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## **Welcome To Our Neighborhood: A Manifesto for Inclusivity**

*Key conclusions and recommendations from the report,  
“Affordable Accessible Housing in a Dynamic City”*

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*Housing policy is not just about houses, it is also about people, and who may live in a community. Many current policies favor more expensive housing, and therefore affluent residents, to the detriment of affordable housing and lower-income residents. This is inefficient and unfair. Social equity requires that urban neighborhoods welcome diversity, including lower-income households. We challenge communities to proclaim, **“Yes in our backyard! We welcome new neighbors. We encourage more diversity.”***

Everybody needs a home, a place where they belong, feel safe and comfortable, enjoy privacy and maintain a mailing address. However, many moderate- and lower-income households currently lack affordable housing, which imposes severe social and economic costs on individuals and communities.

What is *affordability*? It was originally defined as households spending no more than 30% of their budgets on housing, including rents, mortgages, property taxes, maintenance and basic utilities. However, since households often face trade-offs between housing and transportation costs (a cheap home in an isolated location is not really affordable due to high transport costs, and conversely, households can spend more for housing in accessible locations where transport costs are low) many experts now define affordability as housing and transport together costing no more than 45% of budgets.

For many households, affordability is best achieved with lower-priced housing types (apartments, townhouses and secondary suites) located in accessible neighborhoods with inexpensive travel options: good walking, cycling and public transit. Affordability therefore requires that markets respond to affordable-accessible housing demands: if more households want apartments, townhouses and secondary suites in accessible neighborhoods, public policies should support such development.

However, many current policies, such as restrictions on density and multi-family housing, plus excessive parking requirements, discourage affordable infill housing development. Such policies are based largely on myths and exaggerations:

- It is untrue that affordable infill housing increases crime and social problems. On the contrary, most low-priced housing residents are responsible workers, students and pensioners, and per capita crime rates tend to decline with neighborhood density and walkability, which increase community cohesion (people get to know their neighbors) and natural surveillance (residents keep an eye on each other, also called “eyes on the street”).
- It is untrue that affordable infill significantly increases traffic and parking problems. On the contrary, because residents of such housing tend to own fewer vehicles and generate fewer vehicle trips than they would in automobile-dependent locations, infill development reduces regional traffic and parking problems.
- It is untrue that higher density development increases health problems. On the contrary, residents of more compact, multimodal neighborhoods tend to be fitter and healthier, and have far lower traffic fatality rates, than in automobile-dependent sprawled areas.
- It is untrue that the infill development local impacts are entirely negative. On the contrary, infill development supports more local services, increases local business opportunities, increases safety and security, and provides housing that allows residents to *age in place* when they must move out of their single-family homes.

- It is untrue that shortages of lower-priced housing can be solved entirely by special programs such as mandates or funds. On the contrary, affordable housing needs can only be met with policies that reduce the costs of developing less expensive housing types such as townhouses, apartments and secondary suites.

Infill development opponents often express vague objections to density, but their actual concerns usually turn out to relate to design and management, such as building style, pedestrian access and parking congestion, impacts that can often be mitigated without reducing the number of people that new buildings can accommodate. By better understanding true neighborhood concerns, communities can develop better rather than less infill development.

Policy reforms to support affordable infill development are an act of generosity to lower-income households; a practical way to achieve economic, social and environmental objectives; and an act of self-interest since anybody, including people who currently own their homes, may someday need compact and affordable housing options. Economic efficiency and social equity therefore require:

- Urban planning that supports infill development that accommodates diverse residents, including old and young, low- and high-income, working and retired, able and disabled.
- Policies that support development of affordable housing types, including townhouses, apartments and secondary suites, so nobody is forced to pay for more expensive housing than they need.
- Policies that support improvements to affordable travel modes, including walking, cycling, public transit and carsharing.
- Unbundled parking so nobody is forced to pay for more parking than they need.
- Efficient management of road and parking space to address any local traffic and parking problems.

Affordable-accessible housing development provides many economic, social and environmental benefits, and so can help connect diverse interest groups including business organizations that support housing development, environmental groups that want to reduce sprawl, public health professionals who support active transportation, and organizations that want to help disadvantaged community members.

## For More Information

*Affordable Housing Design Advisor Website*  
([www.designadvisor.org](http://www.designadvisor.org)).

*Affordable Housing Resource Center*  
([www.novoco.com/low\\_income\\_housing/index.php](http://www.novoco.com/low_income_housing/index.php)).

John Anderson (2015), *Building a Single-stair Walk-up*, Better Cities and Towns (<http://bettercities.net>); at <http://bit.ly/1SH9bRI>.

Alex Cecchini (2015), *Barriers to Small Scale Infill Development*, Streets MN (<http://streets.mn>); at <http://bit.ly/1CsyjCR>.

*Cornerstone Partnerships* ([www.AffordableOwnership.org](http://www.AffordableOwnership.org)) provides practical guidance for keeping homes affordable.

Todd Litman (2015), *Affordable-Accessible Housing In A Dynamic City: Why and How To Support Development of More Affordable Housing In Accessible Locations*, Victoria Transport Policy Institute; at [www.vtpi.org/aff\\_acc\\_hou.pdf](http://www.vtpi.org/aff_acc_hou.pdf).

Tim Loomans (2015), *Five Ways to Add Density Without Building Highrises*, Blooming Rock ([www.bloomingrock.com](http://www.bloomingrock.com)); at <http://bit.ly/1E8Ft1k>.

*Missing Middle* ([www.missingmiddlehousing.com](http://www.missingmiddlehousing.com)) describes affordable, medium-density housing types suitable for urban infill.

NMHC (2007), *Overcoming Opposition To Multifamily Rental Housing*, National Multi Housing Council ([www.nmhc.org](http://www.nmhc.org)); at [www.nmhc.org/Content/ServeFile.cfm?FileID=5717](http://www.nmhc.org/Content/ServeFile.cfm?FileID=5717).

Portland (2012), *Cost of Onsite Parking + Impacts on Affordability*, Portland Bureau of Planning and Sustainability ([www.portlandoregon.gov](http://www.portlandoregon.gov)); at [www.portlandoregon.gov/bps/article/420062](http://www.portlandoregon.gov/bps/article/420062).

Portland (2014), *Infill Design Project*, Portland Bureau of Planning and Sustainability ([www.portlandoregon.gov](http://www.portlandoregon.gov)); at [www.portlandoregon.gov/bps/34024](http://www.portlandoregon.gov/bps/34024).

Dan Parolek (2014), *Missing Middle Housing: Responding To Demand For Walkable Urban Living*, Opticos Design/Missing Middle ([www.missingmiddlehousing.com](http://www.missingmiddlehousing.com)); at <http://bit.ly/1HB1C9Z>.

[www.vtpi.org/wtonm.pdf](http://www.vtpi.org/wtonm.pdf)