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Guest columnist Dana Trifunovic: How to End the Housing Crisis, Together



A tent in the Dignity Village homeless encampment in East Oakland, California, Dec. 5, 2018. DIGITAL FIRST MEDIA, BAY AREA NEWS VIA GETTY IMAGES/ARIC CRABB

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If you haven't heard about the housing crisis, you are either extremely wealthy or living under a rock. This crisis has been ongoing for 15 years! It's about time that it is put to a definitive end. In order for this to happen, national, local, and state governments must join forces and use their individual strengths to save their citizens from this crisis.

According to Susan Wachter, a real estate professor at the University of Pennsylvania, the housing crisis was caused by mortgage brokers rapidly lending money to buyers who may or may not have been able to pay back these loans. Although loans are now more strongly regulated, Wachter states that renters unqualified for a mortgage are consequently "pushing up rents to unaffordable levels," sustaining the crisis. While Wachter affirms that an increased supply of homes would reduce prices, the cost of land and construction has increased, resulting in construction of mostly high-end homes exacerbating the affordable housing crisis.

On a local level, there is a pressing housing shortage throughout the Pioneer Valley, especially in Amherst. The housing crises in Amherst and at the University of Massachusetts Amherst are interconnected. A large part of Amherst's crisis is due to UMass students outcompeting Amherst residents for affordable housing, often backed by funding from home. According to the town of Amherst's 2010 census, 43.5% of Amherst's population is composed of UMass students living off campus.

Students are not only taking up Amherst's affordable housing; they are encouraged to do so. As state funding for UMass declines, the university has

overenrolled students without increasing the amount of on-campus housing. In 2019, Quinn Breen for the *Amherst Wire* reported that “UMass offered \$1000 to students from Amherst and surrounding areas who chose to commute this semester, rather than live on campus” in an attempt to accommodate the extra students.

As students are pushed off campus, the town of Amherst fails to provide affordable housing for their low-income residents, offering “affordable housing for people at 30% of the Area Median Income (AMI), which is about \$18,000 a year” while “Social Security provides its recipients with income at 15% of the AMI, which is \$9000 a year,” according to the founder of Amherst Community Connections, Hwei-Ling Greeney. As more low-income residents are pushed out, those keeping Amherst and UMass running such as janitors, dining hall workers, and minimum wage workers will struggle to find housing, putting both the town and the university in jeopardy.

In order for the housing crisis on the national, state, and local levels to be mitigated, national, state, and local governments must work together. Maria Massimo, an associate at a New York law firm, argues that state legislatures “must create their own right to housing” using international human rights laws as models in order to “circumvent the potential conflict between national and international law.”

As the federal government looks unfavorably upon binding international human rights treaties, states can implement the framework from these treaties into their constitutions, providing Americans with the protections of international treaties

without the foreign involvement. Massimo argues that by doing so, state legislatures can make housing “justiciable and enforceable in domestic courts,” thereby broadening resident housing rights and enabling states to “individually mitigate the affordable housing crisis and ensure human rights are better protected on the domestic front.”

Another solution is for the United States Department of Housing and Urban Development (HUD) to reinstate the basic structure of the Affirmatively Furthering Fair Housing (AFFH) rule, which clarifies the obligations under and enforces the Fair Housing Act, as well as providing local governments with localized data to meet these obligations. Heidi Smucker, an associate at a Washington, D.C. based law firm, argues that this solution has precedence, as the database identified problem areas within eighteen months of AFFH's initial adoption, helping states and local grantees inform communities about local segregation and implementing desegregation solutions.

Smucker maintains that the same framework could be used today to mitigate the housing crisis, with local governments able to access the database “to identify local affordable housing issues and craft solutions specific to the region, down to individualized plans for each neighborhood throughout a region.” While HUD’s federal funding allows AFFH’s local knowledge to get governments closer to meaningful solutions to the housing crisis, Smucker asserts that it is no longer enough for HUD to give out checks without any oversight or enforcement to incentivize effort or innovation.

Some may argue that the individual levels of government must each do what they deem fit to mitigate the housing crisis, regardless of how the other levels of government feel about it. For example, Adam Beam for *AP News* reported that Gov. Gavin Newsom of California signed two new laws that would allow residential development on much of the state's commercial land. While this appears to be wholly positive, as it would increase the housing supply, Beam explains that local government officials in California argue that the laws "undermine their authority and upend years of careful planning that reflect community preferences," along with a financial consequence, as commercial properties generate more property taxes than residential properties.

While some may use this disagreement as evidence that the housing crisis can be mitigated without multi-level government collaboration, Beam does not tell the full story. In this article, Beam calls local governments "revenue-hungry," revealing a clear bias. This raises the question of what other information in this article has been altered to make readers agree with the affordable housing advocates that Beam highlights. There are also no other downsides mentioned, apart from the vague concerns about housing plans from the unnamed local government officials. How are readers expected to believe the narrative Beam sells when there is no mention of possible downsides to the deal, besides what the villainized local officials dread?

On a local level, I agree with the solutions to the Amherst and UMass housing crisis presented by Liam Rue, an opinion writer for *The Massachusetts Daily*

Collegian. Rue argues that “the university is uniquely responsible for creating new housing,” due to their continual acceptance of “more students than both local housing and [UMass] housing can handle.” He asserts that building “dense apartment housing that is built to last” on campus will ease the housing shortage in Amherst as well.

Yet, the housing crisis will not end with improvements at UMass alone; the town of Amherst must build affordable housing as well. While it is harder to develop housing off campus than on, Rue calls upon Chapter 40B, a provision of Massachusetts law, to mitigate this roadblock, as it ensures the construction of affordable housing if 20-25% of the new housing is affordable.

Rue reasons that in order to garner support for new housing, “outreach and public relations campaigns” must be used to convince Amherst residents that affordable new housing will improve rather than harm the community. To defend his claim, Rue cites a Princeton study revealing that housing development in a New Jersey suburb increased the residents’ quality of life rather than bringing more crime and taxes to the neighborhood. The faster residents can be convinced of the benefits of affordable housing development, the faster this crisis can be mitigated.

National, state, and local governments cannot solve the housing crisis without one another due to their different strengths. The national government has the most funding, state governments have their own constitutions that are more easily amended, and local governments have the most information about the local level. In order to end

the housing crisis, each level of government must use their strengths to aid one another and create a better country.

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