

Barriers to Affordable Housing and Sustainable Solutions:  
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Affordable, accessible housing is a global issue that is fundamental to a healthy population and functional economy. In the United States, roughly 330 million urban households, or one-third of the total urban population, live in substandard housing or are financially strained by housing costs (MGI, 2014). For every 100 households of renters in the United States who earn "extremely low income" (30 percent of the median or less), there are only 31 affordable apartments availab

environmental needs. As the demand for affordable housing grows, Saratoga Springs must change the way it addresses its affordable housing needs.

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Thiele, 2005). Despite this extreme position, many international human rights organizations have recognized the human right to adequate housing. Article 25 of The Universal Declaration of Human Rights (1948) proclaims that: “everyone has the right to a standard of living adequate for the health and well-being of himself and of his family, including food, clothing [and] housing” (UN, 2014). Housing rights have been recognized internationally by the U.N., the International Covenant on Economic, SocialP

materials, and 30 percent of all waste output globally (ULI, 2012). Given the fact that housing encompasses a substantial portion of the built environment, the importance of sustainable development must be considered as populations continue to grow and stress cities' resource and housing allocations. Á

The conservation and housing reform movements both came about in the late 19th century in response to industrialization (Braconi, 1996). While the conservation movement worked towards protecting the natural environment, the housing reform movement worked to develop the built environment (Braconi, 1

renewal link the revitalization of the downtown business center to gentrification, which pushes minorities and lower-income residents out of neighborhoods destined for enriched development. Through redevelopment, urban renewal, and the correlated rise in housing prices, the affordable housing sector has suffered (ULI, 2012).<sup>Á</sup>

Affordable housing creator

of the working class, specifically, the “submerged middle class” who were temporarily unemployed after the Great Depression (Stoloff, 2014). Since its inception, public housing has been seen as a solution for inner-city poverty as well as a basic human necessity for people in lower income brackets. Á

In 1965, HUD was created in the President’s Cabinet, to “create strong,

where space is often constrained, renovation and redevelopment offer an opportunity for existing structures to continue serving their purpose and even expand in a more efficient way. Although renovation is widespread in the United States, its use as an approach to provide affordable housing is not as common.Á

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...in Washington DC are reserved for families with  
...median income in ... which was \$64,267 in 2013  
...apartment complex ... of the  
...nearby community ... like  
...spaces (ULI, 2012)  
...ation began with  
...ent with a  
...back period of  
... (ULI, 2012). Residents now receive a utility allowance to pay  
...for building





## 2. Linkage Fees

began in Sacramento in 1989, 1,200 homes have been built for low- to very low-income residents (Shaldijan, 2009).

### 3. Mixed Method Approaches

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In 2014, the City of New York adopted the “10-Year, 5-Borough

across all income brackets, which includes the “100 Affordable Homes Strategy” that will rehabilitate and compete for existing properties available in the market with a goal of creating 100 new affordable rental units within the first three years of inception (Somerville, 2014). In addition, they will conduct a comprehensive zoning reform to expand their inclusionary zoning principles to increase family-sized housing in larger development projects while also spearheading development in transformational areas in the region. These new zoning policies will “create mixed-use zone districts and help reduce reliance on automobile

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The City of Madison, Wisconsin believes that affordable housing is essential for neighborhood prosperity, acknowledging, “the shortage of safe, stable, affordable housing for those who live at or below the poverty line in Madison leads to homelessness, constant mobility, stressed family life, challenges in gaining employment, low achievement rates in our schools and limited access to healthcare” (Madison, 2011). The city has recognized that encouraging economic diversity in all parts of the city is crucial for successful integration of families and individuals below the poverty line. Their sustainability plan suggests providing incentives to landlords to renovate existing affordable housing units to improve energy efficiency and eliminate toxic materials (Madison, 2011). Property owners are also encouraged to audit the units’ energy usage and implement necessary changes to dwellings based on those results. In addition, the City is encouraging the future location of affordable housing units near transit and employment hubs to promote urban and suburban use of available subsidies evenly throughout the city, rather than placing all affordable housing units in the same area. Government officials are working to extend transportation services to these areas and evaluate employment opportunities near existing and future affordable housing units.Á

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Seattle, Washington recently completed a redevelopment of World War II housing that focuses on providing a healthy, sustainable environment for 1,700 residencies in West Seattle. Of these households, 796 are designated affordable units reserved for “households earning 30 percent to 80 percent of the area median ~~in~~ ~~d~~ ~~il~~ ~~r~~ ~~agu.~~ ~~p~~ ~~f~~

building the affordable rental portion of the housing, the infrastructure for the site, and public amenities (library, health clinics, community gardens, neighborhood center, park space, paths and trails), while private developers are constructing and maintaining the market-rate units. The total costs of the green elements of the structures were \$1.5 million, roughly 3 percent of the total budget for the project (ULI, 2012).<sup>4</sup>

In 2014, the Seattle City Council backed legislation that called for linkage fees to be paid for new residential and commercial projects. Upon discovering that Seattle was only producing new housing units for residents living at or above the median income, city councilman Mike O'Brien began to push for linkage fees as a way to address the housing and income disparity (Cohen, 2014). According to O'Brien, a linkage program is a way to not only address housing for extremely low income households, but also to tackle the housing challenges of people that fall around the median income. Therefore, Seattle's new program will attempt to mitigate housing challenges across a broader spectrum. Like its predecessors in Boston and Sacramento, the proposed plan for Seattle gives developers a choice however, the cost of development could reach \$22 per square foot, which is a characteristic of high-cost neighborhoods (Cohen, 2014). Typically, linkage fees range from \$7-22. Additionally, this program places re

#### 4. Radical Solutions

In addition to the additional funding initiatives, many cities across the United States have begun supporting alternative affordable housing solutions, such as micro home communities that have evolved from “tent cities” in many urban and rural areas. These solutions consider space efficiency and sustainable building above all else as a means to house the homeless and economically marginalized.

Opportunity Village in Eugene, Oregon is a transitional micro-housing community built in 2013 to create self-managed communities of low-cost tiny houses for those in need of housing” (Opportunity Village, 2014). The village was founded by 26-year-old Andrew Heben who wrote his senior Eugene City Council. Though the com

least controversial—response to homelessness in an American city in recent memory” (Perry, 2014). Á

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Quixote Village in Olympia, Washington began as a self-governing tent camp of homeless adults in th

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The population in the United States has doubled since the original Housing Acts were implemented. Since 2000, the population in Saratoga Springs has increased from 26,186 to an estimated 27,315 in 2013 (Census Bureau, 2013). With its small city status, Saratoga Springs is known for its tourism and affluence as a leading city in the Capital Region of Upstate New York. Even so, affordable housing persists as a social, financial, and environmental issue in the region. Á

The average citizen in Saratoga Springs has a median income of \$5,560 per month and a median rent (or mortgage) of \$1,748 per month. Based on these demographics, the average citizen in Saratoga Springs contributes 32 percent of their income to housing and is considered housing burdened by HUD. Furthermore, households making slightly more than the median income, \$75,000, contribute 43 percent of their income to housing each year (Census, 2013). Affordable housing is lacking through all income brackets in Saratoga Springs, ranging from no-income to middle-income households.

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The gap between need and availabia



Street and Grand Avenue (Shalters of Saratoga, 2014). Additionally, in 2014, HUD granted Saratoga Springs \$300,000 to 0 ir i S



Housing Authority. Mayor Joanne Yepsen created the Affordable Housing Task Force in order to address the affordable housing needs of Saratoga Springs we identified this task force as a stakeholder that could potentially benefit from our research findings.

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Once our primary research was conducted, we started the process of organizing and preparing our data for interpretation. We first read through our interview transcriptions in order to get a sense of the trending concerns of participants regarding affordable housing. These them

the uniformity of the researchers' race, class, age, and status in the community may have biased the collected data as it was gathered in focus groups and interviews.

### **Findings**

After interviewing key stakeholders, organizations, and community members in Saratoga Springs, we found that there are significant social and economic barriers that prevent affordable housing from being built in the City. Considering that no new, large-scale structures have been built since 1970, these barriers have persisted for nearly fifty years and continuously avert new affordable housing plans, discussions, projects, and legislation surrounding the issue. We will discuss the economic, social, and resulting environmental barriers to affordable housing in the following sections.

There are a variety of economic barriers that create hurdles for implementing affordable housing in Saratoga Springs. Many of our stakeholders indicated that the availability and price of

high,” specific

the allowable building height, but no one has taken advantage of it because of the other barriers at play.

Despite the fact that there is a voluntary program in the City, there is no “regulatory mechanism” that would require developers to dedicate a certain percentage of their units to affordable housing rent pricing, which would be for those households earning 50-60 percent of the area’s median income. Bradley Birge explained, “without a regulatory mechanism that says ‘you have to build affordable housing,’ the City is limited in what it can do.” In many other cities, such as those listed in our case studies, the mechanism at play comes in a variety of options. For example, the City of Seattle has a linkage fee in place where developers have the option to pay a tax for affordable housing that would go into a city-wide fund, or they could implement a portion of units in their own buildings.

The final economic barrier, which was echoed throughout all of our stakeholder interviews, is an overall lack of funding from federal and state entities. The City of Saratoga Springs receives roughly \$300,000 from HUD each year in the form of Community Development Block Grants (CDBGs). Nonprofits and organizations throughout Saratoga Springs apply to the City for a portion of this funding each year with applications that detail projects or programs they hope to implement. Each of these projects is essential for different community members.



the negative perception of affordable housing is at the root of the social barriers at play. In fact,  
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prices below market rate. This mechanis

be able to prioritize organizations that are working hard to ensure sustainable practices are in place across the City."

### **Eqpenwukqp"**

Looking forward, the City of Saratoga Springs could prospectively undertake rehabilitation projects, implement linkage fees, pursue a mixed methods approach, or aspire to pioneer its own radical solution in addressing the state of its housing and its great need for affordable and sustainable options. However, the more pressing economic, social and environmental barriers the City is facing are currently preventing these approaches from gaining much traction. The implementation of recommendations such as these would complete the pillars of sustainability and help to bridge the gap between policy makers, developers, and citizens of Saratoga Springs in order to foster the creation of more affordable housing in the City. With more affordable and accessible housing options in Saratoga Springs, the City and its i

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