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Affordable Housing: Livable Communities

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Housing is one of today's most persistent problems. From the "experts," there has been no shortage of answers. Over the years we have tried them all. But space-age construction methods, ingenious financial techniques, increasing subsidies, and lowering standards have done little to improve the quality, quantity, or affordability of housing. The problem is not that we have overlooked some new angle, or good idea, or a form of construction, financing, or subsidy that will allow us to make housing more "affordable." It is that we continue to engage each of these issues in isolation rather than as part of a way of life. If we are serious about making real changes, we will have to take radical actions. We will look for ways to build communities we care about and to make the world we believe in work. Housing is inseparable from community. We are not going to have affordable housing until we have successful communities.

By most sensible measures, there is not a shortage of residential buildings in this country. New construction is important for many reasons, but it is not the key to our housing problem. The volume of building now in place with some "infill" in urbanized areas can provide more than enough healthy, comfortable homes for all. There *are* problems of quality, of services and, most of all, of "distribution" —the way the space available is actually used. For most Americans these problems come down to issues of neighborhood and affordability. While the latter is most frequently the focus of our concern,

the two are interdependent. We will not solve one without the other.

Attempts to make housing more "affordable" fall into two categories: those that reduce the cost of new construction and those that seek to increase the user's ability to pay. I will review each of these approaches briefly and try to show why I am convinced the second is more promising.

Most current efforts aim at building one of a group of well-established forms of "housing" for a lower price. It is important to note, that the term "housing" used in this way, to define a product, is relatively new. While house, home, and dwelling have long been in common use, "housing" is the product of an industry that is little more than 100 years old. The "housing" of people, doing it for them, is quite different from the process of dwelling.

Over the years a number of new technologies have been brought to bear in this industry: mass production, systems building, prefabrication, and fast track construction are only a few. While each of these techniques has shown some success (in its way the much maligned construction industry *has* industrialized over the last decades) there is not much promise for a further reduction in construction costs. Considerably less than half of the cost of a home is in the building itself (compared to land, infrastructure, and financing) and a good part of that is made up of materials and equipment. Some costs can be reduced by speeding the construction process, thus cutting the cost

of interim financing. More substantial savings will result from more careful design, construction, and operation of buildings. In many cases higher first costs will reduce the continuing "life" costs of a building. Other efforts to reduce costs slightly involve building smaller units, and reducing the square footage and the volume of the dwelling. Reducing the size of the home reduces the least expensive parts of the structure while leaving a whole set of fixed expenses: refrigerators, sinks and toilets, heating equipment, etc. If we are to maintain living standards as density increases, we will have to increase the costs of sound proofing, fire protection, and other aspects of general construction. Reducing the size and the amount (and more often the quality) of equipment can reduce first costs; however, this strategy simply transfers these costs to the owner or to later users or owners. Certainly the mobile home industry has shown that there are first-cost savings in the combination of reduced space and reduced quality of materials and equipment. It has also shown that in the long run there are significant social and economic costs to this approach to affordability.

In recent years new types of very small units have been proposed and built as a way to provide "entry" into the housing market. This strategy assumes that an individual or family will "buy into" the market at an inexpensive price and then "trade up," moving from house to house as their equity and ability to pay increase. This strategy has some

advantages; in a time of continuing inflation, however, we cannot be sure it will work in the economy of the coming years. It also poses some very real problems. An increasingly mobile population in which people have no ties to the communities where they live can create a whole new set of social problems. What will happen to these units and neighborhoods as the more financially successful families leave them behind? Most likely they will join other “abandoned” or “bypassed” communities and become slums.

Reducing the costs of land is another approach to the reduction of housing costs. Less expensive (often more distant) land results in lower housing costs but, again, this reduction often involves hidden long-range costs. These include the increased costs of transportation (in time, money, land, and pollution), the cost of new infrastructure (or doing without some aspects of community life or institutions), and the loss of other uses for the land (agriculture, recreation, or just plain open space). Taking another approach, higher density can reduce the unit cost of land, and lower land cost combined with the reduced size of units, more careful design, and the sharing of community facilities, can result in significant reductions in the cost of construction and operation.

Clearly, reducing the cost of money will be a major contribution. Many determinants of this cost are outside the building community and most involve trade offs between large groups of people. For example, who

pays to “write down” the cost of a mortgage from “market rates” to affordable levels? Who pays the cost of unlimited interest deductions from income taxes? Nevertheless, each percentage point of interest is the equivalent of major cost reductions in construction and/or services.

A significant element of housing cost is to be found in the price of regulation. A recent study by Californians for Housing estimates that regulations requiring “low density zoning, lengthy regulatory procedures, new fees and unequal property taxes contribute as much as 30 percent to new home and apartment prices.” The administration of these rules takes time and costs money. Often, requirements are arbitrary or unproductive, mandating unnecessarily expensive construction. But in most cases these regulations have a basis in real concerns for life, safety, health, and for the protection of the individual and the community. While processes can be streamlined and rules rationalized, while the community’s necessary interests in how individuals choose to live can be sorted out from the arbitrary, this country’s appalling record of loss of life and property in fires, floods, landslides, and storms, added to the history of shoddy building practices that led to much of present regulation, indicate that some need for regulation will continue.

From time to time, experiments in developing countries in “self-help” or mutual aid have been effective in reducing housing costs. They have

occasionally had success in urban areas in this country. Those costs that can be addressed directly by an owner/builder reduce future carrying charges. They can also significantly lower the “price of admission”—the cash required for the purchase of new construction. An important additional benefit of these self-help activities is the individual input, variety, and overall richness that they add to dwellings and communities. Certainly one lesson learned from the self-help experiments of recent years is that a redefinition of what is a “finished” house can allow the occupant to trade off the cost of such a home against space, quality of construction, and the opportunity to add certain amenities over time.

There are some promising alternatives to this focus on construction technologies, subsidies, and minimal units. The strategies I am talking about approach “affordability” as part of a larger, very real concern with the quality of urban life. They build on the richness and diversity of people and neighborhoods, recapturing the urbanity that we admire in so many older cities; they rebuild the mechanisms that make people part of the economic life of their community and use resources more intensively. They support the process of dwelling in a community rather than focus on the provision of “housing.”

These strategies are built on two valuable but underused resources: space and people. The redistribution and more intensive use of

available space is an obvious priority. There is an enormous amount of unused space in and between existing buildings. Adding, “infilling,” and subdividing in ways that value continuity, respect diversity, and invite the growth of “patina,” make better use of what we have while building the density necessary for successful neighborhood businesses, efficient services, and a lively and urbane community.

Infilling vacant sites takes advantage of existing utilities, transportation, and services, and contributes to their more effective operation. This is also true of new units created within existing buildings: dividing larger apartments into smaller ones, developing rental units or rooms within larger houses or apartments, and legalizing in-law units are all good strategies. In this way residents who cannot afford new homes or the increasing price of remaining in the ones they own, can reduce their costs, produce some income, and add to the quality of their neighborhoods. More people sharing currently underused space will increase security, provide new sources of income, and make for a generally livelier neighborhood, while imposing little added cost to the services and infrastructure of the community as a whole.

This approach respects a community’s traditions and is far less expensive than the construction of new neighborhoods or the subsidies needed to make them affordable. As part of a larger strategy it promises even greater savings. For example, a network of rooms in private houses

can be organized as a kind of hotel, providing bed and breakfast at costs far lower than those of downtown hotels. This approach contributes more to the city than service jobs in a new downtown hotel do. It spreads the impact of tourism over the city, encouraging visitors to enjoy more than one more standard version of “downtown.” It adds to the income of local shops and restaurants, provides jobs close to home, reduces the time and cost of travel, and builds the richness of the neighborhood. Some of these spaces can be organized into a network of clinic or hospital rooms and serve the many patients who do not need the expensive specialized facilities of a large general hospital. Someone with a broken leg can be cared for near home by friends, relatives, and a visiting nurse, reducing the cost of hospitalization and the strain on families, and involving the community in training for and the offering of an important service. Variations on this idea are endless: a neighborhood nursing home for the elderly, day care and nursery schools that use available spaces and people, and programs of vocational and adult education.

Additional income-producing units in existing buildings can take many other forms: small stores, a cooperative that sells the baked goods of neighbors, spaces for shared tools and equipment. The new activities will create jobs, introduce people to their neighbors, and keep streets alive and secure, while subsidizing the cost of housing.

This set of strategies aims at making quality housing affordable by

reinforcing people’s ability to join in community life. The strategies add to individual income rather than increasing subsidies or cutting back on amenities. Many aspects of a community’s life can be improved and real savings can be made as local residents take over activities and services conventionally done by paid employees. Some of these people will find regular work or supplement their incomes in building maintenance and repair. Others will exchange services rather than pay for them. Groups of houses or families can pool resources to provide some of the services now available only in more expensive housing: the equivalent of a doorman, a concierge, or a watchman. Cleaning, gardening, guarding, and caring for the very young, the sick, or the old will provide an income for those bound close to the home while allowing others to take regular employment elsewhere.

Experiments of this sort are part of a larger commitment to community and neighborhood. They can balance the operation of building heating and hot water systems, the carrying out of trash, and minor repairs, against cooking, sewing, cleaning, baby sitting, bookkeeping, and a host of other services. They will redesign streets to improve their residential and pedestrian qualities. They will use schools more fully, treating their libraries, clinics, shops, food service, and playfields as part of the neighborhood rather than locking them away behind chain link fences. School cafeterias can be run as restaurants by neighbors, serving meals to school children by day and

the rest of the community at night; wood shops and their instructors can serve home craftsmen as well as school children; and the school's maintenance engineer can run a cogeneration plant for the whole neighborhood. The costs of street cleaning, police, mail delivery, and fire protection services will be lowered when neighbors organize themselves to take over some of these activities and release funds that would normally go to pay others.

The architecture of these communities will take on a new richness as it expresses their new activities. The life of the community and the actions of its population will provide a better basis for architecture's forms than arbitrary borrowed elements from the past. None of these changes will be easy or uncomplicated. They will involve a reevaluation of individual and professional roles and the taking on of a larger set of issues. But if we are really serious about making

dwelling affordable, we cannot be timid.

We have a rare opportunity. One way or another, our cities will be rebuilt in the coming generation. We have the opportunity to build a new world. Why do it mechanically, bureaucratically, insensitively, when we can build with a love of people, places, and the joys of urban life.