

A Review of the American Housing Crisis: Governments, Practitioners, and Communities

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ABSTRACT

The housing crisis is an issue that involves the absence of homes, especially affordable homes, from today's market. This review asks a series of questions on this crisis that focus on why the housing crisis exists, its history, and solutions. These questions are then answered through discussion of various perspectives that highlight the importance of three groups: governments, housing practitioners, and communities. As discussed in this paper, these groups are essential to move forward from the current state of the housing crisis, developing its solutions and, hopefully, resolving the crisis altogether.

Introduction

The cost of a home has skyrocketed within the past decade but, at the same time, there is less and less housing available. These developments are creating pains and questions about personal and economic stability in all communities, especially for college graduates, migrating employees, and many others. Having driven by plenty of new suburban developments with homes listed at the high price of \$1,000,000 for only 3,000 square feet at the same time more and more struggle to find a home has placed the issue right at my doorstep. Why, then, is there such a large housing crisis in the United States? What events or circumstances have led to this crisis? What are its solutions?

Findings

The following two articles are "case studies," that describe the housing crisis in the perspective of two American cities: Chicago, Illinois, and Los Angeles, California.

Roshan Abraham, a free-lance city policy journalist, wrote the Chicago case study titled "The Squatters Asking Why Chicago's Public Housing is Filled with Vacancies." He found that the Chicago Housing Authority, the local agency that deals with managing city-owned housing and low-income tenants, had housing vacancy rates 10.6% above the federal standard set by the Department of Housing and Urban Development. Abraham (2023) investigated the vacancy rates with a report that stated, "the [Chicago] housing authority accumulated \$400,000 in reserves by issuing 13,000 fewer housing vouchers." He also gauged the local temperature of the housing crisis in Chicago's Humboldt Park neighborhood through discussions with local squatters and the unhoused. One person he discussed with noted that, "[the] city had been intentionally and systematically letting a series of houses basically rot, when they could have easily, with very minimal effort become viable homes for people again" (Abraham, 2023).

Dr. Jordan T. Camp, Co-Director of the Racial Capitalism Working group in the Center for the Study of Social Difference at Columbia University, wrote the Los Angeles case study titled, "Blues Geographies and the Security Turn: Interpreting the Housing Crisis in Los Angeles." Like Abraham, Camp (2012) examines a

specific neighborhood, in this case Skid Row, where he begins by describing a free music festival held on the weekend of Dr. Martin Luther King Jr.'s birthday. He describes the event as a manifestation of an effort to call for the human right to housing in Los Angeles, stating, "[the festival] gave voice to struggles for housing rights in the historical and geographic context of the gentrification and securitization of Skid Row, by which I mean the routinized militarized policing of racialized space" (Camp, 2012). He then further scrutinizes the history of Skid Row and housing in Los Angeles, describing the racism, redlining, "securitocracy," political repression, homelessness containment, and contemporary gentrification entrenched in Skid Row's evolution (Camp, 2012).

With these case studies in mind, I wanted to dive deeper into the statistical nature of the housing crisis. Bill Leddy, FAIA, Principal at Leddy Maytum Stacy Architects, provides these an analysis to such numbers in his book, *Practice with Purpose: A Guide to Mission-Driven Design*. In an excerpt of his book, titled, "Why Architects Need To Help The Housing Crisis," Leddy (2023) begins his analysis by framing the situation: "[i]n 2021, an average income of \$144,000 was required to afford home ownership in the U.S., while the national median income was \$69,000." He continues his contextualization by stating, "[a]ccording to the National Low Income Housing Coalition, the U.S. currently has a deficit of 6.8 million dwellings, resulting in even more severe housing instability for low- and extremely low-income Americans" (Leddy, 2023). Throughout his analysis, Leddy (2023) presents many more statistics, including that fact that there are about 580,000 unhoused people nationwide.

To help improve my grasp on all of the information, I then started looking into overarching reasons that may have led or contributed to the American housing crisis. Noah M. Kazis, an assistant professor of law at the University of Michigan, provides some answers in his paper, "The Failed Federalism of Affordable Housing: Why States Don't Use Housing Vouchers." Kazis (2022) lists four fiscal reasons, or diagnoses, that explain the role of the American governments in contributing to the housing crisis: "(1) fiscally-constrained states use project-based models to minimize painful cuts during recessions; (2) incomplete federal housing subsidies...; (3) the interest groups involved in financing and constructing affordable housing are relatively more powerful subnationally; and (4) rental assistance's unusual, lottery-like nature elevates the value of visible spending over cost-effectiveness." Reading these diagnoses helped me expand my understanding on the two city case studies mentioned earlier, especially the financial aspect. Kazis (2022) also recognizes the significance of these short-falls, writing, "housing shapes the arc of economic opportunity for children, a household's exposure to crime and policing, and the air they breathe." He continues by stating, "[s]ixty-two percent of low-income renters spending more than half their income on rent are people of color" (Kazis, 2022).

In trying to find solutions, I stumbled upon one article that helped me contextualize and better understand the rawness of the people most affected by the housing crisis. Dr. Sadie Parr, PhD, a Senior Research Fellow and Post-Graduate Research Tutor at Sheffield Hallam University, conducted a study that tries to illustrate the humanity that is necessary in dealing with the housing crisis. In a humane approach to helping the unhoused, Parr (2019) describes the experiences and outcomes of the study's participants, and concludes that a relationship-based, personalized, tolerant, and flexible method is one that has multiple benefits over current practices and warrants further research.

One final article in my research describes a method to housing that has the ability to integrate all of the compiled aspects of the housing crisis. Margaux Lespagnard, et al, a group of architectural engineering researchers at Vrije Universiteit Brussel, researches and asserts the use of an equitable housing framework in their article "Visualizing Equitable Housing: A Prototype for a Framework." Although the research originates from a European perspective, it is applicable worldwide. The response to the housing crisis, Lespagnard et al. (2023) note, is inefficient due to a lack of interdisciplinary understanding between housing practitioners. The lack of understanding in a world filled with other crises, Lespagnard et al. (2023) continue, impedes the development of housing solutions. They adopt the term equitable housing as opposed to other terms because, "the term equitable refers to physical, social, and financial aspects... affordable housing is usually only perceived as the cost ration of household income to housing costs" (Lespagnard et al., 2023). The use of the term equitable

housing connects to the complex history of housing mentioned earlier in Skid Row, Los Angeles. Using over 200 overarching criterion and considerations, they develop a framework with four categories and fifteen subcategories, or dimensions (see figure 1).

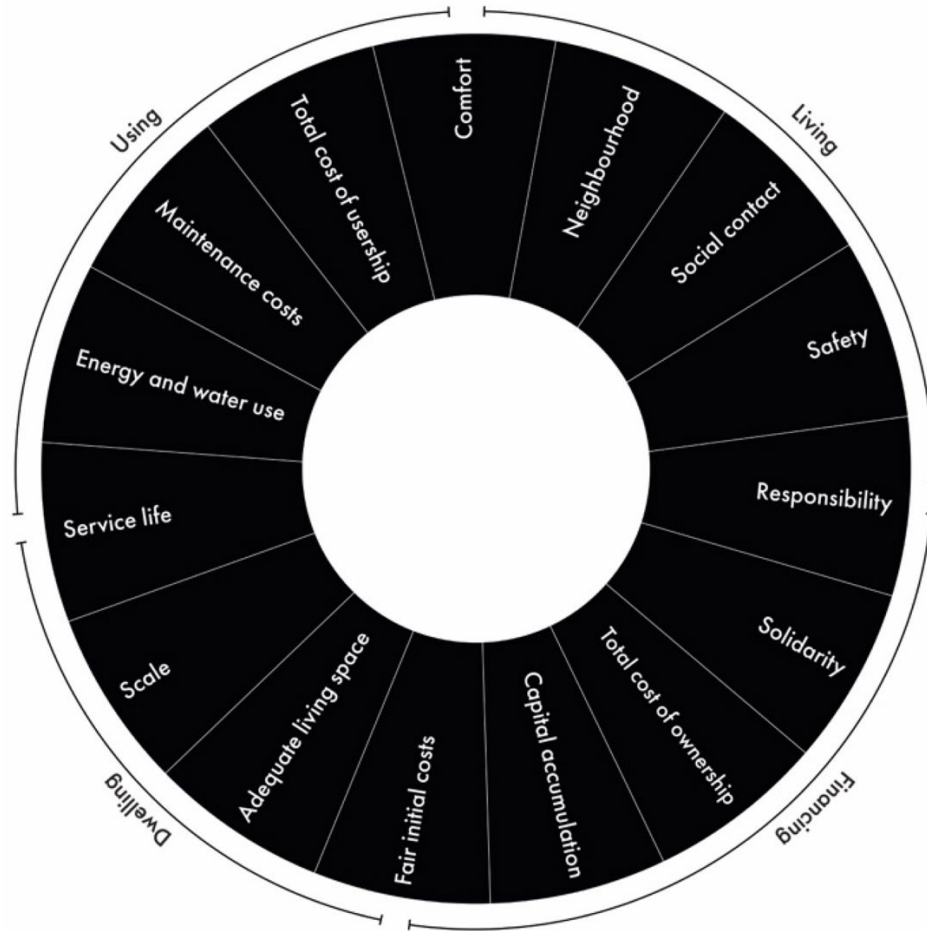


Figure 1. A visual representation of the four category, fifteen subcategory housing framework.

Discussion

All we have found about the housing crisis reinforces the idea that the crisis is extremely complex. Such complexity warrants even more research and commentary on the crisis, especially because there are so many people affected in communities throughout the United States. Amalgamating all of this information on the housing crisis develops a vivid image that stresses the importance of knowing the roles of the people and groups that influence the crisis. But it is also important to also characterize the history of the crisis in order to further our understanding of these roles.

Characterizing the history of problems is key to finding their solutions. This is no different with the housing crisis. Going into this research, I didn't fully realize the expansiveness of the housing crisis's history. The case study in Los Angeles exemplifies the extreme visibility of the housing crisis in large cities and, in turn, its history. In Los Angeles especially, the crisis is even more visible due to the historical segregation of unhoused people from society in neighborhoods like Skid Row, as discussed by Dr. Jordan T. Camp. The racist and classist policies that have evolved in and continue to mold the city of Los Angeles illustrate how the extensive histories of communities have an undeniable impact on how the housing crisis evolves today. Moreover, it

is baffling to see how entrenched these policies are within the fabric of communities, especially considering the societal development that has occurred over the last half-century.

With this history in mind, what is happening with the absent renovations of agency-owned units in Humboldt Park, Chicago introduces another aspect to the crisis: the role of government. With this case study in particular, allowing the local housing agency to let its vacancy rates spill ten percent over the federal standard by issuing less housing vouchers during a housing crisis signifies a disconnect between officials and constituents.

Noah M. Kazis's work expands upon the role of government in the housing crisis. In his list of diagnoses on the government's role in the housing crisis, the first two he cites are the ones that deal with the fiscal constraints of the federal and local governments. The lack of funding for housing suggests that a reshuffling of priorities, budgets, and tax dollars within government halls could help alleviate some of the housing crisis's effects. The third diagnosis Kazis lists, dealing with the heightened role of special interest groups in state government policy-making, highlights the separate governmental complexities that may need to be dealt with first before acting on truly positive housing legislation. The fourth and final diagnosis Kazis states, dealing with the need of government to have tangible and visible spending compared to cost-effective spending, illustrates the political nature of the housing crisis. Favoring visible spending over cost-effective spending depicts the government's need to provide crystal-clear results to voters instead of the possible confusion that arises when a cost-effective measure has benefits that are obscure to the public. In short, the complexity of passing housing legislation in and of itself reduces the government's ability to be responsive to the needs of the unhoused.

With the role of government in mind, there is also the equally important role of the housing practitioners, like architects, urban planners, social workers, and so many others when it comes to developing solutions to the housing crisis. As the article "Visualizing Equitable Housing: A Prototype for a Framework" discusses, there are so many people that are involved with developing housing, so much so that there is a disconnect between professions that lends itself to the detriment of finding better solutions. Developing a framework centered around active discussion on the aspects of housing, like the article provides, then decreases disconnect and ensures that the housing was developed equitably. Modifying the general framework to individual cities and use cases, then, also ensures the possibility that the framework is modified in a way that lets communities insert their needs. These modifications will ultimately kickstart a renewed global laboratory for housing, where cities and communities can weave the most beneficial aspects of each other's housing framework, leading to new innovations in housing solutions.

The research conducted by Dr. Sarah Parr on methods to help the unhoused provides another opportunity for housing innovations, specifically in the role of the social worker. By instilling humanity within their interactions with those seeking housing assistance, social workers insert themselves as a central figure in the rehabilitation of the unhoused. And so, the application of a relationship-based, personalized, tolerant, and flexible method to helping the unhoused in more places acts as a parallel catalyst in developing innovative approaches to housing.

Considering the prospects of housing innovation in contrast to the unresponsiveness of governments on the housing crisis creates the need for a flourishing environment for housing practitioners, i.e. a flourishing private sector. A strong private sector is an environment that allows housing practitioners to develop and innovate in their respective fields and as a whole unit, helping combat the housing crisis.

However, innovation in housing has another prerequisite, a strong community. The government and housing practitioners cannot accomplish the work that they do without the backing of strong communities. For example, the aforementioned neighborhoods of Skid Row and Humboldt Park are communities in and of themselves – but they are not strong communities. As discussed, this is the result of the deep histories and complex circumstances that these neighborhoods and communities have endured and continue to endure. Without strength and a united front, disadvantages communities like Skid Row and Humboldt Park will continue to experience mistreatment by authorities, the government, and others. The government itself is a body that is

inherently dependent on strong communities due to the democratic electoral process. For housing practitioners, strong communities are important in their development of solutions. These practitioners must be able to interact and discuss with these groups in order to form solutions tailored to their needs. Again, without strength and a united front, disadvantaged communities are unable to participate in such a process in the best and most representative fashion. These shortfalls ultimately demonstrate that there are three intertwined groups that are the bedrock for any solutions to the housing crisis: governments, practitioners, and communities.

Conclusion

The purpose of my research was to answer these questions: “Why is there such a large housing crisis in the United States?”, “What events or circumstances have led to this crisis?”, and, “What are its solutions?” I’ve come to the conclusion that the “why” and “what” are answered by understanding the histories and circumstances of cities and their individual housing crisis. For example the neighborhoods of Skid Row and its history filled with unjust policies. However, any answer to finding “solutions” involves a more complex understanding of the following groups: governments, practitioners, and communities. The actions and inactions that these groups decide to execute affect the housing crisis in profound ways. Governments can support and pass positive legislation that can introduce proper funding and frameworks to cities across the nation to combat the housing crisis. However, governments can decide not to take up the issue of the housing crisis; government inaction has led the United States into today’s reality of over 580,000 people that are unhoused. Housing practitioners can collaborate and improve upon existing frameworks and methods to develop innovative approaches to housing. Yet, housing practitioners can also decide to remain separate between each field, limiting the development of any innovation and solutions to the housing crisis. Communities can build themselves into powerful groups that influence how the housing crisis is resolved moving forward. However, many communities are at a disadvantage from realizing such a reality due to negative histories and circumstances. In any case, each of these respective groups holds an essential stake in how the housing crisis is alleviated and, hopefully, resolved. The resolution of the housing crisis can pave the way for these groups to develop further into stronger entities that are able to respond to the next crisis society faces.

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