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AIA FEATURE

The Housing Problem

How housing became a privilege rather than a right, and how architects today are working to change that.

By KATHERINE FLYNN FOR AIA ARCHITECT



4RM+ULA

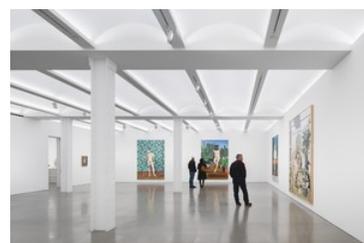
The legacy of inequality in public and affordable housing in the United States is far from invisible if you know where to look. Today, the National Low Income Housing Coalition estimates that for every 100 extremely low-income households in the United States, there are just 37 available rental homes on the market—and Native American, Black, and Hispanic renters are more likely than white renters to have the type of extremely low incomes that make housing costs a severe burden.

Affordable housing in America has its roots in the “municipal housing” movement championed by New York social workers and others as early as the 1920s. These advocates had the goal of providing safe and sanitary homes for people flocking to America’s major cities in search of industrial jobs, but the stock market crash of 1929 and subsequent Great Depression stymied the emerging movement.

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Housing Authority as a permanent entity, which eventually evolved into the Department of Housing and Urban Development in 1965.

While the New Deal upheld the idea that all citizens have a right to safe and stable housing and that the federal government had an obligation to provide shelter to Americans facing economic hardship, Richard Rothstein, in his book *The Color of Law* (Liveright, May 2017), equates the housing programs that started under the New Deal as a “state-sponsored system of segregation.”

To compound the issue, urban renewal policies implemented in American cities following both world wars were seen as successful in eliminating blight, but they did not prioritize the construction of new housing to replace what had been intentionally destroyed—leaving many African-American residents displaced. Policies of redlining, or the use of color-coded maps by the Home Owners' Loan Corp. (and later the Federal Housing Administration and Veterans Administration) to indicate where it was safe to insure mortgages, further limited the ability of African Americans and other racial minorities to become homeowners—one of the surest paths to the middle class in America.

In August 1967, Democratic congressman Wright Patman wrote to President Lyndon B. Johnson that “bad housing is one of the major causes of the social unrest and discontent,” referring to the upheaval following the deaths of Martin Luther King Jr. and John F. Kennedy. “This is a time when we should be accelerating our housing programs to serve lower income families,” he said.

While the 1968 Fair Housing Act prohibited discrimination concerning the sale, rental, and financing of housing based on religion, national origin, or sex, in practice, housing remained segregated in many areas of the United States in the years that followed. Section 235 of the act shifted aid away from local housing authorities for building public housing and funneled it into providing direct supply-side subsidies to the private sector. Findings indicate that the housing subsidy program allowed a vast majority of participating white families to purchase new housing in suburban areas, while most participating African American families bought existing homes in racially transitional neighborhoods in the inner city.

At the time, policy makers saw private companies as the country's best bet for solving the “urban crisis.” “The corporate boom of the 1960s inspired hope that business would serve as an engine of social change,” research fellow Alexander von Hoffman wrote in a 2012 paper for Harvard's Joint Center for Housing Studies.

A decade later, the housing voucher system—established in 1974 during the Nixon administration—reflected a major shift toward more market-based housing subsidies, taking more of the responsibility for fair housing for American citizens out of the hands of government. The Nixon administration also saw vouchers as a way to break up concentrations of poverty and foster racial and economic integration.

Direct rental assistance gained even more traction under President Ronald Reagan. Members of the Reagan administration, unlike Nixon officials—who had been sympathetic to the idea of building some low-income housing—were serious about shutting down direct government-subsidized production programs.

From 1950 to 1980, the total Black population in America's urban centers increased from 6.1 million to 15.3 million. During this same 30-year span, white Americans steadily moved out of the cities into the suburbs, taking employment opportunities into communities where Black Americans were not welcome to live.

Present-Day Challenges

With a 30% gap between the homeownership rates of white and Black households and a 10-to-one disparity between the net worth of white families and Black families, housing in the United States remains far from equitable today. Currently, federal funding for public nonprofit housing development is weak, despite high demand that will most likely only be exacerbated by the COVID-19 crisis.

“Social and financial security are intrinsically linked, and empathetic architecture is the scaffold for building a healthy, equitable and just society,” says William Bates, FAIA, 2019 AIA President. “Providing stable housing is one of the most basic ways we can begin to address systemic racial inequalities,” Bates says.



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based on a property's expected income, and when rents are set to affordable levels, there is currently a gap between the amount of money needed to build and the amount that lenders and investors provide. It's not uncommon for developers to rely on upward of 20 financing sources as they try to fill that gap.

Architects working within the constraints of the system as it currently stands are doing the best they can to innovate and to work with nonprofit developers to help provide equitable housing opportunities.

Michael Maltzan, AIA, has designed four housing developments for the [Skid Row Housing Trust](#) in Los Angeles, including the Star Apartments. The model for the Star Apartments was hailed as innovative for its on-site medical clinic, 15,000-square-foot Health and Wellness Center, and the on-site headquarters of the L.A. County Department of Health and Human Services' Housing for Health Division—as well as its 102 apartments for formerly homeless individuals. Constructed out of prefabricated modules that were lifted into place over an existing podium, the Star Apartments became the first housing project to employ this construction method in Los Angeles.

Maltzan says that part of the intention of the project was to build long-term community instead of fostering transience: "If we are going to continue to create and evolve our cities to be more just, more equitable, more accessible, economically viable, and more sustainable, culturally and socially—housing has to be a big part of it," he says. "These projects, for me, have continued to be a way to create new forms of living in the city. I'm most interested in looking at all of the buildings together, now, as an ongoing project."

The Skid Row Housing Trust was founded in 1989 and is well-resourced, but not every organization has the institutional knowledge to navigate the often-tricky affordable housing financing process. James Garrett Jr., AIA, a Twin Cities-based architect and principal of [4RM+ULA](#), has firsthand knowledge of the looming challenges that architects who work on these types of projects face—and why it is vitally necessary to pursue them.

"I think it's important for architects that look like me to work in communities and on projects that serve people who look like me. That is something that architecture typically falls short on," Garrett, who is African American, says. "We have a tendency to serve entire populations of people, and culturally, historically, we don't understand the reality of their lives. It doesn't lead to good engagement work, quite frankly. We end up having a mismatch between the architect and the community they're trying to serve."

4RM+ULA's Great River Landing project, located in St. Paul, Minn.'s North Loop neighborhood and completed in the summer of 2019, provides single-room occupancy and efficiency apartments for up to 72 adults who have been homeless or unemployed due to incarceration. Garrett says that budget was an issue, as it is for many projects of this kind: "We usually have small fees on projects dealing with folks who need a lot of support," he says. "So, we need to fight for that. These projects need higher fees than standard market-rate housing."

One of the biggest challenges in the Great River Landing project was securing funding for a rooftop solar array, which powers the building and allows it to operate off the grid. "We were able to add amenities and things that add tremendous value to the project because of our careful stewardship over the budget," he says. "There's a rooftop solar array on a building that some people just sort of deride as a 'homeless shelter.' But that's not how we approach it."

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[Katherine Flynn for AIA Architect](#)

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