

AFFORDABLE HOUSING: A HUMAN AND ECONOMIC CHALLENGE

Lack of affordable housing in the metropolitan region is a quality of life issue that affects every citizen, in some way, each and every day.

In 1987, RPA's public participation project, *Fairfield 2000*, stated in its final report some of the main obstacles to providing affordable housing. The report cited the high cost of land, time-consuming approval processes, out-dated or stringent regulations, zoning patterns that do not address the needs of the community, insufficient financial resources, neighborhood resistance and lack of coordinated planning and action by the municipalities of the region. In 2001, these obstacles still exist, and in most cases are more serious impediments than ever. These circumstances have been exacerbated as housing costs have climbed to new heights and the affordable housing stock has stagnated or suffered losses in many of our communities.

As the region's workforce moves ever further from employment centers in search of a decent dwelling that won't break the bank account, unsightly urban sprawl becomes the norm. This endless quest for affordable housing in turn, causes virtual dawn-to-dusk nightmarish traffic jams. All that pollution created while cars sit and fume in stop-and-start, bumper-to-bumper traffic, helps to place the region right at the top of the scale with one of the worst air quality ratings in the US. The high cost of housing and horrific commutes affect the economic stability of the region as companies encounter difficulty hiring and keeping workers. As the daily stress takes its toll, how do we even begin to calculate the cost to our health and well-being?

Wages for millions of Americans simply are not keeping pace with soaring housing costs. The National Low Income Housing Coalition's annual report on income and rental housing costs, *Out of Reach*, found that in 1999 there was no local jurisdiction anywhere in the United States where a full-time minimum-wage worker could afford the fair market rent for a one-bedroom unit in their community. And in nearly every county in the U.S. at least one out of three renters earning the median renter income for their area could not afford the Fair Market Rent (FMR) for that area. Is it any wonder that many in our workforce clog the highways enduring two, sometimes three-hour commutes? The Stamford Advocate reported on one woman, who wakes at 3 AM to beat the rush hour traffic, then sleeps in her car until the start of her workday. This is just one example of how families in this region are directly affected by the lack of affordable housing. Developers and municipal officials can recite case after case where families are negatively affected because they are not able to obtain a decent, safe and affordable home in proximity to their employment. This truly has an impact on the very fiber of our communities.

Clearly, the New York Metropolitan area has one of the widest discrepancies between income and housing costs. *Out of Reach* estimated that those living in the Nassau-Suffolk area of New York would need 413% of the Federal Minimum Wage (FMW) to afford a 2 bedroom apartment at the FMR; those in the Stamford-Norwalk, Connecticut area would also need 413%; Westchester County, New York 401%; Middlesex -Somerset-Hunterdon, New Jersey 359%; Danbury, Connecticut 338%; and Rockland County, New York 333%.

The report went on to estimate the hours per week needed to work at minimum wage to afford a two-bedroom apartment at the FMR to be 165 in the Nassau-Suffolk, New York area and the Stamford-Norwalk area of Connecticut; 160 for Westchester County, New York; 143 for Middlesex-Somerset-Hunterdon, New Jersey; 135 for Danbury, Connecticut; and 133 for Rockland County, NY.

The obstacles to the provision of affordable housing are significant. However, this region is fortunate in that it has an extensive array of sophisticated non-profit and for profit affordable housing developers, a committed financial community which is knowledgeable in the often complicated funding programs, and a sprinkling of enlightened public officials who are able to see the importance and interrelationship of affordable housing in the larger context of economic diversity, employment opportunities and environmental concerns. These constituencies are constantly seeking new ideas and approaches to overcome the obstacles inherent in the provision of affordable housing in this region.

The affordable housing dilemma runs the gamut from housing the homeless to providing acceptable housing to corporate executives. And while the solutions we seek today may apply to all income levels, this workshop will focus on providing such housing for lower middle-income families. We will explore methods for overcoming community resistance, providing incentives and modifying local ordinances in order to improve the Region's affordable housing stock.