

A detailed wooden architectural model of a city, featuring numerous rectangular blocks of varying heights and shapes, representing buildings. The model is constructed from light-colored wood and is set on a wooden base. The perspective is from an elevated angle, looking down at the city layout. The text 'Housing & Urban Policy' is overlaid in the top right corner in a large, white, sans-serif font. Below it, the subtitle 'Session 3: How Well Are We Housed?' is written in a smaller, white, sans-serif font. Two thin black vertical lines are visible, one on the left and one on the right, extending from the top of the image down towards the model.

Housing & Urban Policy

Session 3: How Well Are We Housed?

Today's Plan



(Re)Introducing Ourselves



What is Housing?



Frameworks for Analysis

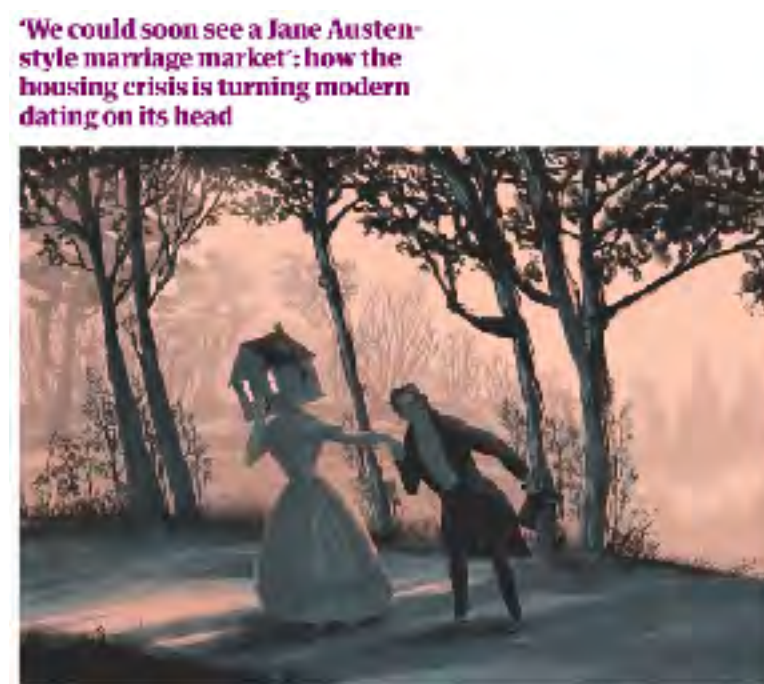


Discussion of Readings



Building a Conversation

1. Who are the main policy actors?
2. Who is impacted?
3. Draw a conceptual model of impact



Is It Possible to Buy a House in Your 20s? Yes, but Only With Some Help.

For some young people, a path to homeownership often involves a mix of diligent saving combined with assistance from family or government loans and programs.

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15



Who Will Stand Up for Renters? Their Elected Representatives, Who Also Rent.



'We could soon see a Jane Austen-style marriage market': how the housing crisis is turning modern dating on its head

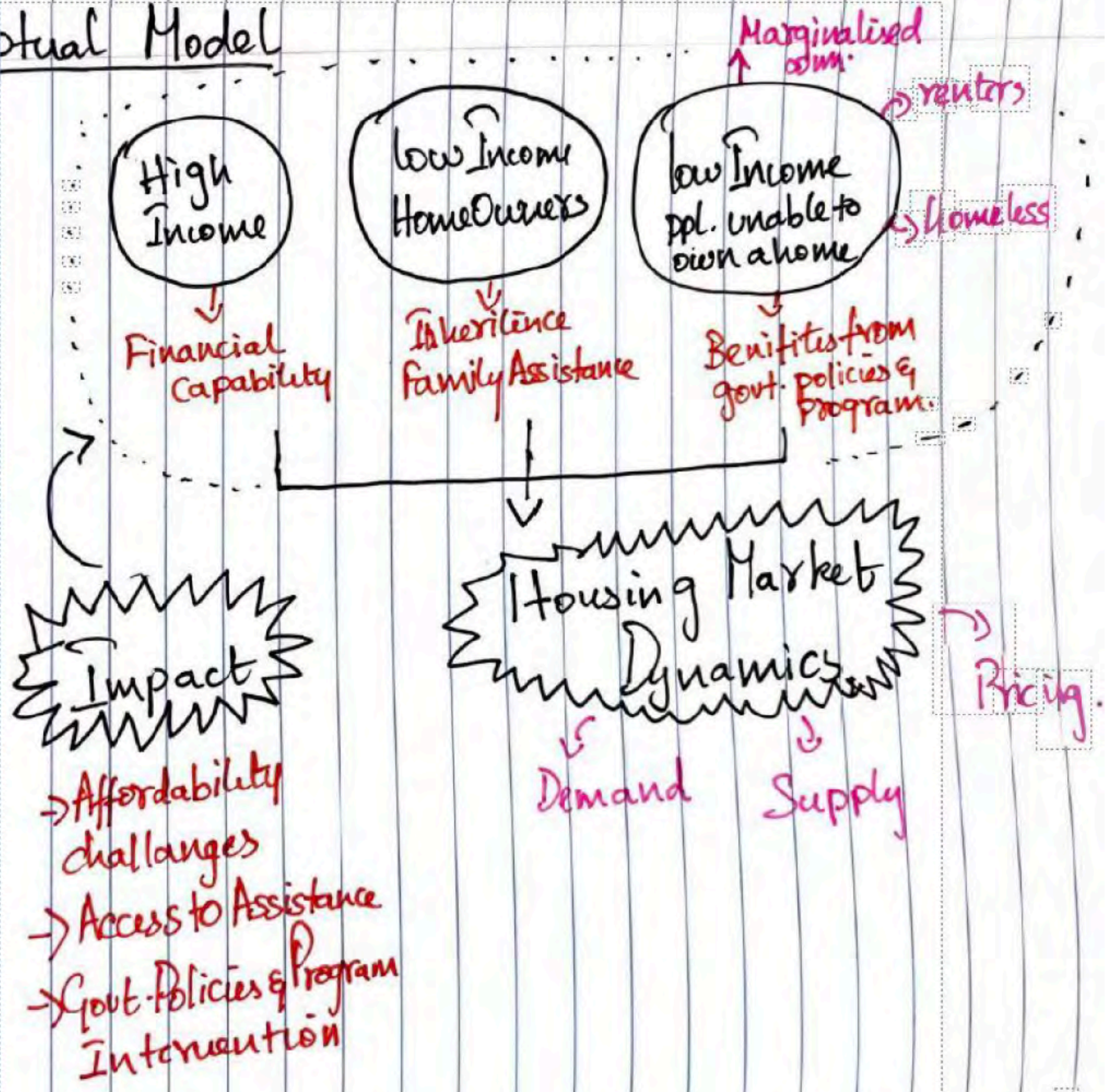


Whitney Buehler, 25, and her husband Joey, 27, at their home in Atlanta. Peyton Fulford for The New York Times

Conceptual Model



- People Impacted
- Young Adults
 - Their family
 - Racial Minority
 - Low Income household.



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Photo: iStockphoto.com

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In California, legislators must put an initiative to force a state of



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Photo: iStockphoto.com

The Fifty



MAYORS CLUB: HOUSING

How the pandemic spurred a housing crisis in cities across the nation

By LIZ CRAMPTON | | 08/01/2023 04:30 AM EDT

SPO Meeting
THUR August 31st
Location TBD @ 5:30pm
Stay tuned for updates!

pandemic worsened
real-estate market,

people moving to
new places, overpopulating
areas, remote workers
⇒ lack of housing supply

luxury private development

existing policies &
restrictions

higher housing costs, so
need for greater
housing supply
for all income
groups

greater diversity of
housing types necessary

more middle & low-income
housing

residents (especially low-income
service workers) are ~~forced~~ cannot
afford to rent/purchase homes

Home owners cannot
afford to pay mortgage

workforce deed restrictions

change zoning
regulations

More homeless residents

+ Tax incentives for developers + conversion of existing buildings + to affordable housing + Increased Mixed-use

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In California, legislators come out as tenants to form a renters' caucus.

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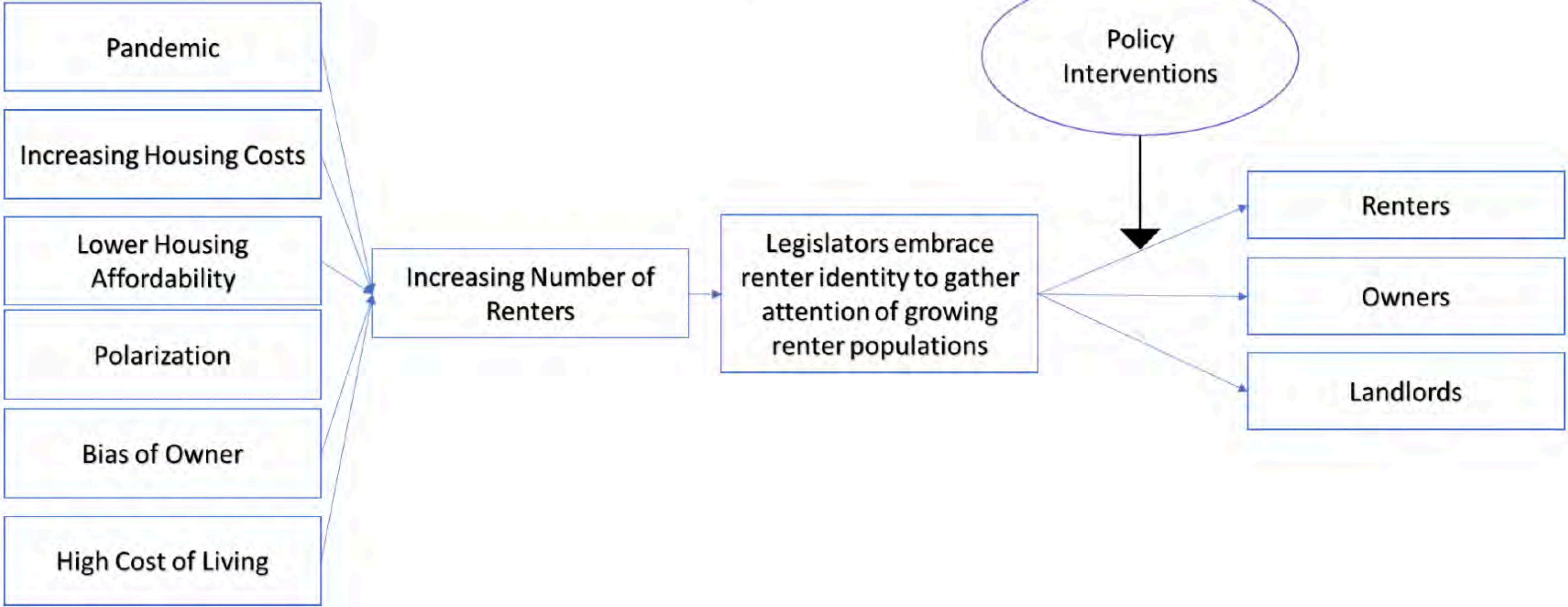
By LIZ CRAMPTON | 08/31/2023 04:30 AM EDT

'We could soon see a Jane Austen-style marriage market': how the housing crisis is turning modern dating on its head



Matt Haney in his apartment that he rents in the Tenderloin district in San Francisco. Aaron Wojack for The New York Times

3) Articulate a conceptual model of impact.



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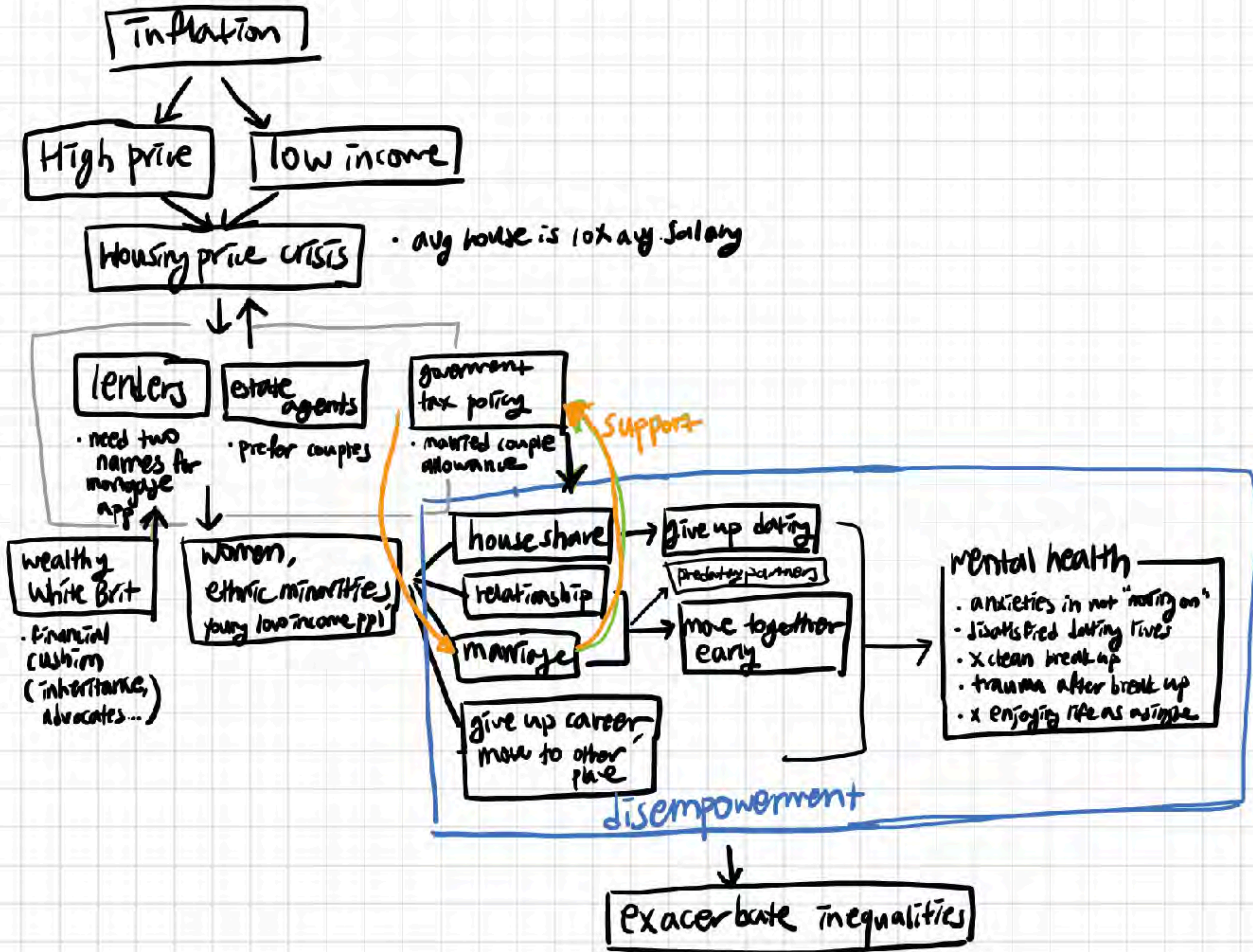


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📺 'The sad fact is you'll have a much more comfortable life with two incomes.' Illustration: Paul Blow/The Guardian

3. Concept model.



**Who shapes
housing?**

**What does
housing shape?**

Who shapes housing?

What does housing shape?

Who?

- Government
- Landlords/Property owners
- Developers
- Climate
- Income/Employer
- Owners
- Population - Demand!
 - ↳ Demand Δ
 - ↳ Structure
- Culture/Lifestyle - Demand Physical Stream
- Neighbors
- Comm Orgs - Representation
- Topography/Regional Context - Supply Constraints/# (Demand)
 - ↳ costs
- Change - Gentrification Displacement
 - ↳ Spatial Mismatch
- Savings/Cepta
- Industry - Suppliers of Materials
- Agents
- Infrastructure/Acces
 - ↳ Wealth
- Rights/Movement

What

- Affordability - what share of Income?
 - 30% of income
- Density Δ
- Zoning/Regulation
- E.I.
- Interest Rates/Costs
 - Affordability
 - Profit
 - Inflation