

# Policy Guide on Housing

Adopted by the Chapter Delegate Assembly April 25, 1999

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*This Policy Guide is dedicated to the late Marsha Ritzdorf, planner, educator, and tireless advocate for social equity.<sup>1</sup>*

## INTRODUCTION

This APA Housing Policy Guide includes both general and specific policies regarding several housing issues, including affordable housing<sup>2</sup>, fair housing, homelessness, and housing quality. The guide encompasses several previously adopted policy guides on narrowly defined housing related issues and continues APA's longstanding commitment to improve housing opportunities and housing conditions for low-income households, minorities, the homeless, and other special needs populations.

## STATEMENT OF ISSUES

### *Background*

Housing is a central feature of human settlement. Even in the most primitive cultures, provision for shelter for families is of fundamental importance. Some of the earliest social reform efforts in the nineteenth century focused on deplorable housing conditions in many industrialized cities. Social reformers such as Jane Addams worked to improve housing and neighborhood conditions for poor families. Many of the leaders of the social reform movement, in turn, helped to create the modern urban planning movement in the United States. They believed that housing could not be treated simply as a commodity, but required regulations to eliminate unsafe and unsanitary conditions, subsidies to assist the poor, and integration into the physical planning process.

Everyone needs a place to live, regardless of age, job, race, disability, income or station in life. Although housing has often been cast as a "social" issue, it is in fact a broader concern, cutting across many disciplines, including economics, social work, and public health, in addition to urban planning. A 1999 report by the U.S. Department of Housing and Urban Development (HUD) finds that "(d)espite six years of unprecedented economic growth, millions of families still struggle to secure decent<sup>3</sup> affordable housing."<sup>4</sup> The report goes on to relate how more Americans than ever before find themselves in "worst-case" housing situations, paying more than half their incomes for rent, or occupying unsafe or overcrowded

dwellings. Of over 12.5 million persons with worst case needs, nearly 1.5 million are elderly and 4.5 million are children, according to the HUD report. Another 1.1 to 1.4 million worst case households includes adults who experience disabilities.

Despite recent increases in Congressional appropriations to HUD, the past two decades have seen significant erosion of federal commitment to the development of affordable housing. Evidence of this retreat can be clearly seen in decreasing funding for development subsidies, curtailment of project-based rental subsidies, and repeal of tax incentives for affordable housing, and a dwindling supply of housing affordable to many working families. Ironically, the economic growth of recent years has contributed to the housing pinch. HUD cites the strong economy as "...a key factor (in) pushing rent levels to new record highs. Rather than benefiting from the surging economy, low-income renters are left to compete for the dwindling supply of affordable housing available on the private market. Many of the most vulnerable low-income renters spend years waiting in vain to obtain needed rental housing assistance in the form of housing vouchers or public housing units."<sup>5</sup> At the same time, Federal housing policy has undergone what HUD terms an "historic reversal", by placing a freeze on new housing vouchers, the principal form of assistance that allows low-income renters to access privately owned housing.

Who are these low- and moderate-income households? They are households with incomes less than 80 percent of an area's median income. Increasingly, they are gainfully employed, thanks in part to the nationwide shift toward a service-industry economy; unfortunately, their wages have not kept pace with spiraling housing costs. They are sales clerks, childcare workers, school bus drivers, and food service workers. In many communities, they are entry-level teachers, police and administrative personnel. And they are also society's most fragile and vulnerable people, the elderly, children, and people with disabilities. And yes, they are also the homeless.

### *Location and Diversity of Housing*

Comprehensive master planning, development regulations, and zoning ordinances are tools employed by the planning profession to protect residential neighborhoods from uses considered detrimental to and inconsistent with a "suitable living environment." Comprehensive planning seeks a balance between the need for land resources to accommodate economic development and the need to provide housing for different types of households. Early planning efforts focused on providing and protecting residential uses. However, contemporary urban planning practice has often focused on promoting and protecting traditional single family residential

development, sometimes to the detriment of other housing needs. In some communities, planning tools have also perpetuated patterns of racial and economic segregation.

The location of housing affects many critical elements of life in society. The location of housing determines the public schools your children can attend. Education continues to be the primary vehicle for upward socioeconomic mobility and for escaping the growing, permanent underclass, that drains so many resources from our economy. The location of housing determines access to jobs. People who can not live within a reasonable commuting distance of where jobs are, become candidates for under-employment or unemployment. The location of housing determines the safety of the family and the security of the home. The location of housing determines how much it will appreciate in value. Homeownership is the largest investment most American households ever make. Appreciation in home value continues to be the major source of wealth in the United States, bolstered by tax codes that encourage homeownership and shelter substantial capital gain realized from the sale of a personal residence.

Single family housing *can* be affordable housing. The issue is how that housing is developed and where. Land use regulations that dictate large lot sizes or specify architectural amenities often circumscribe lower-cost housing from communities. Creative development of clustered housing, and use of smaller lot sizes for homes are examples of planning tools that can lower housing costs, and make efficient use of land and resources.

The location of housing affects transportation and the environment. New housing developed far removed from existing urban services and employment centers forces residents to drive to work, contributing to increased air pollution and utilizing limited resources to develop new roads and highways instead of maintaining existing facilities. In addition, the development process for residential uses frequently occurs without sufficient regard to the natural environment. Housing can create significant demands on the environment due to the resources that are used, such as water, energy and raw land. Recent articles in the *Los Angeles Times* (December 19, 1998 and March 17, 1999) highlight the tension between housing demand and preservation of natural areas and resources in the Santa Monica Mountains. The *Times* articles also demonstrate the precarious position of planners in implementing adopted plans and policies in the face of economic pressure.

*Healthy Communities*

Strong communities are built of strong neighborhoods. Strong neighborhoods combine social public spaces, social infrastructure, economic opportunity, urban services, and a decent place to live. With a complementary social fabric that encourages interaction and support, strong neighborhoods personify the "suitable living environment" that was the goal of the 1949 Housing Act. Decent places to live come in many shapes, styles and price ranges. Healthy communities feature a diversity of housing options, locations, and cost to provide appropriate housing for all citizens whatever their life stage or income status. Unfortunately, federal housing policy has grown increasingly biased in favor of universal homeownership, at the expense of ongoing support of rental housing options for those who may not be ready to assume the burdens of homeownership, or who elect not to become owner-occupants.

Strong neighborhoods contribute to property taxes, safe communities, a stable workforce and an environment that invites economic opportunity. For these reasons, planners are concerned with housing quality, affordability, and choice, not just as a matter of social equity, but as a fundamental element of community viability. This concern calls for effective and coordinated planning and public policies that integrate housing wholly into the decision making process, alongside public works, community facilities and services, public schools, environmental quality, economic development, and transportation.

The cost to society if it fails to address basic housing needs is enormous. Growing bodies of research on welfare reform and homelessness agree that without a safe, secure, and affordable home, it is difficult for many people to obtain and maintain employment, stay mentally and physically healthy, and grow as a functional families. Increased demands on health and welfare resources are only one example of the impact on publicly funded services.

### *Housing Quality*

Substandard housing, whether due to age-related deterioration, neglect, or poor-quality construction, affects the entire neighborhood. The result is islands of disinvestment, characterized by high concentrations of socially and economically disenfranchised people, isolated from economic opportunity as well as suitable living environments.

Over time, housing in most communities acquires a distinct stratification by density and quality, reflecting relative price ranges. The strata do not necessarily lie in neatly defined layers. While some cities do reflect the classic theory of concentric circles of outward growth, accompanied by decline of the central city, just as many do not. In many communities, the quality and value of housing are unrelated to the age of housing. In the

American West, in particular, new housing is often of inferior quality compared to central city housing built in the early part of the century. Nevertheless, stratification is evident.

Revitalization of urban areas is inexorably linked to the quality of the housing stock and requires targeted programs and incentives to promote rehabilitation and new development. However, for these measures to be effective, they must be combined with effective planning and code enforcement. Unfortunately, many cities divide these functions among separate departments, and the planning and implementation of community revitalization strategies is fragmented and uncoordinated.

### *Conclusion*

The Housing Act of 1949 declared that all Americans have a "right to a decent home and a suitable living environment." All Americans includes all individuals regardless of race, age, disability, ethnic origin, religion, family status, or comparative income. Fifty years later, the promise of the 1949 Act remains unfulfilled, this fundamental right unrealized, to the detriment of families as well as the economic viability, and natural settings of many of our largest cities. At the threshold of the 21st Century, it is time to bring the goals of the 1949 Act to fruition. As guardians of the public trust, planners are at the forefront of ensuring that the delicate balance of land and resources is observed in meeting the promise.

## **FINDINGS**

1. There were 97.7 million households in the U.S. in 1995. Of these, 63.5 million were owner-occupants and 34.2 million were renters. Almost one third (31 percent) of all households lived in central cities, while another 31 percent lived in suburbs. Thirty-eight percent lived in rural areas.<sup>6</sup>

### *Housing Quality and Housing Costs*

2. Homeowners as well as renters face problems with housing quality and affordability. According to the American Housing Survey, 16.1 million renters and 15.9 million homeowners experienced moderate or severe housing problems in 1995. Moderate housing problems include housing costs above 30 percent of household income, overcrowding, and moderately inadequate housing conditions. Severe housing problems, on the other hand, include housing costs above 50 percent of household income and/or severely inadequate housing conditions.<sup>7</sup> Households spending more than 30 percent of income for housing have little money available to meet other basic needs such as food and clothing, much less disposable income to contribute to the economy.

3. Affordable rental units are diminishing in number. Between 1993 and 1995, 900,000 rental units affordable to households with incomes at or below 50 percent of area median were lost due to expiration of public subsidies, demolition of substandard subsidized units, and redevelopment.<sup>8,9</sup> From 1995 to 1997, the Federal Government issued no new Section 8 Certificates or Vouchers to increase the number of renter households assisted through this program or to offset expiring project-based subsidies. The 1998 and 1999 HUD budget provided the first increases in new Section 8 Vouchers, intended for welfare to work transitions. Nevertheless, these allocations do not begin to offset the impact of expiring subsidies for privately owned low-rent housing.<sup>10</sup>

4. Research demonstrates that affordable housing does not negatively affect surrounding single-family property values. In some instances, affordable housing development can actually trigger increases in surrounding property values.<sup>11</sup>

5. Today's growth industries are largely sales and service oriented, dominated by minimum wage jobs. Minimum wage salaries do not adequately pay for housing at prevailing market rates and families frequently pay more than 30 percent or even 50 percent of their income for housing costs. Spiraling housing costs force families to choose between paying for rent, heat, food, or other necessities. The tradeoff between housing costs and food costs ("heat or eat") means that many children and elders may not have enough food and are prone to malnutrition.<sup>12</sup>

6. The Federal Government reports that unsafe housing injures or kills 2.5 million children a year in the U.S.<sup>13</sup> Unsafe housing conditions include lead paint, carbon monoxide emissions, radon, exposed heat pipes, and broken or missing smoke detectors.

7. Unsanitary and unsafe housing conditions create serious health problems for poor children such as chronic asthma and lead poisoning. Low-income elders, particularly the frail elderly, also suffer adverse health consequences due to inadequate or unsafe housing.<sup>14</sup> In addition, housing overcrowding continues to be a significant problem in high-cost housing markets.

### *Fair Housing*

8. Despite passage of the Fair Housing Act in 1968 and the Fair Housing Act Amendments in 1988, housing discrimination continues. Most housing discrimination continues to be based on race and ethnic origin, although persons with disabilities and families with children also continue to experience illegal housing discrimination. Fair housing enforcement agencies

lack sufficient resources to adequately investigate complaints and enforce anti-discrimination laws.

### *Jobs/Housing Balance*

9. Low-income households remain concentrated in central cities while new low-wage jobs are created in suburbs. One of every five urban families lived in poverty in 1996 compared to fewer than one in 10 families in the suburbs. From 1991 to 1994, 87 percent of new low-skilled jobs were created outside of central cities.<sup>15</sup>

### *Homelessness*

10. Homelessness among families with children is at the highest rate since the Great Depression. On any given day, HUD estimates that 600,000 American men, women, and children are without a permanent home.<sup>16</sup> Homeless advocates maintain that this number greatly underestimates the true extent of the problem.

## **GENERAL POLICIES**

General Policy Position # 1 – Planners should strive to identify and address housing needs in urban, suburban, and rural areas.

General Policy Position # 2 – Planners should promote, through Comprehensive Plans, Zoning Codes, and Subdivision Regulations, housing stock in a wide range of prices, with a variety of types and configurations, to offer choice in location, type, and affordability to all members of the community.

General Policy Position # 3 – Planners should promote development of quality housing that will continue to offer decent, affordable shelter throughout its entire life.

General Policy Position # 4 – Planners should help to eliminate housing discrimination in their communities.

General Policy Position # 5 – Planners should work to minimize the economic stratification of cities by income level, segregating the poor into one district, the middle-class into another, and the rich into yet another. Although this has been federal policy for over twenty years, its implementation at the local level has been slow.

General Policy Position # 6 – Planners should work to eradicate unsafe and unsanitary housing conditions while working to preserve the existing housing stock.

General Policy Position # 7 – Planners should promote better balance between the location of jobs and housing.

General Policy Position # 8 – Planners should work for a cooperative and mutually supportive relationship among federal, state, and local governments based on the recognition that funding for housing programs is best implemented at the broadest level, while program delivery is best implemented at the local level.

General Policy Position # 9 – Planners must work with non-profit as well as for-profit residential developers to implement housing goals.

## **SPECIFIC POLICIES**

### 1. PLANNING

- a. Residential development is a principal feature of communities, and should be represented in the Comprehensive Plan not only as a land use but also as an important element of community vitality and economic health. Planners should encourage their jurisdictions to develop and maintain a Comprehensive Plan housing element which analyzes housing needs for all types and price ranges, and recommends specific measures to address gaps in the housing supply.
- b. Planners should help preserve the environment by encouraging residential construction that is consistent with the principles of smart growth. Planners should promote housing that is energy efficient and does not place undue demands on the environment. Regional Plans should promote compact and clustered development patterns while discouraging leapfrogging and sprawl development.
- c. Planners should encourage their jurisdictions to adopt and implement plans and policies that reflect federal and state requirements regarding housing, that promote housing choice and affordability across all price ranges, and that make effective use of federal, state, and local programs and incentives to meet housing needs not adequately addressed through the marketplace.
- d. APA National and Chapters should support national, state, and local policies that contribute to residential stability, affordability, and choice. These policies should not be limited to traditional homeownership models, but embrace nontraditional forms of homeownership such as limited equity cooperatives, mutual housing, and community land trusts. Similarly, provision should be made for quality rental housing, not only through

traditional multi-family forms, but also through single-family, mixed-use, and mixed-tenure development.

e. Planners should encourage housing strategies to revitalize older urban neighborhoods, while taking steps to minimize displacement of existing businesses and residents. Such strategies might include mixed use and infill development, mixed income housing, homeownership zones, urban homesteading, and housing rehabilitation.

f. Planners should promote infill housing strategies that encourage compatibility with existing housing stock. Planners should be at the forefront of ensuring that housing not only has good immediate utility, but also represents a long-term value added investment to the neighborhood and the larger community.

g. Planners should use their technical skills to weigh objectively whether rehabilitation or clearance and redevelopment of severely blighted neighborhoods presents the most viable solution to urban blight. In making such an evaluation, planners should involve neighborhood residents and institutions in the planning process, and examine whether financing is in place to complete redevelopment activities after initial clearance of the site.

h. Planners should engage neighborhoods in planning for revitalization, making use of collaborative planning tools and techniques that bring a wide range of interests and voices to the table, and that empower citizens to exercise influence in and access to the policy-development process. *(See APA Policy Guide on Neighborhood Collaborative Planning, adopted 4/98.)*

i. APA National and Chapters should encourage and facilitate collaboration and coordination among planning, housing, and code enforcement trade associations and interest groups.

j. APA National and Chapters recognize that housing is a regional issue in metropolitan areas, usually requiring inter-jurisdictional dialogue and cooperation. APA National and Chapters should support a regional fair share distribution of affordable housing, particularly in proximity to moderate- and low-wage jobs.

## 2. FAIR HOUSING

a. APA National and Chapters fully support the provisions of the Fair Housing Act, and are dedicated to providing education, training and outreach to enable planners and their communities to eradicate discriminatory housing practices.

b. Planners should identify, document, and eliminate impediments to fair housing contained within comprehensive plans and/or zoning regulations, including, but not limited to, special use permits for group homes, large lot zoning when used for the purposes of exclusion, and restrictive single family definitions. In accordance with the as-of-right principle, community residences must be designed and operated to exert no or minimal impact on adjacent properties. Such efforts should be performed in a manner consistent with federal requirements for fair housing performance standards. (*See APA Policy on Community Residences, adopted 9/21/97.*)

c. Planners should help ensure that new housing complies with the accessibility guidelines of the Fair Housing Act and other federal and state accessibility laws. Housing that is accessible and adaptable increases housing opportunities for physically disabled and frail elderly persons, while offering convenience to non-impaired persons. In the interest of promoting housing choice, accessibility measures should not be limited to rental development, but should be promoted in housing built or rehabilitated for homeownership as well.

### 3. AFFORDABLE HOUSING

a. APA National and Chapters should collaborate with nonprofit and for-profit housing providers to educate citizens and elected officials about affordable housing and work to eliminate negative perceptions and stereotypes. Zoning requests for residential development affordable to low-income households should not be arbitrarily denied.

b. APA National and Chapters should encourage national, state, and local initiatives designed to preserve and expand affordable housing opportunities at a variety of income levels. Planners should work to ensure that scarce housing subsidies are used to provide long term benefits to those in need of assistance. In general, capital subsidies for construction or acquisition of housing should also be accompanied by measures that ensure long-term affordability. (*See APA Policy Guide on The Supply of Public and Subsidized Housing, adopted 10/18/91.*)

c. Planners should expand affordable housing opportunities by facilitating the development and preservation of accessory apartments, cluster housing, elder cottages, manufactured housing, mixed-income housing, shared residences, and single room occupancy (SRO) developments.

d. APA National and Chapters should work to preserve the federal Low-Income Housing Tax Credit, a critical tool for affordable housing finance, and to encourage accountability in the management of LIHTC projects.

e. APA National and Chapters should work to renew and expand the availability of federal funding for Section 8 Certificates and Vouchers or alternative models of direct rent subsidy to enable low-income households to afford decent housing in the private market. Alternative models should not be limited to federally supported initiatives but also embrace state and local programs.

f. APA National and Chapters should support, based on local conditions, controls on conversion of rental housing to condominiums where it affects the availability of affordable housing; controls on unreasonable increases in rent; and requirements for just cause for eviction of renters. These tools should remain available to local governments for use in response to locally defined needs, and not pre-empted by state or federal legislation.

g. APA National and Chapters should work with state, federal, and local governments to facilitate economic development strategies that will yield living wage jobs and enable families and individuals to afford housing without the necessity of additional public subsidies and incentives.

h. APA National and Chapters should support and promote a wide range of programs and incentives that encourage private and non-profit development of affordable housing to supplement publicly owned and managed housing, and that complements local housing delivery systems. These measures include density bonuses, land donations, low-income housing tax credits, and commercial linkage impact fees.

i. APA National and Chapters should support, based upon local conditions, the provision of affordable housing for farm employees and their families, and other seasonal workers.

#### 4. HOMELESSNESS

a. APA National and Chapters should support federal, state and local efforts to maintain and expand the number of housing units for the homeless, including SROs (single-room occupancy) and subsidized housing units.

b. Housing for the homeless should be planned and developed in conjunction with a local continuum of care plan which provides strategies for a comprehensive approach to homelessness, coordinated with appropriate social services, to facilitate movement of homeless persons to the highest level of independent, permanent housing to which they are able to aspire.

c. APA National should develop an updated policy on Homelessness, reflecting the changing nature and extent of homelessness and replacing the existing homelessness policy, adopted in 1987.

## 5. MANUFACTURED HOUSING

a. APA National and Chapters should educate citizens and elected officials about the benefits of manufactured housing and work to eliminate negative perceptions and stereotypes. (*See APA Policy Guide on Manufactured Homes, adopted 9/21/97.*)

## 6. JOBS/HOUSING BALANCE

a. APA National and Chapters should work to preserve existing housing stock near major employers in order to reduce transportation and air quality problems, and create housing opportunities in close proximity to new suburban, exurban, and rural employment centers. Economic development and housing planners, in conjunction with large employers (if feasible), should perform housing impact studies to analyze the availability of affordable housing for their workers in proximity to work locations.

b. APA National and Chapters should emphasize the role of an adequate supply of affordable housing in economic development strategies.

c. APA National and Chapters should encourage employers to invest in their workers and their neighborhoods by supporting employer-assisted housing programs, especially ones that encourage employees to own or rent in the neighborhood adjacent to the employer.

d. APA National and Chapters should support transportation and transit improvements that allow low-income households in central cities to access jobs in surrounding suburbs.

e. APA National and Chapters encourage new employment centers in or near existing residential neighborhoods, provided such development can be accomplished without displacement of existing residents.

f. Local governments should, in coordination with regional planning efforts, identify strategies to meet housing demand generated by economic development.

## 7. HOUSING QUALITY

a. Planners should assist jurisdictions in adopting and enforcing the Uniform Housing Code, or a similar regulatory code, to inspect and repair unsafe and unsanitary housing conditions.

b. APA National should develop a model Warranty of Habitability ordinance or similar measures for adoption by state and local governments to guarantee that all housing offered for rent or sale meets minimum standards for health

and safety and provide individuals with legal recourse against sellers or landlords who fail to meet the standards of the ordinance.

c. APA National and Chapters should support national, state, and local policies that, where economically feasible, conserve existing housing stock in older urban areas.

d. Planners should promote preservation of existing single family and multifamily housing stock by:

1. Making effective use of federal and state programs, including HOME Investment Partnerships, Community Development Block Grants, historic preservation tax credits, and state housing finance agencies to capitalize housing rehabilitation grants and loans;
2. Using incentives to encourage private investment in housing rehabilitation to protect and preserve affordable housing stock;
3. Performing all rehabilitation work in an environmentally sound and lead safe manner;
4. Incorporating energy efficiency measures, and encouraging the use of alternative building materials including recycled materials; and
5. Adopting specific rehabilitation codes or performance standards that allow upgrading and preservation of older housing without the added expense of meeting current uniform building code standards.

e. Planners should ensure that transportation improvements foster and support the revitalization of existing neighborhoods.

f. Planners should encourage the use of universal design and energy efficiency in new housing construction. Universal design incorporates adaptive and accessibility measures that promote independence of persons who experience disabilities. Coupling universal design with energy efficiency will facilitate homeowners' "aging in place" and help contain utility costs, a major affordability problem for many older homeowners.

## **EXCEPTIONS**

Exception from the General Policy positions or the Specific Policy positions supported by specific findings and reasoning: None to Date

## **AMENDMENTS**

A. This Policy Guide is subject to amendment for the purposes of the following:

1. Adding findings or supplemental previous findings with new data or interpretations; and
2. Adding specific policy positions based on new findings or reasoning that tend to add to or qualify, but not reject entirely, the General Policy Position, one or more Specific Policy Positions, or one or more exceptions from Policy Positions.

## **RESOURCES**

American Planning Association, Policy Guide on Manufactured Homes, adopted September 21, 1997.

American Planning Association, The Supply of Public and Subsidized Housing, adopted October 18, 1991.

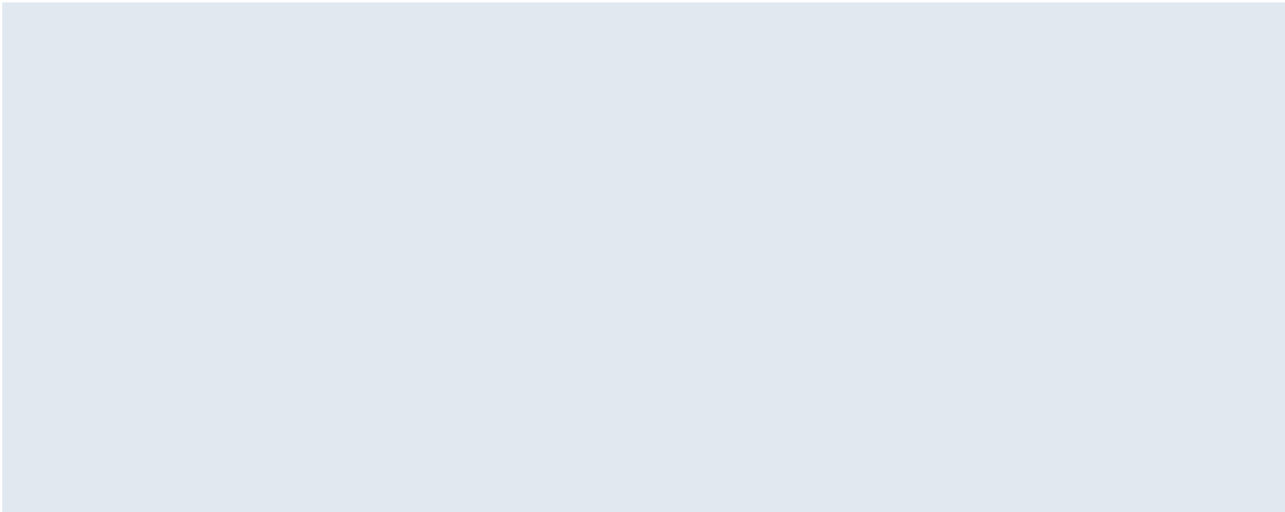
American Planning Association, Policy Guide on Community Residences, adopted September 21, 1997.

American Planning Association, Policy Guide on Neighborhood Collaborative Planning, adopted April 1998.

M. Leachman, P. Nyden, et al., *Black, White and Shades of Brown: Fair Housing and Economic Opportunity in the Chicago Region*, Leadership Council for Metropolitan Open Communities, Chicago, 1998.

Douglas Massey and Nancy Denton, *American Apartheid: Segregation and the Making of the Underclass*, Harvard University Press, Cambridge, Mass., 1993.

U.S. Department of Housing and Urban Development, *State of the Cities*, 1998.



1. Marsha Ritzdorf began her academic career in planning in 1975 and taught at the University of Kansas, the University of Oregon, and lastly at the Virginia Polytechnic Institute in Blacksburg, Virginia. Marsha's focus was on race and gender issues in housing, and land use planning. Her Ph.D. dissertation (1983) for the University of Washington was on the impact of family definitions in zoning ordinances. She co-edited *Urban Planning and the African-American Community: In the Shadows*, published by Sage in 1997. She received the Margarita McCoy Award from the Association of Collegiate Schools of Planning in 1997 and the Diana Donald Award from the American Planning Association in 1990.

2. Affordable housing is defined as housing that consumes 30 percent or less of household income. Most affordable housing programs focus on households with incomes below 80 percent of area median income. Typically, first-time homebuyer programs target households from 60-80 percent of area median income, while rental programs serve households below 60 percent of area median income.

3. Decent housing is defined as housing that is structurally sound, free from health and safety hazards, has adequate sanitary facilities, is capable of maintaining a temperate indoor temperature year-round, and affords the occupants with reasonable security for their persons and possessions.

4. U.S. Department of Housing and Urban Development, *Waiting in Vain; Update on America's Rental Housing Crisis*, Washington, D.C., 1999.

5. Ibid.

6. National Low Income Housing Coalition, *Advocates Resource Book – Low Income Housing Profile*, 1998.

7. U.S. Department of Housing and Urban Development. *Rental Housing Assistance – The Crisis Continues*. April 1998.

8. U.S. Department of Housing and Urban Development. *Rental Housing Assistance – The Crisis Continues, Executive Summary*. April 1998.

9. U.S. Department of Housing and Urban Development, *Waiting in Vain; Update on America's Rental Housing Crisis*, Washington, D.C., 1999.

10. Ibid.

11. Ron Smith, editor, *The Las Vegas Metropolitan Area Project*, The University of Nevada, Las Vegas, 1998, pp. 145-166. See also Marous, Michael S., "Low-Income Housing in our Backyards: What Happens to

Residential Property Values," *Appraisal Journal* 64:27-33 and Martinez, Marco A., *Effects of Subsidized and Affordable Housing on Property Values: A Survey of Research*, California Department of Housing and Community Development, 1988.; Briggs, Xavier de Souza, Joe T. Darden, and Angela Aidala, "In the Wake of Desegregation: Early Impacts of Scattered-Site Public Housing on Neighborhoods in Yonkers, New York," *Journal of the American Planning Association*, Winter 1999, pp. 27-49.

12. Boston Medical Center Children's Hospital, "Not Safe at Home: How America's Housing Crisis Threatens the Health of Children." The Doc4Kids Project, February 1998, p. 16.

13. U.S. Department of Housing and Urban Development, "Cuomo Announces New Life-Saving Healthy Homes Initiative to Protect Millions of American Children from Home Hazards." HUD No. 98-472. October 1, 1998.

14. Boston Medical Center Children's Hospital, pp. 10-13.

15. U.S. Department of Housing and Urban Development, *The State of the Cities*, 1998.

16. Ibid.