

Affordable Housing for Just Regular Folks

It is the curse of the expert to be unaware of what regular folks don't know about his or her subject.

It is the curse of the insider to forget that regular folks don't instantly grasp and appreciate the inherent merits of what he or she does.

And in the interesting times we currently experience, a political polarity reversal not seen in 35 years, those two invisible curses could be our downfall – unless we reorient how we sell affordable housing to regular folks.

Regular folks evaluate products first and foremost not by how they're made but by what they do, and more particularly, what they *do for me and my family*. Regular folks make buying decisions not by price but by value. Voters are regular folks, and so too are elected officials. As experts in affordable housing, we suffer from the experts' myopia: we unconsciously assume everybody knows that:

- Affordable rental housing is inherently a public good.
- It strengthens families and promotes independence.
- It does not exist in economic nature but requires an enabling resource environment.
- It is squeezed out of the very places where growing economies are creating jobs and prosperity.
- The need for affordable housing is therefore a chronic condition of successful societies.

Because we experts know all these things deep in our bones, we forget to voice them, we forget to demonstrate them visibly, we forget to document them statistically, and we forget to prove them to regular folks.

This is a problem. When we say 'affordable housing,' regular folks connect to their fond memories of buying a nice first home, the talisman of starting a family. But for the people who come to live in LIHTC housing, moving in – however joy-inspiring – isn't an end in itself, it's a big step for themselves and their families on the ladder to the middle class.

When we say housing, elected officials see it as just one of many worthy sectors of the government's incentive

and subsidy smorgasbord, all clamoring for more funding and less regulation. Faced with having to say *No* so often, before saying *Yes* they apply two screens:

- Diversity of political benefits. How many constituencies can I say this program helps?
- Breadth of political advocates. How many interest groups will endorse this program?



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Thus, if we want regular folks to support what we do, we've got to reverse our own mental polarity, and stop selling affordable housing for what we think it is and instead sell it for what regular folks will think it does for *their* priorities. Don't change what we do, change which benefits we highlight.

Make no mistake, the administration is dictating the political conversation, and to shape the outcomes of that conversation we need to be speaking in their language. Start with the words that won on the campaign trail, the phrases that now dominate the administration's priorities, and then frame affordable housing as a solution to those priorities:

- If you want to **boost the American economy**, affordable housing creates construction and renovation jobs, immediate employment impact in places that need the jobs.
- If you want to **boost blue-collar employment**, affordable housing creates entry-level laborer, carpenter, masonry jobs, and opportunities for job training, so much so that a growing construction business attracts workers from hundreds of miles around.
- If you want to **help veterans**, affordable housing in veterans' campuses enables veterans a safe place for 'emotional demobilization and return to civil society, especially when coupled with job training (as in construction).

- If you want to **reduce homelessness**, affordable housing is the place where supportive services can be brought home.
- If you want to **reduce inequality**, affordable housing and inclusionary zoning overcomes zoning and environmental reviews erected by cities and towns that exclude those who can't afford a two-acre lot.
- If you want to **revitalize downtowns**, affordable housing, coupled with historic credits, turns derelict hotels and warehouses into retail-below/apartments-above job and activity magnets.
- If you want to **rebuild American infrastructure**, affordable housing in urban areas is where all those urban blue-collar jobs will go to sleep every night.
- If you want to **boost poor children's opportunities**, affordable housing and initiatives, like Bringing School Home, enable parents and communities to change the trajectory of regular folks' lives.
- If you want to **cut healthcare costs**, affordable housing, retrofitted to extend the elderly's independent healthspan, averts or defers moves to assisted living or nursing homes, invigorating regular folks and dramatically cutting Medicare costs.

A house without a foundation cannot stand. A domestic policy intervention without a housing component cannot succeed because there is no place for it to succeed in. By itself, affordable housing is not the solution to any of these challenges. But it's the foundation of the solution to every single one of them. **TCA**



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