that she's surprised to see them looking at this house, "Don't families like their's prefer to live in the Marigny?"

Erika goes to the Greater New Orleans Fair Housing Action Center to file a couple of housing discrimination complaints and Evelyn asks their friends for recommendations for a new agent to work with their family. The family is still priced out of MidCity, but thanks to their great new agent and a lot of support from their network of friends, they find a newly renovated house in Gentilly. The neighborhood still has some blighted houses, but many more are being fixed up by families and small developers. Erika and Evelyn love the friendly neighbors, and the generations of families living around them. Ella and Emma love the huge yard and their new puppy.

WHAT'S IN NEW ORLEANS?

What are the local examples of affordable housing?

PUBLIC HOUSING

Description

Public Housing appears on both sides of this exhibit, as both a current practice and an underexplored alternative, reflecting a complex set of issues facing New Orleans and most cities across the country. Over the past four decades, federal policy has undercut public housing through disinvestment, privatization, and decentralization; The stated policy goals are to improve poor living conditions, especially crime, and decentralize poverty, with near unanimity across party lines. The effect is a dramatic reduction in affordable housing stock in most cities.

In keeping with national trends and policy since the passage of HOPE VI in 1994, the Housing Authority of New Orleans (HANO) has moved to demolish public housing, replacing it with a mixture of mixed income developments and housing vouchers. At its peak, the HANO system managed nearly 15,000 units in 10 housing developments and smaller scattered sites. By 2014 the number of families served had risen to 19,175, with 91% receiving support through the voucher program and only 9% of families,(1,820) in publicly owned and managed public housing.

Despite the stated goal of deconcentrating poverty through the shift to vouchers, one of the most consistent findings in national studies is that voucher programs perpetuate patterns of poverty and racial segregation. In New Orleans, voucher holders face additional challenges from a weak transportation infrastructure, a lack of legal or public health protections, and an ongoing lag in available and affordable rental housing. While several of the former public housing sites were near the tourist and business districts where low-income New Orleanians often work, voucher families are concentrated in nine census tracts, seven of which are in New Orleans East.

Beginning with the St. Thomas redevelopment as River Gardens in 2001, nearly all of New Orleans public housing have been redeveloped as mixed income housing. That process, which accelerated dramatically after hurricane Katrina, eliminated up to 90% of public housing units in some redevelopments. The destruction of the Big Four projects is often linked to the storm. However, efforts to demolish several projects, near the tourist and business centers, were a part of New Orleans' political life as early as the 1984 World's Fair.

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Read More

Jayxs Arena, Driven from New Orleans: How Non-profits Betray Public Housing and Promote Privatization. University of Minnesota Press, 2012.

Jane Henrici, "Get to the Bricks: The Experiences of Black Women from New Orleans Public Housing After Hurricane Katrina." A report of the Institute for Women's Policy Research.

HANO MIXED–INCOME

Description

The redevelopment of New Orleans' former public housing sites has been overseen by the Housing Authority of New Orleans (HANO), but often relies on a consortium of private and non-profit developers, funders, and service providers. Columbia Parc, for example, which replaced the St. Bernard projects, was redeveloped in a partnership between HANO, Bayou District, a local non-profit, Columbia Residential, a national mixed-income developer, and Purpose Built Communities, an Atlanta nonprofit consulting firm.

Along with non-profit organizational roles in urban planning, design, and community outreach, HANO redevelopments often rely on non-profit partners to provide social services along with community activities. In Columbia Parc, these include a fitness center, an early learning center for children under 5, and the construction of a K-8 school. This model echoes the original public housing developments of the 1930s, which grew in the shadow of progressive era reforms and often provided infant clinics, kindergartens, craft shops, and classes for residents through partnership with local settlement houses.

With the conversion to a mixed income model, however, critiques from residents and advocates have centered on a loss of culture and community through the imposition of a "middle-class norm," with restrictions enforced by contract and monitored by private security: no vegetable gardens, no family barbeques, no music outdoors, no sitting on the porch. With a less engaging public life and often fewer public spaces, there is little contact between residents to support the claim offered by HOPE VI boosters: that middle class families act as a moral role model for low-income families.

The single most glaring critique of this model of mixed income housing development as affordable housing provision is in the numbers:

• St. Thomas had 1,510 public housing units, River Gardens has 182.
• St. Bernard had 1,464 units, Columbia Parc has 221.
• Desire had 1,860 units, The Estates has 283.

While most of the redeveloped sites offer additional affordable housing through subsidies and voucher for families making up to 80% of area median income, overall the impact of this model has been huge cuts to low-income housing.

Read More

Jordan Flaherty. Floodlines: Community and Resistance from Katrina to the Jena Six. Haymarket Books, Chicago, Illinois, 2010.

Laurence Vale. Purging the Poorest: Public Housing and the Design Politics of Twice Cleared Communities. University of Chicago Press, Chicago Illinois, 2013.

SMALL SCALE BUILD + REBUILD

Description

With a few exceptions, like the founder of St Bernard Project being named a “CNN Hero,” this category has had the lowest profile as providers of affordable housing and rebuilders of New Orleans neighborhoods. While no single project or house has a national profile or a famous designer attached to it, the majority of New Orleans recovery was made possible by the work of hundreds of small contractors, mission driven developers, churches, neighborhood associations, credit unions, non-profit organizations, and thousands of volunteers. To some extent this is a category that is not a category at all; it is decentralized, full of diverse actors and approaches, and blurs the distinction between non-profit and for-profit financial models and motives.

For many of these groups, gutting and rebuilding were part of prior missions to help elderly or disabled neighbors maintain their homes; Rebuilding Together had been active for over a decade and rebuilt 1,100 houses before hurricane Katrina made landfall. For some smaller developers, contractors, and credit unions, the release of properties through auction or application created new access to continue or expand their work of reknitting neighborhoods by developing infill lots, flooded houses, and blighted properties.

Critiques of this variable model, to the extent that there are any, are more truly critiques of scalability in the economic context in which it operates. Small developers and contractors make small margins when they do good work but keep prices low. Churches and neighborhood associations can volunteer time, talent and funds, but rarely have the capacity to make large investments in housing development. For most organizations in this category, single family homes or doubles are the most viable places, making it challenging to scale up developments or create higher density. In a gentrifying New Orleans where rents soar, outside money can scoop up properties at auction by the dozen, rising tax bills put low income owners at risk, and blight complaints can lead to unpayable fines, this constellation of small actors may struggle to continue their work.

Read More

Roberta Brandes Gratz, We’re Still Here Ya Bastards: How the People of New Orleans Rebuilt their City. Nation Books, 2015.

Anne Gisleson, Tristan Thompson, and Catherine Burke. How to Rebuild a City: Field Guide from a Work in Progress. Press Street, 2010.

NON-PROFIT SINGLE FAMILY HOMEOWNERSHIP

Description

By far the most visible of the post-Katrina rebuilding approaches, non-profit homeownership organizations made use of thousands of volunteers from across the country while drawing media attention through high profile projects like Habitat for Humanity's Musicians' Village and Brad Pitt's Make It Right 9. Non-profit housing organizations, which are often religiously affiliated, have their roots in late 19th and early 20th century philanthropic housing efforts, which transparently focused on the "worthy" or "deserving" poor, carefully screening the moral backgrounds of prospective residents and making housing available to only working married couples and their children.

When focusing on single family homeownership, non-profit housing organizations generally require some type of financial and homeownership preparedness training, which occurs alongside participation in a matched savings program or "sweat equity" instead of a down payment. Organizations can afford to provide reduced rate housing through a shifting mixture of individual donations, corporate and foundation sponsorship, in-kind donations, and a heavy reliance on volunteer labor. Financial support for organizations also sometimes includes the donation of land from private individuals, corporations, religious institutions, or local government agencies.

In recent years, this approach to creating affordability in New Orleans has proved vulnerable; increasing costs for land and materials have driven up the cost of building, particularly in once low-income neighborhoods now facing gentrification, while volunteer numbers have decreased substantially. For prospective homeowners, and for those who qualified for and bought homes in the pre-Katrina or immediate post-Katrina periods, there have been additional barriers to keeping and maintaining homes as rising property taxes and insurance add costs to ownership.

The major critiques of the non-profit single family model focus on the limits of homeownership: that financial capacity, maintenance needs, and limited flexibility in moving for employment can make a house a burden rather than an asset for some families. Another concern is that the process of building units is slow and doesn't scale up to meet the scope of New Orleans' affordable housing need. A more subtle critique is on the labor market effects of using volunteers rather than providing low to moderate skill jobs, as high un- and underemployment rates, particularly for Black men, help to drive the need for affordable housing.

Read More

Vincanne Adams, Markets of Sorrow, Labors of Faith: New Orleans in the Wake of Katrina. Duke University Press, 2013.

Cedric Johnson, "Charming Accommodations: Progressive Urbanism Meets Privitization in Brad Pitt's Make It Right Foundation" in Cedric Johnson ed. The Neoliberal Deluge: Hurricane Katrina, Late Capitalism, and the Remaking of New Orleans. University of Minnesota Press, 2011.

TAX CREDIT MIXED INCOME

Description

As New Orleans has moved on from its limited and uneven recovery to a more market-driven expansion, new development and rehabilitation of multi-family housing has increased. Each project combines differing amounts of private investment cobbled together with government incentives: historic, new market, and low-income tax credits, HUD HOME funds, and Community Development Block Grant (CDBG) dollars, all meant to encourage investors and developers to build and to include lower income residents in their plans at varying levels. While private and mission-driven development across the city is a necessity to meet New Orleans affordable housing needs, investment has been hampered by sharp cuts in overall federal funding for housing since 2010: public housing funding has fallen by $1.6 billion (21%) while HOME funding has fallen by $1.0 billion (52%).

The New Orleans City Council is reviewing an affordable housing impact statement study, which would require reporting the impact of a given project on housing availability in a developer's permit application for mixed-use projects, as well as for demolitions that remove housing. An impact statement would also be required for land-use applications where developers want city incentives like the "density bonus", which allows multi-family buildings to have more market-rate apartments in return for providing affordable housing units associated with the overall project. This new density incentive has some value from a development perspective, but the web of overlapping zoning regulations still restrict building height and floor area on many sites, curbing the number of apartments and limiting the potential for profit.

Critiques of this model are numerous: from aggressive screening of low-income residents, to strict rules and regulations that enforce middle-class norms on the premise that the comfort of market-rate residents trumps that of the poor, to suspicions that some developers are using students to fill low-income units. Recently, attention has focused on structural loopholes that allow a developer to build their quota of low income housing off site, or potentially to provide alternative funding towards homeownership for working families in market-rate houses for sale in the surrounding neighborhood, rather than build any affordable units.

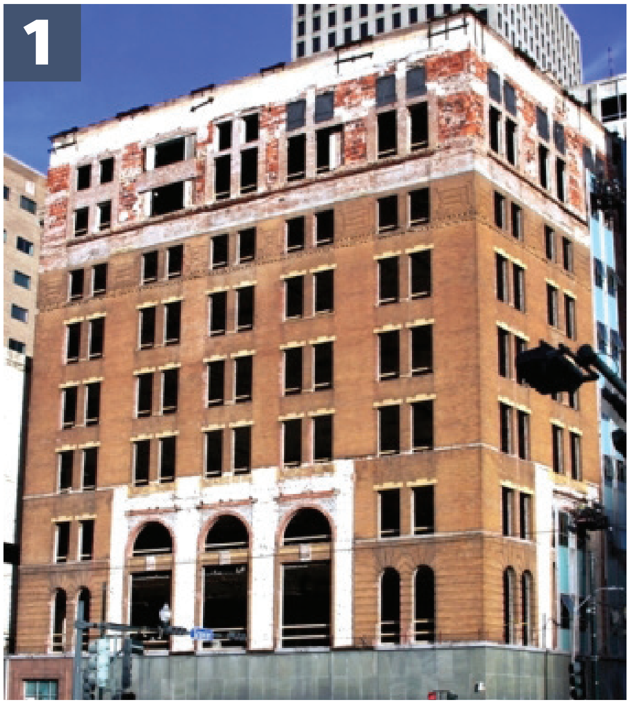
Read More

Sarah Mayorga-Gallo. Behind the White Picket Fence: Power and Privilege in a Multiethnic Neighborhood. Chapel Hill: The University of North Carolina Press, 2014.

Lipman, Pauline. 2008. "Mixed Income Schools and Housing: Advancing the Neoliberal Urban Agenda." Journal of Education Policy. Vol. 23, No. 2 (March), 119-134.

ANY OTHER SOLUTIONS?

What are other communities doing to create affordable housing?



LAND TRUST

Description

A community land trust is a nonprofit corporation that supports affordable housing, farms and gardens, civic buildings, and other community assets by permanently holding land. While many community land trusts partner with outside organizations to build housing, some develop land directly, as well as managing the land's use. Some land trusts focus on providing a single type of housing, like detached, owner-occupied houses; others develop housing of many different types to meet community needs, while some focus more broadly on community development, offering a range of residential and commercial projects.

A community land trust can make housing affordable because the buyer of a single family home, for example, pays for the house, but not the land it sits on, lowering the down payment and mortgage costs. Early examples of this approach include the Garden City movement in early 20th century Great Britain and Gramdan villages in India. The model originated in the United States with the Celo Community, which was founded in 1937 by civil engineer and community organizer Arthur Morgan in western North Carolina. The first American organization to be called a 'community land trust' was New Communities, Inc., which grew out of the work and leadership of the Student Nonviolent Coordinating Committee and was founded by African-American farmers near Albany, Georgia to provide access to farmland and the right to work it.

Scalability is a central critique of community land trusts, which face substantial challenges in acquiring property, developing and managing housing without strong philanthropic and municipal support or established funding mechanisms, especially in urban settings where land is often expensive. There are also concerns that restrictions on reselling properties create a form of second-class home ownership that let middle- and upper-class people build wealth off their houses, but limit the working class to the lower gains of shared equity. The board structure of many community land trusts can also limit the types of housing provided, as surrounding community representatives, and sometimes leaseholders, favor single family homes over denser development that would provide more housing.

Learn More

International Independence Institute, The Community Land Trust: A Guide to a New Model for Land Tenure in America. Cambridge, MA: Center for Community Economic Development, 1972.

Emily Paradise Achtenberg, and Peter Marcuse, "Toward the Decommodification of Housing" in Rachel G. Bratt, Michael Stone, and Chester Hartman, eds. 2006. A Right to Housing: Foundation for a New Social Agenda. Philadelphia, PA: Temple University Press.

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COOPERATIVE

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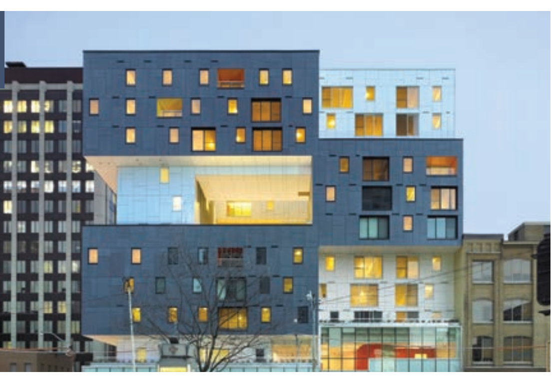

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Description

A housing cooperative, or co-op, is a legal entity, usually organized as a corporation, which owns one or more residential buildings. Cooperatives are membership-based and democratically run, generally through elected Boards. Membership is granted through a share purchase in the corporation, and each shareholder gains the right to occupy one housing unit. Housing cooperatives fall into two general categories: limited-ownership and ownership. In limited-ownership cooperatives, occupancy rights are sometimes granted through an occupancy agreement, similar to a lease.

While a few examples of cooperative "home club" housing predate it, the expansion of American housing co-ops has its roots in the labor movement, when housing for workers was a critical need and a logical expansion of union efforts for a safer work environment. In 1926, New York state enacted a new housing law that offered various tax and financing benefits to anyone who would build affordable housing. Abraham E. Kazan, of the Amalgamated Clothing Workers of America (ACWA) union formed the Amalgamated Housing Corporation, to build the Amalgamated Houses, followed by Seward Park, Rochdale Housing and Co-op City, amongst others.

While most of these early efforts failed during the Great Depression, some survived through the political and economic power of a cohesive membership. The co-op model has seen waves of popularity under circumstances that fall into two broad categories: conversion as rising maintenance costs and low profitability for older, privately owned or municipal properties, or alternatively, the desire to create and control space for a particular type of resident community. In any number of high-profile cases, luxury co-ops, a far cry from their labor union kin and more closely related to the high end home club model, have used their exclusivity as a means of housing discrimination.

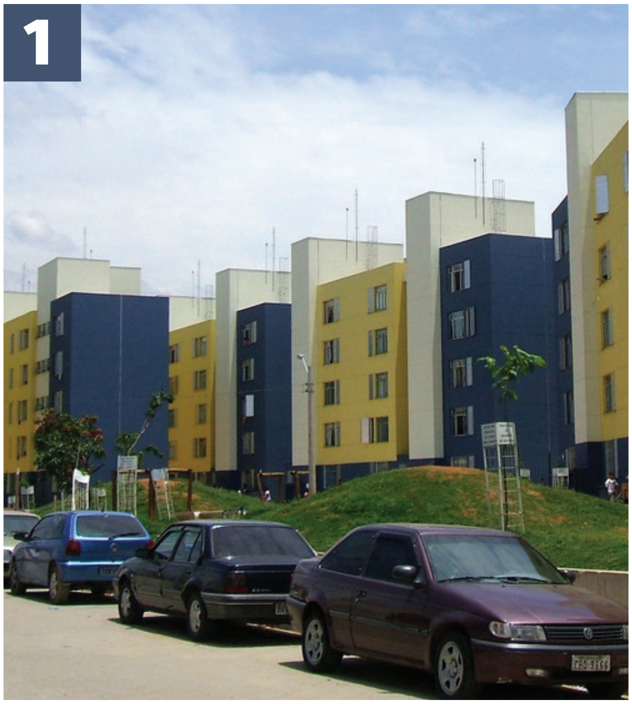
Critiques of cooperative housing tend to focus on the role of Boards and the luxury co-op model, which make little to no pretense of providing affordable housing. However, those that do seek to develop and maintain affordable cooperatives can face substantial challenges in assembling funding; prior models, based on leveraging union dues with public funds, have been undercut by sharp declines in labor union participation and federal funding for housing.

Learn More

John Curl, For All the People: Uncovering the Hidden History of Cooperation, Cooperative Movements, and Communalism in America

Michael E. Stone, "Social Ownership," Emily Paradise Achtenberg, and Peter Marcuse, "Toward the Decommodification of Housing" in Rachel G. Bratt, Michael Stone, and Chester Hartman, eds. 2006. A Right to Housing: Foundation for a New Social Agenda. Philadelphia, PA: Temple University Press.

PUBLIC HOUSING



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Description

Public or social housing refers to rental housing owned and managed by the state at a national or local level, by non-governmental organizations, or by a combination of the two. Although the common goal of public housing is to provide affordable housing, the details, terminology, definitions of poverty or need, and other criteria for allocation vary wildly within different contexts. There are a number of historical examples of public and workforce housing as state projects, but public housing in the modern era claims its origins from the dramatic growth in urban populations during the Industrial Revolution.

As rapidly increasing populations strained rudimentary water, sewer, and trash systems, beginnings of the scientific study of disease identified outbreaks which were linked in physical proximity to the slum neighborhoods of European and American cities. Initial attempts to create model housing through private philanthropy were limited in their scale. Public housing, in the Victorian understanding, was rooted in slum clearance, a public health measure that incorporated both the threats of physical and moral contagion.

The expansion of public housing during the Great Depression in the United States functioned as a tool for workforce development as well as affordable housing provision. In Western Europe, public housing expanded post World War II to replace housing stock destroyed by the war. Over the past 30 years, public housing, under many names and forms, has often been a major government project throughout the developing world over the past three decades, as countries in the global south work to manage the same rapid industrialization and urbanization that plagued the Victorians.

The primary challenges to public housing vary by national and local context, but tend to cluster around cost of maintenance, concerns related to the concentration of poverty and related social problems, and the role of public housing in maintaining segregation by race, religion, and ethnicity. Neoliberal economic and political projects as well as recent shifts towards austerity have increased the privatization of public housing, and favored market-based affordable housing provision, even as global increases in income inequality and rapid urbanization decrease access to current housing supplies.

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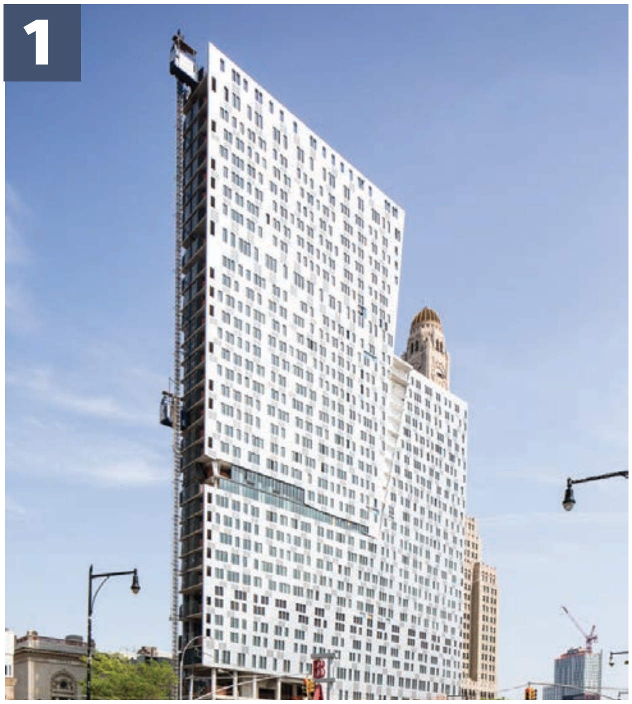
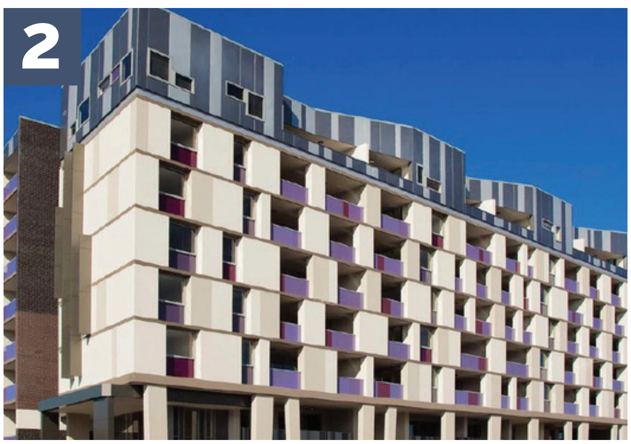
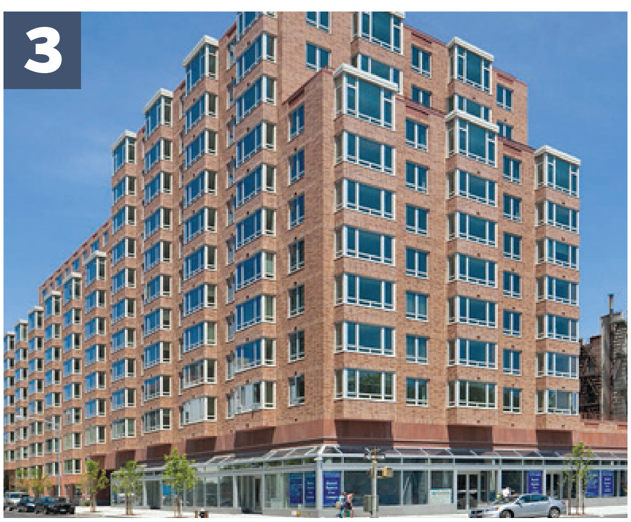
Learn More

Jake Blumgart. "4 Public Housing Lessons the US could learn from the rest of the world," Next City. August 26, 2014.

Bradford D. Hunt, "Myth #2: Modernist Architecture Failed Public Housing," in Public Housing Myths: Perception, Reality, and Social Policy, Nicholas Dagan Bloom, Fritz Umbacht, and Lawrence J. Vale, eds. 2015.







Learn More

Center for Urban Pedagogy, "What is Zoning? Guidebook.

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INCLUSIONARY ZONING

Description

Inclusionary zoning refers to the creation of planning ordinances that either offer reward for or require a share of any new construction to be affordable for people with low to moderate incomes. These ordinances seek to counter existing exclusionary zoning practices of local governments, which include, but are not limited to racial and class segregation in housing. Municipal governments have historically acted to preserve the character of their town, suburb, or city neighborhoods through restrictions on factors like lot size, set-backs, site density, and height, which limit the profit margins for affordable housing.

Inclusionary zoning ordinances are a market-based strategy and can be mandatory or voluntary. While some cities require all housing developments to include affordable units, many more offer other incentives for developers, such as height or density bonuses, expedited permits, reduced fees, or cash subsidies. The range of project sizes that fall under inclusionary zoning ordinances varies by locale, as do the required percentages of affordable units, whether rehabilitation of existing buildings count, and whether off-site development can be used rather than incorporating affordable housing into the primary development.

The primary critique of inclusionary zoning as an affordable housing tool focuses on the income levels or price defined as "affordable," and by extension the renter/buyer qualification methods. Most ordinances seem to target inclusionary units to low- or moderate-income households but place target AMI's at or just below the median income. As a market based solution, inclusionary zoning typically doesn't create housing for those with very low incomes. The application processes for prospective residents, which may include credit checks, multi-stage applications, lotteries, and family screening, can be an additional barrier to access.

Some affordable housing advocates state that inclusionary zoning can actually reduce affordable housing in a community. As older, unprofitable buildings are razed, and replaced with mostly high-rent housing and a small percentage of affordable housing, the net result is less affordable housing. While individual projects may provide a benefit for those families who can remain in a neighborhood or move into an affordable unit, the influx of market rate residents supports gentrification that can cause secondary displacement in the broader neighborhood. Inclusionary zoning refers to the creation of planning ordinances that either offer reward for or require a share of any new construction to be affordable for people with low to moderate incomes. These ordinances seek to counter existing exclusionary zoning practices of local governments, which include, but are not limited to racial and class segregation in housing. Municipal governments have historically acted to preserve the character of their town, suburb, or city neighborhoods through restrictions on factors like lot size, set-backs, site density, and height, which limit the profit margins for affordable housing.

RENT CONTROL

Description

Rent control or rent regulation is a system of laws, usually covering price controls, standards for eviction or termination of a lease, and maintenance regulations for landlords. These laws collectively manage the availability and quality of affordable housing in the rental market. Regulations are generally administered by a court or public authority, and most provide for a system of oversight and enforcement by an independent regulator. Rent regulation is common throughout Western Europe, Latin America and South-East Asia. Different locales established rent control legislation to meet their specific housing and legal contexts, leading to a broad range of rent control approaches to keep costs lower than market rates.

In Great Britain for example, rent control applied to virtually all private housing from 1915 to 1980, regulating evictions and rent increases. Rent control also limited banks from increasing mortgages loaned to landlords. In Lagos, Nigeria, current rent regulation limits both the landlord and the tenants, making it illegal to charge more than a 20% increase over three years, but also making it illegal for renters to pay above that rate. In most American approaches, rent control does not prevent a landlord from raising rents, rather it limits how much landlords can raise rents during a renter's tenancy in an apartment. The regulated rises may increase with inflation, tenant income, or to significant improvements made to a house, apartment, or building.

The majority of economists, from a variety of political standpoints, argue that rent control creates shortages in housing by discouraging private investment in the rental market. However, in markets without rent control, there are shortages of housing, particularly housing available to low to moderate income families. Similarly, most economists critique World War II era rent control regulations for causing New York City's housing collapse of the 1970s. This criticism ignores parallel housing collapses in inner-cities throughout the country, which lacked rent control, as well as broader social and economic contexts of White flight and suburbanization, a shrinking manufacturing sector, and a national recession.

Learn More

Prince Christian Cruz, "The pros and cons of rent control," Global Property Guide, http://www.globalpropertyguide.com/investment-analysis/The-pros-and-cons-of-rent-control

Photo Credits – New Orleans

PUBLIC HOUSING – NEW ORLEANS

1. Bienville Basin neighborhood in Treme/Iberville, developed by HRI Properties. Photo accessed from Bienville Basin Apartments, in June 2016.

2. The Estates at Abundance Square, formerly the Desire projects, redeveloped by The Michaels Organization. Photo accessed from The Michaels Organization, https://themichaelsorg.com/communities7/abundance-square-apartments, in August 2016.

3. Guste High Rise. Photo accessed from Times Picayune Archive, http://www.nola.com/politics/index.ssf/2011/03/repairs_to_guste_high-rise_wil.html, in August 2016.

4. Bienville Basin neighborhood in Treme/Iberville, developed by HRI Properties. Photo accessed from Bienville Basin Apartments, http://www.bienvillebasinapartments.com/, in August 2016.

HANO MIXED-INCOME

1. 2015, 2019 and 2023 MLK, designed and built by Jericho Road Episcopal Housing Initiative. Photo accessed from Jericho Road, https://www.flickr.com/photos/jerichohousing/sets, in July 2016.

2. Columbia Parc development. Photo accessed from Columbia Parc Residential, http://www.woodandpartners.com/columbia-parc-residential/, in July 2016.

3. Marerro Commons development. Photo accessed from Marerro Commons, http://www.marrerocommons.com/photogallery.aspx, in July 2016.

4. Columbia Parc development. Photo accessed from Columbia Parc Residential, http://www.woodandpartners.com/columbia-parc-residential/, in July 2016.

SMALL SCALE BUILD + REBUILD

1. Four-bedroom shotgun built by Build Now at 5713 Elysian Fields, using Build Now's Carollton II design. Photo accessed from Build Now, August 2016.

2. Neighborhood Housing Services'volunteers working on a single family site. Photo accessed from Neighborhood Housing Services, , August 2016.

3. Photo taken by Sue Mobley and accessed in August 2016.

4. Rebuilding Together NOLA single family site. Photo accessed from Rebuilding Together NOLA, July 2016.

NONPROFIT SINGLE FAMILY HOMEOWNERSHIP

1. 1412 South Saratoga Street, a single family home designed and built by Jericho Road. Photo accessed from Jericho Road Flickr, https://www.flickr.com/photos/jerichohousing/8718135664/in/dateposted/, in August 2016.

2. URBANbuild designed and built their fourth home as an exploration of private and public space. Photo accessed from URBANBuild, http://tulaneurbanbuild.com/index2.php#/gallery_sec/1/, in August 2016.

3. Make It Right single family homes in the Lower Ninth Ward. Photo accessed from Make It Right, http://www.makeitright.org, in June 2016.

4. Musicians' Village was conceived by Branford Marsalis and Harry Connick, Jr. to provide post-Katrina housing for New Orleans musicians, and was built by New Orleans Area Habitat for Humanity. Photo by Tanya Lukisik. Accessed from Flickr, https://www.flickr.com/photos/27217934@N04/2724324298/, in July 2016.

TAX INCOME CREDITS

1. The Bywater Art Lofts were created from a refurbished steel factory to give artists low-income studio and living space for artists. HRI properties completed the build in 2008. Photo accessed from Rozas Ward Architects, http://www.rozas-ward.com/Portfolio/Detail/23/Bywater-Art-Lofts, in August 2016.

2. The Muses is a 263-unit mixed-income apartment building at 1720 Baronne. Gulf Coast Housing Parntership completed its construction in 2010, with LDG Development LLC and Jericho Road Episcopal Housing Initiative. Photo accessed from Gulf Coast Housing Partnership, http://www.gchp.net/projects/detail/The_Muses, in August 2016.

3. The Woodward building, developed by HRI Properties. Photo accesssed from HRI.com in August 2016.

4. Rendering of the American Can Company apartment buildings at Bayou St. John. Image accessed from Mid City Messenger, http://midcitymessenger.com/2015/01/23/city-council-votes-in-approval-for-remodel-of-american-can-building-and-construction-of-new-movie-theater/, in August 2016.

Photo Credits – Other Solutions

LAND TRUST

1. Crescent City Community Land Trust is developing the Pythian building at 234 Loyola, New Orleans, in partnership with Green Coast Enterprises. The site was originally built by Samuel L. Green for the Colored Knights of Pythias, a fraternal order that grew out of a Reconstruction era organization. Photo accessed from Green Coast Enterprises, http://www.greencoastenterprises.com/projects/234-loyola-avenue/, in June 2016.

2. Common Ground Lopez Community Land Trust in Lopez Island, Washington State, designed by Shoesmith Cox Architects. Photo accessed from Shoesmith Cox Architects, http://www.shoesmithcox.com/past-projects/other/lopez-community-land-trust/, in
August 2016.

3. Palmyra 2379 apartments developed by Jane Place Neighborhood Sustainability Initiative (JPNSI), another New Orleans based land trust. Rendering accessed from JPNSI.org, http://jpnsi.org/2739-palmyra-apartments, in August 2016.

4. Celo Community in North Carolina. Accessed from Wikimedia Commons, https://commons.wikimedia.org, in August 2016.

COOPERATIVE

1. Habitat 67 in Montreal. Photo by Taxiarchos228 / CC BY-SA 3.0. Accessed from Wikimedia Commons, https://commons.wikimedia.org-w-index.php-curid=11829063, in August 2016.

2. Coop City in Switzerland. Photo by Steven Lek. Accessed from Wikimedia Commons, https://commons.wikimedia.org, in July 2016.

3. Lore Krill Housing Co-op in Vancouver, Canada, designed by Henriquez Partners Architects. Accessed from Henriquez Partners Architects, http://henriquezpartners.com/work/lore-krill-housing-co-op/, in August 2016.

4. 60 Richmond Housing Cooperative in Toronto, Canada, designed by Teeple Architects. Photo by Shai Gil Photography. Accessed from ArchDaily, http://www.archdaily.com/85762/60-richmond-housing-cooperative-teeple-architects/5012da452 8ba0d0658000116-60-richmond-housing-cooperative-teeple-architects-photo, in August 2016.

PUBLIC HOUSING

1. Conjunto Habitaciónal, or "Living together" in Portuguese, in Brazil, designed by Dornicke Jaguaré. Photo accessed from Wikimedia Commons, https://commons.wikimedia.org, in July 2016.

2. Social Housing in Villa Verde, Chile designed by Elemental. Photo accessed from ArchDaily, http://www.archdaily.com/447381/villa-verde-housing-elemental, in August 2016.

3. Council Housing in Seacrof, Englad. Photo accessed from Wikimedia Commons, https://commons.wikimedia.org, in July 2016.

4. Wohnhausanlage Karl Marx-Hof in Vienna, Austria. Photo by Bwag/CC BY-SA. Accessed from Wikimedia Commons, https://commons.wikimedia.org-w-index.php-curid=42828312, in August 2016.

INCLUSIONARY ZONING

1. BAM South Tower, New York designed by Enrique Norten Architect. Photo accessed from http://newyorkyimby.com/2014/07/new-look-bam-south-286-ashland-place.html in August 2016.

2. The Green Square affordable housing program in Sydney aims to build a total of 330 units using inclusionary zoning strategies. Photo by the City of Sydney. Accessed from Wikimedia Commons, https://commons.wikimedia.org, in July 2016.

3. The Tapestry, a mixed-income rental housing development facilitated by the 125th Street rezoning. Also known as the first inclusionary housing development in Harlem. Photo by Jonathan Rose Companies. Accessed from Wikimedia Commons, https://commons.wikimedia.org, in July 2016.

RENT CONTROL

1. 65 Mott Street, the first tenement in New York City. Photo by Beyone My Ken 2013. Accessed from Wikimedia Commons, https://commons.wikimedia.org, in August 2016.

2. 1950's Cornell Men gather to protest for rent control. Accessed from The Kheel Center for Labor-Management Documentation and Archives in the ILR School in August 2016.

3. Rally to Save NYC, in New York, May 2015. Rally and March in favor of stronger tenant laws and a repeal of laws favoring landlords and developers. Photo by All-Nite Images. Accessed from Wikimedia Commons, https://commons.wikimedia.org, in August 2016.

4. 67 Clifton Place, a rent-stabilized apartment in Brooklyn. Photo by Fleur Losfeld. Accessed from Wikimedia Commons, https://commons.wikimedia.org, in August 2016.

Exhibit Credits

Curated, and written by
Sue Mobley, with assistance from
Shoshana Gordon.

This exhibit was designed in collaboration with Justin Shiels of This Creative Lab.

Content for the exhibit was informed by research conducted by the 2016 Summer Public Interest Design Fellows: Evan Wagner, Javier Gonzalez, Pavlo Iosipiv, John Ludlam, Cassidy Rosen, Chesley McCartey, Kati Dvorak, and Shirley Chen. Additional research assistance by Abby Bray, Camly Tram, and Elizabeth Rodriguez.

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Sponsored by the Surdna Foundation.

Events

<u>Opening Reception</u>
• Sept 14
• Housing Law 101 with Stacy Seicshnaydre (Tulane Law School)

<u>Community Investment Trusts</u>
• Sept 27
• Jenga Mwendo (MSRED alumna)

<u>Housing, Density and Transit</u>
• Oct 10
• Diane Jones, Alex Miller, Nick Jenisch, Alex Posorske

<u>Affordable Housing Toolkit</u>
• Oct 27
• Christine Gaspar
(Center for Urban Pedagogy)

<u>The Future of HUD</u>
• Dec 12
• Casius Pealer
(Director, MSRED Program)

<u>Affirmatively Furthering Fair Housing</u>
• Jan 9
• Ellen Lee, Director of Housing and Community Development (City of New Orleans)

<u>Closing Reception: American Can('t)</u>
• Jan 27
• Cashauna Hill (GNOFHAC), Shana griffin (New Orleans Women's Health Clinic), Hannah Adams (SLSC), and American Can tenants

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