A Data-Driven Approach to Affordable Housing

By: Parielle Davis

After my op-ed regarding Envision Evanston 2045, I was asked on occasion what I thought the solution to affordable housing should be. I have listened to many, many residents who have told me that they are in favor of affordable housing, even if it means an increase in property taxes. Many residents have suggested to me that the city should consider purchasing more properties and putting the land in land trusts while others have suggested allowing 2-4 units on lots currently zoned for single-family homes so long as at least one of the additionally built units are for affordable housing. Betty Bogg, in her recent letter to the editor, noted that Connections for Homeless advocates for strengthening Evanston's Inclusionary Housing Ordinance.

I have heard from long-term residents who, after living here for years, are struggling to pay their mortgages or ballooning property taxes and for them I believe we should consider mortgage assistance and property tax exemptions for low-income or financially distressed homeowners. Additionally, after my own experience in voucher housing, I am very keen about the idea of Evanston having a local voucher system. Finally, I have found that there are many residents living in non-nuclear family living arrangements (e.g. adult siblings living together, grandparents living with their children and grandchildren, etc.) that would prefer to continue living together, but simply need assistance expanding their homes to accommodate a larger number of people.

When people ask which solution I prefer, I admit I do not have an answer, largely because years of legal training have taught me the answer is always "it depends," and years as a software engineer have taught me the answer is in the data. So to this question, I respond that it depends on what the data tell us. However, I have yet to see any data, any analysis, or any truly critical thought.

Larry Gavin, co-founder of the Evanston Roundtable, <u>published</u> a detailed analysis of Envision Evanston 2045 titled "Analysis: City's zoning plan may not benefit moderate- and low-income households." There is one quote in Gavin's analysis that resonated with me very deeply: "The city has not estimated the current demand for housing in Evanston, except to say it is 'high,' and it has not projected what it will be in 2045, or 2055 or 2065, if the proposed zoning changes are made." This gives me pause. We cannot pick a solution to a problem we do not fully understand. Are we looking to build 100 affordable housing units? 1,000? 10,000? Furthermore, dozens of residents have told me that they are bothered that city officials have not produced a definition of what it means for housing to be affordable. Is our definition of affordable based on the minimum wage, median area income, or the federal or state poverty line? I myself wonder if we are building for families that need 2- or 3-bedroom units, or for elderly folks who would be content with a studio.

Therefore, before proposing a specific solution, I propose an approach. We have to define our unknowns and answer the hard questions: What does it mean to have affordable housing? Whom are we trying to help, and what type of help do they need? How much money are we as

a city willing to allocate to affordable housing? Until we have the answer to these basic questions, I do not believe anyone can reasonably champion any particular answer. We need to put effort into answering these questions by hiring an unbiased, neutral consulting organization (to be clear, I do not believe that any organization that has or could receive money from the City of Evanston to build affordable housing in the past can possibly be considered a neutral organization.) Once we have the answer to these questions, the solution will be much more obvious.