# HOUSING OUR FUTURE

# **MIXED-INCOME HOUSING FACT SHEET**

People often resist affordable, mixed-income, supportive, or new housing developments. Common concerns are safety, property values, and neighborhood character. This is often called "NIMBYism" or "Not In My Backyard."

How can those concerns be addressed to encourage support for housing? Is there a way to address concerns without having to go project by project?

### Why are mixed-income communities raised as the ideal?

Mixed-income communities are not only expected to deconcentrate poverty, but also build social capital, improve quality of life, increase health, decrease risky behaviors, and expand opportunities for children. Recent literature makes uncertain if all the social benefits promised actually occur, but living conditions for families are proven to be better. Mixed-income units often are new builds or complete remodels, so the structures themselves are environmentally healthier for families.

Beyond the idea of mixed-income communities requiring subsidies, there are also naturally occurring mixedincome communities. These are communities where housing costs are naturally affordable for a wide range of people. These are typically places with a variety of unit types: single-family, small multi-family, and larger multi-family. There are likely a mix of owners and renters. These are "healthy" communities, ones that have access to many different resources, opportunities, and benefits because of their proximity to each other.

### Who do mixed-income developments help?

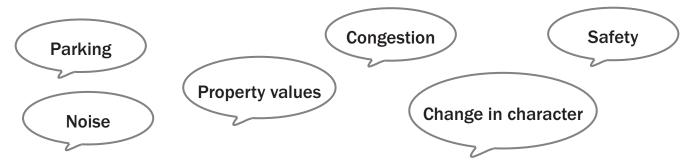
Because mixed-income projects were touted as the fix for public housing's concentration of urban poverty, there may be misconceptions about what they look like and who they serve. The market rate units are not objected to, but people often worry about who will live in the subsidized units. It is further muddled by area median income (AMI) percentages and convoluted housing policy language.

Broadly, we need to increase the supply of housing. Production still has not recovered from the Great Recession, so there is a gap in supply for every type of housing. Mixed-income developments often fill vacant buildings or lots, helping to fill some of the gap in number of units.

With more people, particularly with various incomes, the more amenities and services can exist. These services and amenities improve day-to-day life for all residents. Properties outside the development benefit from the tax revenue that new people bring and from the new businesses. New tax revenue can support schools, roads, parks, and public services.

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### What concerns are commonly raised?



### How can we address those concerns?

Build awareness and support in advance of any one project.

Create opportunities for people to connect with people of different incomes already in their communities.

Try to assume all concerns come from valid reasoning. If they sound outlandish, try and find the root concern.

Talk to people in small groups or individually.

Frame the benefits of health that come from mixed-income development, not the issues of wealth. Making the case for a healthier place to live works better than trying to justify why other options are not affordable.

Advocate for policy changes that would make funding and building easier, through modifications to zoning, permitting, and/or approval processes.

# What are long-term ways to encourage support for subsidized housing?

Frame the need for housing in a different way. We need to change the narrative around the provision of subsidized housing. The economic argument alone is not working; people do not empathize with it. Nor do they see that behind AMI, there is a person. Affordable at 80% AMI is entirely abstract. Instead, we should talk about <u>housing that serves teachers</u>, first responders, or restaurant managers.

A goal of Housing Our Future is to invest in housing that builds strong, inclusive communities. Because of diverse needs and wants, building stable, inclusive communities requires continuous conscious commitment.

<u>Housing Our Future</u> is the collaborative effort of a broad coalition of stakeholders across Cincinnati and Hamilton County, representing the public, private and non-profit sectors.

The guiding vision for the Housing Our Future strategy is that everyone in Cincinnati and Hamilton County will have access to quality affordable housing in the places they want to live.

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## **Further reading:**

#### "A Tale of Two Upzones"

How Neighbors for More Neighbors launched a successful YIMBY campaign in Minneapolis and how Seattle struggled

#### "Don't Put it Here! Does Affordable Housing Cause Nearby Property Values to Decline?"

Housing Policy Research publication looking at affordable housing's impact on property values. In short, it does not hurt property values unless badly designed, poorly maintained, or newly placed in already depreciating neighborhoods. Smaller is better, as is more dispersed, unless replacing poor quality housing in an already depressed area. (6 pages)

#### "Talking about homes: the foundation for a decent life"

Frameworks Institute piece on how to talk about affordable housing in a way that appeals to people (19 pages)

#### "Addressing Resistance to Mixed-Income Communities"

Also NIMC from the same publication of essays. This one focuses on the psychology of opposing mixedincome developments. The appendix drawings explaining the principles are particularly well-done. It focuses especially on addressing concerns when the community identifies that they support a concept, but none of the projects that would implement it (19 pages).