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**Modernization, Inclusion, and Intersectionality: Affordable Housing Policy and
Discriminatory Characteristics of the Fair Housing Act of 1968**

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AFFORDABLE HOUSING POLICY

MERRIMACK COLLEGE

CAPSTONE PAPER SIGNATURE PAGE

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Abstract

Housing discrimination and affordability are ongoing issues in the United States; especially for marginalized populations like cisgender women, low-income families and individuals, and the transgender community. These three groups lack adequate protection and acknowledgment under the 1968 Fair Housing Act (FHA). In order to provide them with sufficient protection, the FHA must improve its level of inclusion and be updated and modernized to adapt to today's society. The purpose of this paper is to highlight the importance of enhancing the FHA, while discovering discriminatory practices under the FHA and the causes and solutions of affordable housing issues. With the use of intersectionality theory, this paper will not only disclose the interconnected causes of affordable housing issues among cisgender women, low-income families and individuals, and the transgender community, but also emphasize the ways in which affordable housing policy and the 1968 Fair Housing Act offer solutions to each other. As a way to compare past and current housing affordability solutions in the United States, affordable housing strategies in California, New York, Australia, and China will be examined. To conclude, possible amendments to the 1968 FHA and changes to affordable housing policy will be presented.

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Modernization, Inclusion, and Intersectionality: Discriminatory Practices and Characteristics in the Fair Housing Act of 1968

Affordable housing is, and has become, an extremely significant problem in the United States. The lack of affordable housing is an issue for disadvantaged groups in society (low income families/individuals, women, and transgender peoples, etc.). Disadvantaged populations are challenged with discriminatory practices and inadequate forms of inclusion, involving the same housing policies that are meant to dominantly support and protect them. Not only do past practices hinder access, but the lack of affordable housing policy has led to a substantial decrease in housing availability and has opened the door to loopholes for discrimination; therefore, making affordable housing a significant issue in today's world. According to the United States Department of Housing and Urban Development (2011), housing is considered affordable when an individual is paying no more than 30 percent of their gross income on housing costs and utilities. For most middle and low income people, this is not the reality.

The National Low Income Housing Coalition (2021c) says that more than 500,000 people experience homelessness each night; and 75% of extremely low income families (income lower than the poverty line) pay more than half their monthly earnings on rent. Intriguingly, there are more than 11 million extremely low income families, but only about 3 million affordable housing units (The National Low Income Housing Coalition, 2021c). In actuality, only 1 in 4 extremely low income families actually receive housing assistance; and there are no states/counties where renters who work full time jobs, with minimum wage pay, can afford a two bedroom apartment (The National Low Income Housing Coalition, 2021c). Plus, 90% of resources like mortgage interest tax deductions and federal housing assistance programs go to people who make \$100,000 a year (TEDx, 2020). These statistics are not surprising when it is

predicted that up to 1.6 billion people or one-third of the world's population, will suffer from some kind of housing poverty in the next decade (TEDx, 2017).

The information provided explains the significance of affordable housing, but also shows the possibility of these statistics increasing as a result of housing discrimination towards marginalized communities. If fair housing laws do not become more inclusive, more disadvantaged peoples will experience poverty and homelessness; hence, affordable housing will become less and less attainable. On the other hand, affordable housing provides safety, security, shelter, and the opportunity for social/economic growth; while also tackling poverty, improving living conditions, and promoting social mobility (Adabre et al., 2020), which is why affordable housing needs to be preserved, sustained, and expanded. Affordable and fair housing policies are issues that need immediate attention and solutions, because they currently lack protection and availability for the people they should serve.

Literature Review

Throughout history, there have been numerous housing policies, but the 1968 Fair Housing Act is one that symbolizes protection and holds unique significance. The Fair Housing Act (FHA) was created to prevent discrimination on the basis of race, color, national origin, religion, and sex in regards to selling, renting, buying, or financing housing (U.S. Department of Housing and Urban Development, 2021c). Under the FHA, most types of housing are covered under this policy. However, on rare occasions, it does not hold owner-occupied buildings with no more than four units, single-family houses sold or rented by the owner without the use of an agent, and housing operated by religious organizations/private clubs accountable for their discriminatory situations (U.S. Department of Housing and Urban Development, 2021c). For marginalized populations, some actions that are prohibited under the FHA concerning housing

sales/rentals are the following: the refusal of renting, selling, or negotiating a selling price, providing a person with different housing services, making houses unavailable to visit, changing prices, denying maintenance/repairs, limiting services, blockbusting, and discouraging purchases/rentals (U.S. Department of Housing and Urban Development, 2021c).

Similarly, in regards to mortgage lending, the housing market is denied the ability to refuse mortgage loans, impose different terms/conditions on loans, present lower house appraisals, or change the availability of a loan when it comes to one's race, color, national origin, religion, and sex (U.S. Department of Housing and Urban Development, 2021c). Shockingly, the Fair Housing Act of 1968 has not been amended since 1988. This creates an exceedingly large number of concerns regarding the accuracy, relevancy, and level of inclusion embedded in this national policy. A limited policy adjustment in 1988 added the prohibition of disability and familial status discrimination. In greater detail, if a family is mistreated by a property manager, landlord, property owner, or real estate agent because they have one or more children under the age of 18, it is considered familial status discrimination (Fair Housing Project, 2021). Overall, the 1968 Fair Housing Act is in dire need of more current and major additions to its agenda.

Due to its decades of neglect, the Fair Housing Act of 1968 fails to effectively include and protect individuals from discriminatory practices on the basis of gender and socioeconomic status. As a result of its failure to recognize lower socioeconomic classes and genderized populations as disadvantaged communities, the 1968 Fair Housing Act lacks efficiency, fairness, and still possesses discriminatory characteristics. Despite the numerous housing policies that exist, few directly address the issue of affordability. Also, there are abundant affordable housing plans and strategies in the United States and across the world that may not be 100% successful, but hold valuable characteristics. In order to understand current and necessary affordable housing

changes, the plans, policies, and goals of countries (Australia and China) and states (California and New York) will be examined. From combining the knowledge of said countries/states, inconsistencies of the 1968 Fair Housing Act, and the current issues of affordable housing, updated changes to the FHA that combat discrimination and promote equity/inclusion for all disadvantaged groups in society, will be proposed. These particular amendments will involve recommending gender and socioeconomic status as additional categories needed to improve the protective traits of the FHA.

As a way to increase the validity and necessity of adding said categories, research will be completed on the basis of discriminatory practices towards genderized populations (biologically born women/the transgender community) and socioeconomic classes (low income families and individuals). Furthermore, this paper argues that in order to improve affordable housing within the United States, the FHA must be modernized and exhibit a stronger, inclusionary demeanor. This piece of work will clearly emphasize that the FHA is a useful and significant solution towards solving affordable housing issues throughout the United States. By utilizing intersectionality theory, the interconnectedness between affordable housing and the FHA will be shown. Additionally, this paper will prove that the very classes that lack protection under the Fair Housing Act are the ones that are most affected by the lack of affordable housing; and by enhancing their protection, the majority of affordable problems and shortages will be diminished. Overall, by granting cisgender women, low-income individuals, and the transgender community additional protection, affordable housing issues will decrease and the 1968 Fair Housing Act will become an upgraded and solidified foundation against housing discrimination.

Terms: A Deeper Understanding

In order to divulge in a discussion surrounding affordable housing and discrimination, there needs to be detailed definitions on key terms. **What deems a house affordable?**

According to the United States Department of Housing and Urban Development (2021a) and Australian Institute of Health and Welfare (2021), a home is deemed affordable when an individual is paying no more than 30% of their annual income on housing costs and utilities. Identically, China follows the 30% standard but sees a house as severely unaffordable when an individual is using over 50% of their income on housing (Man, 2019). House price-to-income ratio=median house price to median family income. **What is discrimination?** Discrimination is “unfair or prejudicial treatment of people and groups based on characteristics such as race, gender, age or sexual orientation” (American Psychological Association, 2021a). Discriminatory acts are created by misunderstanding or fear; and are often targeted towards marginalized populations, such as people of color or members of the LGBTQ+ community (American Psychological Association, 2021a). Discrimination is a product of the brain naturally putting people and things into categories for a simpler understanding of the world. However, different values are assigned to these categories as a result of teachings by parents, peers, and personal observations (American Psychological Association, 2021a).

What is socioeconomic status? Stated by the American Psychological Association (2021b), socioeconomic status is “the social standing or class of an individual or group. It is often measured as a combination of education, income and occupation.” When socioeconomic status is utilized or examined, it discloses inequitable issues relating to power, privilege, control, and access to resources (American Psychological Association, 2021b). **What does it mean to be transgender?** To add, a transgender individual is one who does not identify as, or align with,

their gender assigned at birth (National Center for Transgender Equality, 2021a). A person who is transgender does not accept their gender identity from birth; and due their innate knowledge of who they are, their identification become different from what was expected when they were born (National Center for Transgender Equality, 2021a). In other words, a transgender woman identifies as a woman today, but was previously assumed to be perceived as male (National Center for Transgender Equality, 2021a). This description is identical to those who also identify as transgender men. Identifying as transgender has no starting age or age limit; and labeling oneself as transgender takes deep reflection and acknowledgment of risks towards harassment and discrimination (National Center for Transgender Equality, 2021a).

1968 Fair Housing Act

The Fair Housing Act of 1968 is Title VIII of the 1968 Civil Rights Act, which was signed on April 11th by President Lyndon Johnson (U.S. Department of Housing and Urban Development, 2021b). After many failed attempts in previous years, President Johnson used the 1968 assassination of Dr. Martin Luther King Jr. to urge Congress to approve the bill (U.S. Department of Housing and Urban Development, 2021b). Another motivator for the creation of the FHA was the Vietnam War. During this time, poor infantry men of African American and Hispanic descent struggled to purchase or rent homes as a result of their race (U.S. Department of Housing and Urban Development, 2021b). With the combination of President Johnson's efforts and lobbying by organizations like the NAACP, National Committee Against Discrimination In Housing, and National Association of Real Estate Brokers (NAREB), the FHA received its long awaited approval (U.S. Department of Housing and Urban Development, 2021b).

Overall, the term “fair housing” is synonymous to residential integration and balanced living patterns (Kazis, 2020). Fair housing breaks down artificial limitations on what determines an appropriately integrated, residential environment (Kazis, 2020). The 1968 Fair Housing Act is perceived to be one of the strongest United States civil rights laws. This particular act focuses on authorizing private suits, administrative complaints to the Department of Housing and Urban Development, and Justice Department actions in the occurrence of any form of housing discrimination (Schwemm, 2020). In past decades in the 20th and 21st century, the fate of housing discrimination allegations fell heavily on the Department of Housing and Urban Development (HUD). They had 30 days to decide if each allegation should be approved or dismissed (Massey, 2015). However, if the alleged discrimination connected to a specific fair housing statute in a certain area, it would be handed over to state authorities (Massey, 2015). Under the HUD, their secretary had to upkeep activities and programs related to urban and housing development that exhibited HUD’s ability to actively further fair housing (Massey, 2015). Within constitutional limitations, the duty of the FHA is to create opportunities for and provide fair housing to all protected people and classes; while allowing the ability to expose, investigate, and erase generational discrimination within current environments (Krent, 2021; Kazis, 2020). One of the 1968 Fair Housing Act’s desired outcomes is to positively improve civil penalties, uncap actual and punitive damages, and reduce attorney’s fees.

Aside from private enforcement, the FHA demands the HUD and other federal agencies regulate housing programs in a way that exponentially furthers fair housing (Schwemm, 2020). Harassment among residents, identity-influenced eviction threats, interference of individuals practicing FHA rights, retaliation against beings who file discrimination complaints, and harassment from neighbors, landlords, and municipalities are combated by the 1968 Fair

Housing Act (Schwemm, 2020). Even people who fear they will be harassed or discriminated against in the future receive protection and the right to file complaints (Krent, 2021). As stated earlier, the FHA is meant to prohibit discrimination on the basis of renting, financing, selling, purchasing, occupying or negotiating housing; and policy-based actions like zoning decisions, that indirectly mistreats an individual or group regarding a protected class they belong to (Krent, 2021). One of the FHA's ongoing challenges has been its limited reduction of racially segregated housing. It's lack of success is due to economic differences within housing and the excessive, continuous discrimination relating to its protected classes (Schwemm, 2020). Although not completely successful, the Fair Housing Act is still a necessary tool towards diminishing housing discrimination and establishing a refreshing, open housing market for all (Kazis, 2020).

Affordable Housing in the United States: An Overview

In the United States, about one in four renter households paid more than half their income on rent in 2014; making a total of 10.9 million low-income renter households severely cost burdened and financially unstable (Enterprise Community Partners, 2014). This was a huge one year increase because in 2013, 34 available housing units were available for every 100 extremely low-income tenants (Anderson, 2017). Similarly, approximately 7.5 million low-income homeowner households also spend 50% of their income on housing costs (Enterprise Community Partners, 2014). The United States currently has a shortage of government-subsidized affordable housing units. Due to this shortage, private landlords are attempting to fill in this affordable housing gap in low income areas (Anderson, 2017). This, in and of itself, prevents individuals and families from acquiring benefits that moderate or high income areas may provide, such as better educational and occupational opportunities (Anderson, 2017). The lack of housing affordability in the United States has become a direct link to excessive evictions, inadequate

living conditions, home loss, and insufficient educational attainment, leading to a lower quality of life (Anderson, 2017). As a result of these issues as well as capital disinvestment, high rates of unemployment, and low access to stable employment and high-quality educational opportunities, housing affordability and the right to fair housing in the United States has been increasingly difficult to attain, making affordable housing and the availability of said housing unstable (Anderson, 2017).

From past to present, there have been various affordable housing issues and barriers that the United States continues to address. Increased building costs, the lack of implemented affordable housing complexes/policies; income segregation, zoning restrictions, minimal land use policies, high inflation rate, building cost, income inequality, tight credit conditions, rent control policies, shortage of skilled labor, delays in the government approval process, and inadequate public funding/affordable housing guidelines must be confronted in order to solve the housing crisis (coUrbanize, 2020; Adabre et al., 2020). According to Ikeda and Washington (2015), housing regulations and building costs negatively impact community demographics, economic growth, and the occupational opportunities of cities.

Inadequate affordable housing pushes individuals and families into housing that does not meet basic quality expectations. In the United States, this type of housing is considered “unprotected affordable housing” which meets affordable housing requirements on an income basis, but lacks safety and quality conditions, explaining the lowering of costs (Anderson, 2017). In comparison, affordable housing that is considered protected involves full or partially subsidized units by the government and obtains protections under HUD and the Supreme Court (Anderson, 2017). People in protected affordable housing will experience stability and prohibited

raises in rent, while the fate of their counterparts include displacement and relocation (Anderson, 2017).

In addition, gentrification has become an increasingly concerning issue in the United States when it comes to housing affordability. Gentrification is the process of higher income families and individuals migrating to neighborhoods that cater to the needs and characteristics of low-income residents (Weinstein, 2015). In other words, gentrification represents the displacement of economically disadvantaged peoples. Having higher-income individuals move into low-income neighborhoods encourages rehabilitation, raises property taxes, influences landlords to boost rent, and increases property values, which forces current low-income residents/tenants to leave their homes because they cannot afford the price changes (Weinstein, 2015). Gentrification can also negatively affect middle class people, showing that it only benefits rich populations (Weinstein, 2015). Gentrification generally and more importantly in the United States, reduces socioeconomic diversity, job opportunities, and portrays no clear financial benefits for its targeted cities (Weinstein, 2015). In contrast, there have been various examples of the way gentrification harms neighborhoods and individuals: low-income and moderate families moving into even more impoverished areas to increase drug use, sexual activity, weak academic performance, and violent activities (Weinstein, 2015). The lack of affordable housing in the United States pushes disadvantaged groups to live in affordable, but inadequate neighborhoods that are under-resourced, hinder economic growth, prevent educational attainment, create easy access to inappropriate activities, uphold segregational characteristics, and create ill-favored social outcomes (Weinstein, 2015).

Overall, the goals of affordable housing in the United States include providing a sufficient amount of housing that preserves current, and attracts new, residents; keeping the

culture and values of cities intact, allowing another path toward economic growth and prosperity; adding housing in high-cost areas for low and middle class personnel; strengthening social capital, and promoting fair housing for people of all backgrounds (Eagle, 2017). Although areas within the United States have accumulated multiple housing plans and strategies, affordable housing continues to be problematic throughout this country. The United States is frequently determining whether affordable housing should benefit the areas it is placed in or the people occupied by it; and if government-incentivized affordable housing should present the same quality conditions and status that wealthy family homes do (Eagle, 2017). Government has repeatedly created direct and indirect barriers to affordable housing and fails to realize low, middle, and high class families all have different definitions and desires as to what housing affordability is and can be (Eagle, 2017). There have been unlimited conversations surrounding the responsibilities and limitations of affordable housing. One such conversation is if housing affordability should be set to achieve economic and cultural opportunity, equal dignity, and neighborhood integration on top of quality housing and safety (Eagle, 2017).

As stated earlier, affordable housing substantially affects middle class people and neighborhoods as well. Due to affordable housing shortages and increased housing prices, the middle class is shrinking and predicted to no longer be the majority population in the future (Eagle, 2017). In 2006 and 2014, two of the United States' worst housing years, people in all but three large metro areas spent at least 30% of their income on rent; and a quarter of renters were extremely cost burdened (spending at least half of their income on housing costs) in all but four of the largest metropolitan areas (Eagle, 2017). Heightened housing costs, unnecessary new housing restrictions, and gentrification prevents integration and hurts the United States' regional and national economies (Eagle, 2017).

As a solution for the lack of affordable housing and discrimination protection, the Department of Housing and Urban Development created the Affirmatively Furthering Fair Housing Rule (AFFH). The AFFH Rule is meant to provide a deeper examination of factors that prevent the accessibility of fair housing, reduce racially/ethnically motivated areas of poverty, and recommend a new system for local governments to increase housing availability (Anderson, 2017). However, these examinations are not reviewed by the HUD; and because of its recent development, the effectiveness of the Affirmatively Furthering Fair Housing Rule has not been intensely tested (Anderson, 2017). Also, the United States has a Low-Income Housing Tax Credit (LIHTC) program which is the largest source of affordable housing and has created over three million affordable housing units (Anderson, 2017). This program is meant to improve the rate of housing for low-income families by giving housing developers tax credits (Anderson, 2017). The downside of the LIHTC program is that it places all affordable housing units in high poverty areas, continuing and enhancing socioeconomic segregation (Anderson, 2017). Improving the 1968 Fair Housing Act would not only enhance its inclusive characteristics and protective traits, but also be an active solution towards improving affordable housing issues in the United States.

Cisgender Women, Affordable Housing, and Discrimination

Housing affordability for cisgender women is becoming an increasingly prevalent societal issue. Currently, 63% of individuals receiving rental assistance programs from the U.S. Department of Housing and Urban Development are women (National Women's Law Center, 2021). However, due to the underfunding of rental assistance programs, only 1 out of 4 eligible households receive services; and since women encompass the majority of applicants, underfunding places them at an even further disadvantage of housing affordability, safe living

situations, basic needs, and economic security (National Women's Law Center, 2021; Bullock et al., 2020). Women who work full time are paid twelve cents less per dollar than men; and make up 64% of the 40 lowest paying occupations (National Women's Law Center, 2021). In 2018, 34% of low paid men were living near or under the federal poverty line compared to 42% of women (National Women's Law Center, 2021). The previously mentioned statistics are a result of employers refusing to give women high wages over men, women often being discouraged from accepting higher-paid jobs, and the unwelcoming traits of public assistance programs (National Women's Law Center, 2021; Bullock et al., 2020).

There are numerous reasons why cisgender women are met with affordable housing issues and sexual harassment is one of them. Women face sexual harassment and assault from their landlords, maintenance staff, real estate agents, mortgage lenders and other housing staff (Haverty, 2019). Landlords may ask tenants to engage in sexual activities for the sole purpose of maintaining or receiving housing opportunities (National Women's Law Center, 2021). In certain circumstances, women have no other housing options and if they do, listing their previous landlord as a reference is a requirement (National Women's Law Center, 2021). Listing their previous landlord as a reference can be problematic; especially if they refused their sexual advances and can lead to a poor recommendation that negatively affects their potentially new home.

As a result of the Covid-19 pandemic, sexual harassment has increased because of rent deferral requests and heightened economic hardship (National Women's Law Center, 2021). This tends to happen more to low-income women due to their fear of losing their home or receiving increased housing costs as a result of reporting said abuse (Haverty, 2019). Social media may also be a barrier towards women obtaining and maintaining affordable housing.

According to Haverty (2019), in the surrounding years of 2018, Facebook received scrutiny for allowing real estate brokers and landlords to exclude women, people of color, families with children, and disabled persons from receiving housing advertisements on their social network. The problem with this is that these are disadvantaged groups of people that are specifically protected under the Fair Housing Act of 1968; and further supports the statement that the level of protection and inclusion under this particular act is unsatisfactory.

Under human rights international law, women have the right to adequate housing; and although international and national laws provide some recognition for women's rights to adequate housing, there are still gaps of acknowledgement and entitlement (United Nations Human Rights, 2021). Due to discrimination and housing inequality, women live in insecure and unsafe conditions and deal with higher risks of homelessness (United Nations Human Rights, 2021). Examples of housing discrimination and inequality towards women include: unequal property rights, and exclusion from decision-making processes connected to adequate housing conditions and housing itself (United Nations Human Rights, 2021). These forms of housing discrimination further prevent their attainment of economic security and ability to afford a home. In most cases, married women only receive property rights or benefits after divorce or death of a spouse (United Nations Human Rights, 2021). Similarly, cisgender women receive discriminatory treatment and unequal access to economic opportunities relating to homeownership, housing rentals, and financing (United Nations Human Rights, 2021).

The Fair Housing Act has the necessary components and powers to resolve gender disparities within housing; however, the Department of Housing and Urban Development and litigants fail to complete their duty of properly enforcing the FHA (Kazis, 2021). Sex discrimination is deeply rooted in United States history. The historical housing laws, zoning

laws, and urban planning reflect that of generational sex-based stereotypes and gender roles (Kazis, 2021). Discrimination based on one's sex was not prohibited under the FHA until 1974. The issue is that its addition has only been used to disrupt and acknowledge the most common forms of sex discrimination such as landlords using rent as a way to receive sexual favors from a tenant or a bank refusing to include a woman's income when calculating mortgages (Kazis, 2021). Fair housing laws have overlooked the inner, structural and systemic issues between sex and fair housing. Government officials, advocates, and scholars have not given equal attention to eviction, land use control, and other regulated policies, as they have with social influences and ingrained stereotypes. (Kazis, 2021). Even when analyzing the HUD's Affirmatively Furthering Fair Housing initiative, sex discrimination appears to be excluded and incorporated as a barrier to fair housing (Kazis, 2021). The 1968 Fair Housing Act is in dire need of improvements regarding sex discrimination because as of 2021, 60-70 percent of evicted tenants are women; 83 percent of federal housing voucher recipients are women, and 75 percent of public housing households are female headed (Kazis, 2021).

Not only is discriminatory treatment towards cisgender women a fair housing issue, but it is a human rights violation. The Committee on Economic, Social and Cultural Rights says that rights to equality and to be free from discrimination should be guaranteed to all human beings and is not only a right, but fact by law (United Nations Human Rights, 2021). Overall, it is clear that the conditions and environment of housing are two major necessities; which does not only create conflict with rights as a human, but those of fair housing. These issues of sexual harassment, abuse of power, inadequate housing conditions, hostile environments, and discriminatory practices emphasize the need for cisgender women to receive a higher level of inclusion under the 1968 Fair Housing Act. With the combination of discriminatory acts, weak

welfare programs, and low wages, housing affordability is difficult but crucial for the economic stability and livelihood of cisgender women. Since cisgender women are a large portion of affordable housing recipients, improving their fair housing experiences would also change affordable housing as a whole.

Affordable Housing, Discrimination, and the Transgender Community

The transgender community is one of the most marginalized groups when it comes to housing. Due to their gender identity, one in five transgender people in the United States has been homeless and/or discriminated against when seeking a home; more than one in ten has experienced eviction; and out of 1.6 billion homeless youth, approximately 40% belong to the transgender community (National Center for Transgender Equality, 2021b). According to the respondents of a 2015 survey on the societal, political, educational, and occupational hardships of the transgender community, 13% reported losing a job, 19% have been denied a promotion or job, and 15% dealt with verbal, sexual or physical harassment/assault all because of their gender identity (National Center for Transgender Equality, 2015). Regarding housing, one-third of respondents reported being homeless with 12% stating gender identity as the cause (National Center for Transgender Equality, 2015). The survey exhibits a lack of homeownership among transgender populations with 16% compared to 63% of the total United States population (National Center for Transgender Equality, 2015). Many were evicted and/or denied housing solely on the basis of being a transgender person. Usually, homeless individuals seek refuge in shelters, but being transgender places a strain on that significant resource. The lack of transgender persons in homeless shelters is due to the massive fear of sexual/physical assault and harassment within the walls of these establishments (National Center for Transgender Equality, 2015).

With respect to anti-discriminatory housing policies, social services and homeless shelters also fail to support transgender peoples because of their inability to abide by anti-discriminatory policies placed on them. The very services that are meant to aid transgender individuals fail to accurately serve them on a cultural level by refusing to address transgender issues pertaining to transgender homelessness, denying them shelter based on their gender identity, and housing them with a genderized community they do not align with (National Center for Transgender Equality, 2021b). As of 2020, 63% of transgender adults are experiencing both sheltered (88% increase since 2016) or unsheltered homelessness (113% increase since 2016) (National Alliance to End Homelessness, 2020). Housing discrimination and minimal access to affordable housing leads to rising numbers in homelessness. In general, homeless communities are exposed to more health and behavioral issues; which in turn majorly affects those of the transgender community because of their disproportionate relationship with homelessness (National Alliance to End Homelessness, 2020). The statistics and findings on discrimination, homelessness, sexual/physical assault, harassment, and occupational challenges, prove it is crucial for the transgender community to receive more protection and acknowledgement under the Fair Housing Act of 1968, while also being recognized as their own group of people.

Socioeconomic Status and Affordable Housing

Protecting individuals, families, and groups on the basis of socioeconomic status (SES) has not yet been fully accomplished or targeted by fair housing laws and policymakers. In housing, the prevention of source or income level-based discrimination has so far failed to produce greater acknowledgment. Courts and policymakers continuously reject and ignore the necessity for SES to be placed under discrimination statutes such as the 14th Amendment and Fair Housing Act of 1968 (Peterman, 2018). Due to the lack of unprotection, socioeconomic

discrimination is rising and landlords are increasingly rejecting housing vouchers, leading to just one-third of housing voucher-obtaining families living in neighborhoods with nondiscriminatory standards (Bullock et al., 2020). As stated earlier, socioeconomic status is a social determinant of health and the combination of education, income and occupation. Found in a research study conducted as part of the US Centers for Disease Control and Prevention-funded Prevention Research Center at Boston University, a link between public housing and economic challenges is prevalent today in the United States. Residents of public housing are more likely to face financial barriers relating to health insurance, medical care, and housing stability (Bowen & Quintiliani, 2019). Affordable housing is believed to be a positive influencer for economic growth and prosperity. However, public housing recipients, affordable housing neighborhoods, and poor/low income individuals and families tend to have lower levels of socioeconomic status, decreased economic opportunities and increased practices of housing discrimination (Bowen & Quintiliani, 2019).

Most cost-burdened homes in the United States belong to those of low socioeconomic status (Peterman, 2018; Enterprise Community Partners, Inc., 2014). After spending over half of their income on housing costs, low income families have an average of \$565 to cover all remaining monthly expenses (Enterprise Community Partners, Inc., 2014). The lack of affordable housing forces families to spend the majority of their earnings on housing costs; which produces poor economic security, emotional/mental health problems, food insecurity, and health instability, especially among children (Enterprise Community Partners, Inc., 2014). In a study by the Harvard Joint Center for Housing Studies, a group of low income families living in affordable homes and a group of cost-burdened families are compared. After examining their monthly expenditures, the group with affordable housing saved nearly twice as much money as

their counterparts; further highlighting the necessity of affordable housing and protection from housing discrimination for low income communities (Enterprise Community Partners, Inc., 2014).

Intentional discriminatory acts solely to low income communities encourages unwarranted social bias and mistreatment (Peterman, 2018). Constantly battling housing insecurity as a result of discrimination, low income people face continuous supply and demand issues. As more low income individuals and families become renters, the less low-cost rental units become available or are produced (Enterprise Community Partners, Inc., 2014). In 2010, the United States had 5.1 million more low income renters than available, affordable housing units (Enterprise Community Partners, Inc., 2014). By including socioeconomic status in the Fair Housing Act of 1968, low income individuals and families' exposure to social bias can be reduced, discriminatory practices against them will be lawfully prohibited, and since socioeconomic-driven discrimination directly supports racial inequality, sufficient protection can also help diminish racial discrimination (Peterman, 2018).

In addition, education is a vital part of socioeconomic status. Housing instability is a direct cause of performance and success issues among students. Students who lack adequate housing are more likely to repeat grades, dropout, lose interest in class, and develop behavior problems and learning disabilities (Enterprise Community Partners, Inc., 2014). Accessible affordable housing reduces the number and impact of family moves, while simultaneously creating a stable learning environment (Enterprise Community Partners, Inc., 2014). Since education is a part of SES, an individual who has poor academic success would then have lower socioeconomic status. Furthermore, because people with low SES are prone to higher levels of housing discrimination, affordable housing and economic growth becomes more difficult to

attain. As shown, when a person or family is dealt with housing disruption and affordability issues, concerns regarding economic security, health, and school performance arise (Haverty, 2019).

By 2020, seventeen states and localities including California, Massachusetts, New York, Connecticut, New Jersey, Los Angeles, Seattle, Chicago, and San Diego banned forms of source-of-income housing discrimination (Schwemm, 2020). Most of these laws were created in the 70s, 80s, and 90s, but the most recent was drafted in 2000, showing the prevalence modern-day socioeconomic status discrimination (Schwemm, 2020). The majority of income-based claims of discrimination are against landlords because many of these state and local laws focus on rental issues and disputes (Schwemm, 2020). There are two types of cases that can be made against landlords. The first involves landlords admitting to their acts of discrimination while attempting to justify them; and the second is where a landlord would deny all claims made against them (Schwemm, 2020). In most cases, landlords place blame on the excessive steps of housing programs (lease provisions, inspections by government agencies, paperwork, etc.) that they would have to complete in order to support and accept low income families and individuals (Schwemm, 2020). The Housing Choice Voucher (HCV), better known as Section 8, is the largest federal government program meant to aid low-income populations. It is seen as a reducer of discrimination, enhancement of affordable housing, and an overall solution for discrimination towards low-income populations. As of 2020, HCV has helped over 2.2 million households and 5.3 million individuals by granting vouchers and project-based assistance (Schwemm, 2020). Under these programs, tenants pay a fixed amount toward their rental payments, while the government pays the difference (Schwemm, 2020). Even though HCV reduces socioeconomic

discrimination, there needs to be more work done to diminish marginalization and economic inequality from a fair housing standpoint (Peterman, 2018).

Intersectionality Theory

According to Atewologun (2018), intersectionality theory is a framework that evaluates the interconnectedness and interdependence between systems and social categories. Intersectionality is meant to explain how memberships to various groups influence each other and is seen as a tool to promote social change by highlighting issues of inequality and social justice (Atewologun, 2018). Intersectionality theory first emerged as a feminist concept to emphasize gender disparities; but now is used to illuminate the diversity of discrimination and privilege (Vahabzadeh, 2021). There is a framework surrounding the “feminization of homelessness” which focuses on the overarching privileges heterosexual, cisgender, middle-class, and White women have when facing homelessness (Bullock et al., 2020). While focusing on the dominant types of women in society, this framework has also been modified to target women who do not belong to dominant groups; and explain the ways their intersecting identities (on the basis of race, income, gender, social class, and sexuality) connect to homelessness (Bullock et al., 2020). This is an extremely significant framework because in 2018, 219,000 girls, cisgender women, transgender, and gender non-conforming peoples experienced homelessness (National Women’s Law Center, 2021).

Women’s’ journeys to homelessness and affordability issues are caused by a combination of existing components such as: physical and emotional assault, drug use, emotional abuse, and financial exploitation (Bullock et al., 2020). Many of these situations are due to relationship partners committing acts of financial abuse like damaging credit. This in itself lowers a woman’s ability to rent an apartment, build assets, and obtain and maintain an occupation, economic growth, and housing security (Bullock et al., 2020). Overall, this framework introduces intersectionality’s ability to emphasize systems of privilege, oppression and power, the

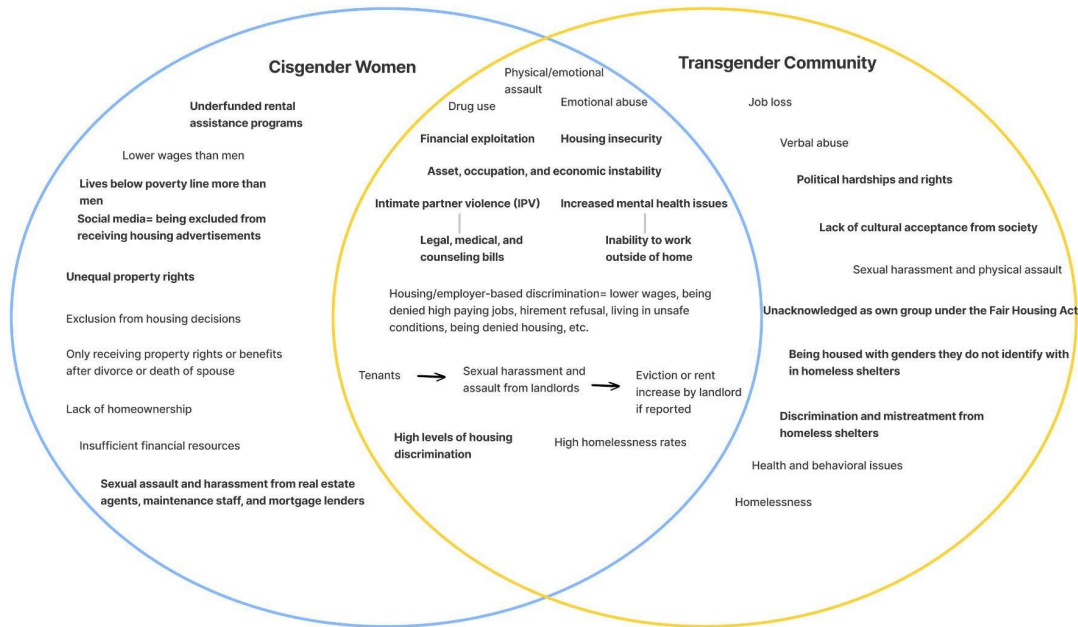
complexity of social ideologies and structures, and social and systemic structures that lead to homelessness (Bullock et al., 2020). Also, intimate partner violence (IPV) leads to mental health issues, inability to work outside of home, and legal, medical, and counseling bills, which take money away from necessary housing costs, resulting in affordability problems and homelessness (Bullock et al., 2020). Due to their economic and housing status, homeless women tend to face discrimination from employers and housing services; furthermore, leading to a constant cycle of financial struggle and housing discrimination (Bullock et al., 2020). Overall, affordable housing and fair housing are two intersecting structures that lack enhancement and lead to many negatives such as homelessness.

When it comes to affordable housing and the Fair Housing Act of 1968, intersectionality is an influential stakeholder. The combination of inadequate affordable housing and insufficient protection by the 1968 Fair Housing Act from discrimination affects cisgender women, low income individuals/families, and transgender peoples in multiple areas of life. When women and families are required to spend an excessive amount of income on housing, they are unable to acquire other necessary resources including food, healthcare, health insurance (National Women's Law Center, 2021). Women who are evicted tend to experience anxiety, high blood pressure, and depression at a higher rate than others with stable housing (National Women's Law Center, 2021). Public housing residents are often challenged with obesity, diabetes, hypertension, disability, binge drinking and drug use (Bowen & Quintiliani, 2019). Due to high housing costs and discrimination, they are unable to afford prescriptions or therapy that would help control these symptoms. Many people are forced to move to places that are affordable, but also highly segregated with poor schooling, safe spaces, jobs, health care, and grocery stores with nutritious foods (National Women's Law Center, 2021). These affordable homes are usually associated

with weak ventilation, dirty carpets, water leaks, pest infestations, and lead-based paint, which often correlates with asthma (National Women's Law Center, 2021).

Access to fair housing also determines an individual's employment outcomes and educational achievement among low income children. According to Menendian (2017), "Housing is more than a residence. It is a conduit to other resources, such as good schools, jobs, and social networks, and a wealth building asset." Having to live in segregated areas as a result of unsustainable housing, abuse and discrimination, schooling, jobs, and services also become segregated; therefore, negatively affecting various parts/necessities of life. Housing instability creates expulsion, high suspension rates, truancy, and behavioral problems among students (National Women's Law Center, 2021). Improving affordable housing simultaneously alters income, housing sales, job opportunities, tax revenues, and property values; but also decreases the rate of experienced and chronic homelessness and discrimination (Enterprise Community Partners, Inc., 2014; National Women's Law Center, 2021). Overall, housing affordability, fair housing, socioeconomic status, and gender justice is thoroughly intertwined and correlated.

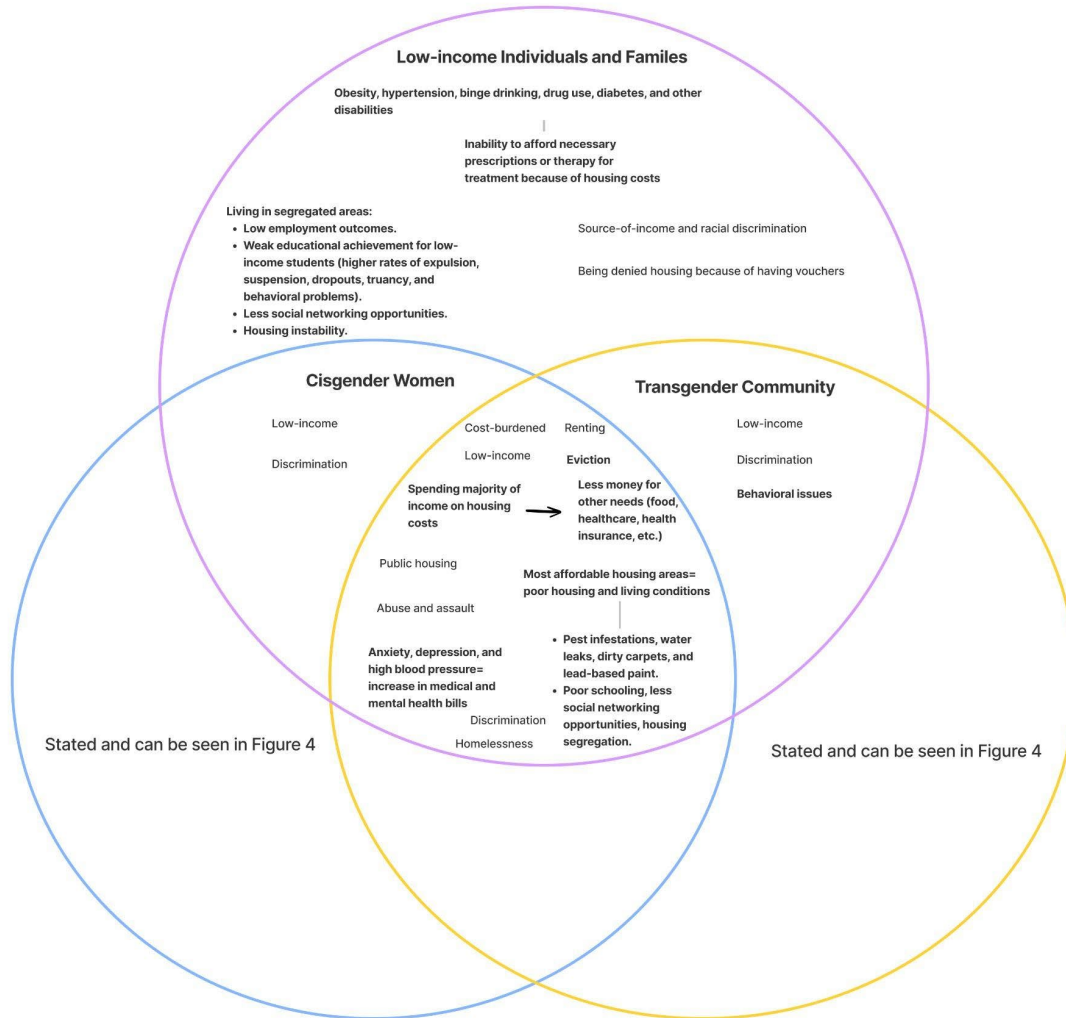
Figure 1
Causes of Affordable Housing Issues



Aside from the unique causes of affordable housing that relates to each group, Figure 1 also provides an illustration of the societal and discriminatory barriers both groups face. Cisgender and transgender women both deal with unproportionate amounts of physical and emotional assault, emotional abuse, drug use, and financial exploitation, which leads to occupation, asset, and economic instability. Regarding physical and emotional abuse specifically, intimate partner violence (IPV) is very prevalent amongst the transgender and cisgender women. Violence within these relationships creates mental health issues that affect women’s ability to work outside of home and produces legal, counseling, and medical bills. Due to instability in various areas of life, additional bills and women’s inability to work outside of home because of IPV, housing security and affordability becomes progressively less attainable. Furthermore, both parties appear to battle with homeownership, affordability, housing safety, and eviction because

of employer and housing-based discrimination. Concerning the mistreatment of employees, lower wages, hirement refusal, and the lack of high paying jobs are most common amongst these two groups. When it comes to housing, tenants are prone to sexual harassment and assault from landlords. If victims decide to report sexual advances and actions, they are at risk of eviction or rent increases from landlords, which prevents housing affordability, economic stability, and housing security. Overall, Figure 1 represents the discriminatory and societal similarities between cisgender and transgender women, further exhibiting the intersectional components between fair housing policy and affordable housing.

Figure 1.1
Intersectional Causes of Affordable Housing Issues



As a way to tie together cisgender women, the transgender community, and socioeconomic status, Figure 1.1 assesses the level of commonality low income families and individuals have with the transgender population and cisgender women. For low income families and individuals specifically, drug use, obesity, hypertension, binge drinking, diabetes, and other disabilities are frequent; increasing medical bills and taking money away from housing costs and

needs. To add, most people in this class cannot afford prescriptions, therapy, or other necessary health services because of their obligation to pay high housing prices. On the same note, the inability to afford health services results in these issues being resolved and leading to day-to-day challenges that prevent educational attainment, the ability to work consistently, economic growth, and housing affordability. In addition, low income people tend to live in segregated areas because they are often the most affordable. As a result, they are met with low employment outcomes/opportunities, less social networking relationships, and children receive weak educational systems and poor educational achievement. Housing instability has also shown to intensify expulsion, suspension, truancy, drop out, and negative behavior rates amongst low-income students. In general, low income families and individuals are cost-burdened, accustomed to source-of-income and racial discrimination, and often denied housing if they use housing vouchers. The reasoning behind listing the unique challenges of low-income populations is because cisgender women and the transgender community are often low-income; therefore, their causes of housing affordability issues also belong to them as well. However, there is still a need to describe the more direct similarities between all three parties.

First, all three groups spend the majority of their money on housing costs, which barely leaves room for food, healthcare, health insurance, and other life necessities/bills. Since cisgender and transgender people are usually low-income, public housing is often their go-to form of shelter. Within public housing and affordable areas, living conditions and resources are inadequate. Pest infestations, weak ventilation, water leaks, dirty carpets, and lead-based paint are common in affordable housing units, which can affect the health of families and individuals living in these establishments. Also, grocery stores, healthcare options, schooling, occupations, and nutritious food choices are insufficient. For all three groups, housing affordability problems

arise because of housing segregation, discrimination, and social networking opportunities. To add, each group is prone to eviction and homelessness due to being renters. As shown in Figure 1.1, anxiety, depression, high blood pressure, abuse, and assault are common amongst cisgender women, transgender people, and low-income individuals and families. These mental and physical challenges require treatment and costs that take away from housing needs. To conclude, Figure 4.1 accurately portrays the common causes and influences of affordable housing issues amongst the low-income population, transgender community, and cisgender women.

Australia

Between 2017 and 2018, over 1 million low-income households in Australia spent over 30% of their income on housing costs, entering financial housing stress (Australian Institute of Health and Welfare, 2022). Specifically, 47.8% of low-income households in greater capital city areas and 35.6% in smaller areas faced severe housing stress (Australian Institute of Health and Welfare, 2022). Similar to the United States, low-income renters occupying private rental households are more likely to deal with housing stress (Australian Institute of Health and Welfare, 2022). In these same years, low-income Australians spent an average of 32% of their income on housing costs compared to 29% for mortgage homeowners (Australian Institute of Health and Welfare, 2022). Different from China, California, and New York, single person households in Australia spend the highest amount of income on housing costs (Australian Institute of Health and Welfare, 2022). In Australia, decreasing rent is not the sole solution for housing affordability because declines in rent cause decreases in income. In spring of 2020, housing costs declined 0.5% compared to the 5% decrease in renter income (Australian Institute of Health and Welfare, 2022). This was largely due to Covid-19 and the way in which this pandemic disproportionately affected renters more than homeowners.

During the same year and season, homeowners' incomes fell 0.2% while housing costs decreased by 5% (Australian Institute of Health and Welfare, 2022). This is in large part due to expensive utility costs and landlords' reluctance and refusal to invest in utility-saving strategies, thus leaving rising energy costs largely unchecked (MacAskill et al., 2021). As a result of this combination of reduced incomes, rising utility costs, and no mitigating strategies for defraying rising utility costs, housing affordability in Australia is increasingly elusive. Between the years 2007 and 2017, Australia's household energy costs rose by 63 percent, leading gas and water costs to soon follow suit (MacAskill et al., 2021). By raising utility costs, Australian landlords are worsening housing affordability and further preventing adequate housing achievement, sufficient job opportunities, and economic growth; which are all needed for successful housing affordability.

As a solution, Australia is currently introducing a new type of housing called green building. Green building uses low carbon emissions to build more environmentally-friendly buildings, and preserve human and environmental health (MacAskill et al., 2021). It is meant to reduce the amount of energy and water utilized during projects and focus on healthier materials. Maintenance, construction, and operations in Australia embodies 25% of annual carbon emissions (MacAskill et al., 2021). Since this strategy will save utility costs at a national level, it will not only help their country environmentally and economically, but also decrease rent charges and housing costs for residents. The second part of this plan involves Australia's Australian Affordable Housing Bond Aggregator (AHBA) policy framework. Under the National Housing Financing and Investment Corporation (NHFIC), this policy will help with any political barriers towards the utilization of green building as a producer of affordable housing and sustainable financing (MacAskill et al., 2021). The AHBA's main goal is to use

government-backed housing bonds in order to increase long term and low cost financing options for community housing providers (CHPs). These funds will then be used by CHPs to operate and establish affordable rental housing for eligible low and middle class people (MacAskill et al., 2021).

Overall, green building has been found to effectively complete its objectives of significantly reducing carbon emissions, providing long term energy and water sustainability, and reducing utility costs; therefore, minimizing Australia's affordable housing shortage and strengthening their economy (MacAskill et al., 2021). Although this green building framework will lead to a 2.37% decrease in housing because of its preservation-like quality, current tenants will benefit from a 27% decrease in water bills, 59% cut in energy spending, and electricity bill will be 61% less; hence, leaving homes more affordable (MacAskill et al., 2021). If administered correctly, a net benefit of AU\$44,145,616 will occur; which means each household will save approximately \$10,775 per year (MacAskill et al., 2021). In general, the combination of green building and the AHBA policy is believed to be a necessity for fulfilling Australia's affordable housing needs.

China

In prominent cities like Shanghai and Beijing, housing prices continue to rise considerably higher than the national average; which heavily affects social stability and property market sustainability. (Shi, Chen, & Wang, 2016). Housing in Shanghai has specifically led to patterns of socioeconomic status division (Shen & Xiao, 2020). Since 1998, socioeconomic status segregation has effectively impacted educational attainment and registered residency status (hukou) due to decades of housing reform (Shen & Xiao, 2020). In China, local residency permits (hukou) are required and serve to restrict migratory movement, which furthers

housing segregation on a socioeconomic-based level (Shen & Xiao, 2020). The past decisions by countries like China to commodify housing is a key influencer of socio-spatial divisions (Shen & Xiao, 2020). This form of residential segregation heavily influences rural migrant workers and their experiences in urban neighborhoods (Zhu et al., 2017). Rural migrant workers cannot afford expensive commercialized rental apartments and due to China's household registration regulation (hukou system), they are ineligible to occupy government-sponsored low-income housing (Zhu et al., 2017). The hukou system forbids government sponsored low-income housing owners to rent them out and for affordability reasons, Chinese workers often choose to live in urbanized villages (Zhu et al., 2017). Urbanized villages tend to be located in industrial areas; which expands job opportunities in the low-skilled service sector (retail, sales, catering) and opens doors to economic growth and housing affordability (Zhu et al., 2017).

Exclusionary housing regulations lessens job accessibility. Housing reform and subsidized housing has acutely boosted homeowner rates, economic growth, and asset appreciation, however, issues still remain because of socio-spatial differences and gentrification (Shen & Xiao, 2020). In the face of gentrification and suburbanization, the allocation of specific types of housing has created high poverty neighborhoods, migrant enclaves, and gated communities; which have influenced places like Shanghai to be bearers of segregation (Shen & Xiao, 2020). Between 1999 and 2014, the average housing price tripled in cost; which has affected both social stability and property market sustainability throughout China (Shen & Xiao, 2020). Another cause of China's housing struggles is due to excessive credit investments for mortgages and other real estate loans (Shi, Chen, & Wang, 2016). The main problem is not China's housing affordability shortage, but rather the accessibility of affordable housing depending on one's regional location (Shi, Chen, & Wang, 2016).

East Asia's decision to deprioritize housing provision has led to economic advancement evaporation, social division, the loss of tradition, disorder within their housing market, wealth segregation, and fading democracy and social rights (Shi, Chen, & Wang, 2016). In some ways, the loss of tradition and culture has forced migrant workers to segregate themselves. Due to the negative housing regulations, many migrant workers move to areas where their hometown people are in order to preserve culture and benefit from social networks (social capital) for purposes of job opportunities and marriage (Zhu et al., 2017). In regards to housing segregation, East Asia has shown a commonality in using housing development as a means to generate economic growth and urban development (Shi, Chen, & Wang, 2016). Although there has been a lack of acknowledgement towards housing affordability in past years, the current upsurge in housing costs since 2003 has persuaded China to target these issues immediately (Shi, Chen, & Wang, 2016). Regardless of the rising housing prices in China since 1999, rapid urbanization has been the driving force for the recent housing developments (Shi, Chen, & Wang, 2016). In the past few years, China has tried focusing on social stability, urbanization, political consolidation, economic growth, and improved allocation of their housing resources as ways to fix their affordable housing issues (Shi, Chen, & Wang, 2016). In short, they have chosen to promote urbanization and economic growth through the utilization of housing resources; and to regulate social stability and political consolidation by upholding housing affordability standards for their majority population (Shi, Chen, & Wang, 2016). However, China's excessive dependence on land revenue, weak finance system, imbalance between profit and quality affordable housing, and overall lack of interest in affordable housing policies have created preventive barriers for this country (Shi, Chen, & Wang, 2016).

Under this new urbanization strategy, China has created a new public housing program that acts as the foundation for providing millions of low-income migrants with affordable housing (Shi, Chen, & Wang, 2016). The downside of this strategy is the faster the urbanization, the higher the pressure to generate affordable housing and modify local housing systems. In short, the more urbanized an area becomes, the more housing development and systemic changes are needed (Shi, Chen, & Wang, 2016). It is predicted that 69% of China will be urbanized by 2030, increasing the population by 300 million; furthermore, showing the importance of expanding affordable housing supply and accessibility (Shi, Chen, & Wang, 2016). To combat this issue, China has enforced an agricultural land development quota and is currently producing more low-cost public housing programs to have the flow of affordable housing match the rate of low-income people entering these urban areas (Shi, Chen, & Wang, 2016).

China's housing system and urbanization strategy shows promise of promoting inclusion and providing positive urbanization and competent affordable housing (Shi, Chen, & Wang, 2016). However, as discussed earlier, China's new systemic strategy solves issues but gives birth to new ones that may not be effectively resolved, regardless of efforts. According to Shi, Chen, and Wang, (2016), China can possibly fix their affordable housing accessibility issues by reducing local government's dependence on land revenue, constructing an adequate housing finance system, and immediately placing it at the forefront of housing policy (Shi, Chen, & Wang, 2016). To add, China and Western countries' housing practices hold similar qualities when considering phases of rapid industrialization to further urbanization and housing production (Shi, Chen, & Wang, 2016), leading one to believe that China's newest strategies can be adopted as United States' solutions.

General State Action

Generally speaking, states within the U.S. are taking a more active role in guarding discrimination against low-income persons who pay rent with non-traditional sources like social security benefits, child support, or alimony (Schwebb, 2020). States have also drawn attention to supporting low-income families who use government vouchers to pay housing costs in hopes of desegregating poor populations and promoting economically diverse communities by allowing vouchers in every area (Schwebb, 2020). In recent years, states have now seen the benefits in giving low-income families greater housing options and now have noted the positive effects state and local anti source-of-income discrimination laws can have on the FHA. As explained earlier, a disproportionate number of low-income individuals are cisgender women and the transgender population. Furthermore, most people who use non-traditional sources of income are low-income people; hence, exposing three classes under the 1968 Fair Housing Act to another form of housing discrimination.

Stated by Schwebb (2020), adding source-of-income discrimination to the FHA would not only help all protected classes, but fix issues within court systems; further exhibiting the intersectional traits between affordable housing and the Fair Housing Act of 1968 (Schwebb, 2020). Overall, states across the country have targeted various issues pertaining to income-based discrimination. Some groups who currently face income-based discrimination are the following: individuals receiving governmental assistance, Section 8-vouchers, and general voucher assistance (Schwebb, 2020). These discriminatory acts leave only half of American households using vouchers protected (Schwebb, 2020). In addition, local governments within states have multiple housing affordability programs that are specifically designed for low-income neighborhoods. For example, in the Low-Income Housing Tax Credit Program (LIHTC) each

state is provided with tax credits to give to low-income housing developers in order to increase affordable housing production (Schwebb, 2020).

The most common types of programs are rent regulation ordinances and rent control in states such as New Jersey, New York, California and Washington, D.C. (Weinstein, 2015). In New York City specifically, 50 percent of tenants living in rent-regulated apartments earn approximately \$36,000 a year (Weinstein, 2015). When tallying all states, a quarter of rent-regulated housing is occupied by families and individuals making an income that lies below the poverty line (Weinstein, 2015). Although state affordable housing programs heavily assist low and middle-income communities, their lifetime and impact are limited (Weinstein, 2015). Due to government assistance, rising rent and housing stakeholders' awareness of decreased rent, these apartments become a gold mine for gentrification (Weinstein, 2015).

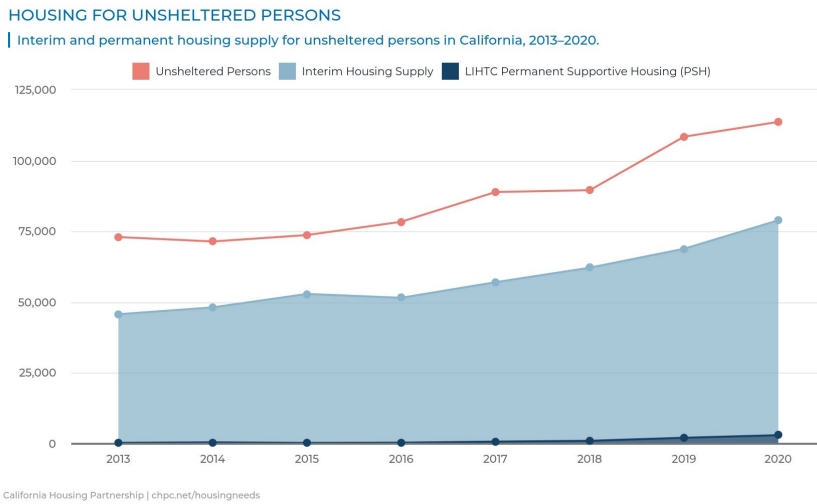
California

California's homelessness and housing cost issues are its most challenging obstacles and are posed to be a threat in the future. According to the National Association of Realtors (2019), California has the most cities with housing shortages in the United States. San Francisco, Oakland, San Jose, Los Angeles, Long Beach, San Diego, and many more either have moderate or high housing shortages. This particular state has one of the highest poverty rates in the nation, the second highest homelessness rate in the United States, the second highest number of cost burdened homeowners, and the third highest rate of cost burdened renters (Public Policy Institute of California, 2020). Also, the state of California currently has a dangerously increasing housing shortage. In 2019, about 1,236,778 low-income renter households did not have access to an affordable home (California Housing Partnership, 2022). As of 2022, this number has slightly decreased to 962,667 (National Low Income Housing Coalition, 2022a). Aside from housing

shortage numbers, approximately 1,272,125 (21%) renter households in California are extremely low-income; and 76% of extremely low-income renters are severely cost burdened, equaling to an annual income of \$27,330 between a four-person, ELI household (National Low Income Housing Coalition, 2022a).

Figure 2

Housing Supply for Unsheltered Persons Between 2013-2020



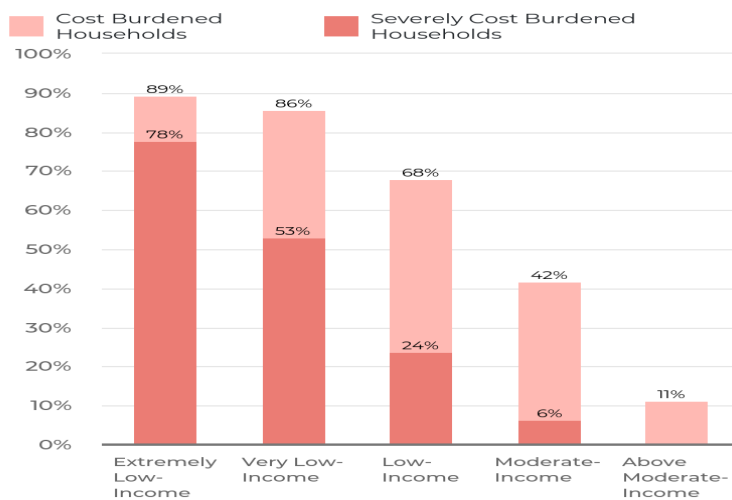
As shown in Figure 2, California’s housing supply for unsheltered persons has been largely increasing, while interim (temporary) housing has slowly risen between the years of 2013 and 2020. On the other hand, supportive housing for LIHTC recipients seem to have had no adequate improvement, further exhibiting the weak housing supply across California.

Figure 3

Cost Burdened Renter Households by Income in 2019

COST BURDENED RENTER HOUSEHOLDS BY INCOME

78% of ELI households in California are paying more than half of their income on housing costs compared to just 6% of moderate-income households (2019).



California Housing Partnership | chpc.net/housingneeds

Across California, the number of affordable rental homes for extremely low-income households is low. Low and extremely low-income households are usually cost burdened (spending over 30% of their monthly income on housing) or severely cost burdened (placing at least 50% of their monthly earnings on housing costs) (National Low Income Housing Coalition, 2022a). On average, 34% and 37% of extremely low-income renters are seniors and labor workers, nearly half of these demographics (National Low Income Housing Coalition, 2022a). More often than not, the severely cost burdened population are more likely than other renters to experience eviction and prioritize housing costs over other necessities like food and healthcare (National Low Income Housing Coalition, 2022a). The following infographic represents monthly cost expenditures for groups who rely on affordable housing. Figure 3 shows that 78% of extremely low-income (ELI) households spend more than 50% of their income on housing costs,

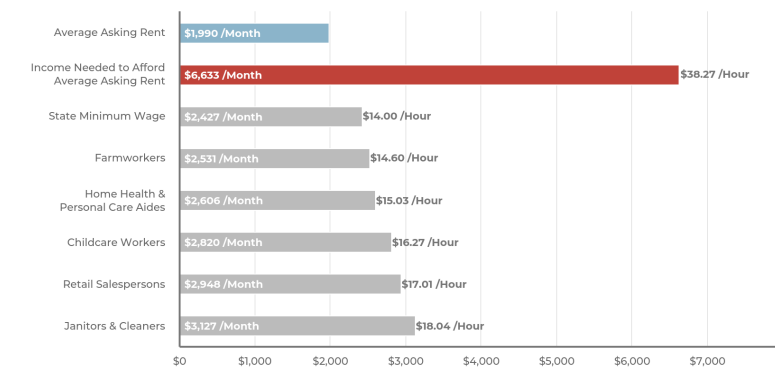
making them severely cost burdened. This leaves only 11% of ELI households spending over 30% of their income on their households, leaving them to be cost burdened but not, by definition, severely. Overall, the California Housing Partnership (2022) emphasizes that 86% of very low-income, 68% of low-income, and 42% of moderate-income households are either severely or passably cost burdened in 2019.

Figure 4

Persons Able to Afford Rent in 2021

WHO CAN AFFORD TO RENT (2021)

| Renters need to earn **2.7 times** minimum wage to afford the average asking rent in California.



California Housing Partnership | chpc.net/housingneeds

The minimum wage pay in California is \$14.00 resulting in approximately earning \$2,427 a month (California Housing Partnership, 2022). At the same time, the average asking rent is \$1,990 per month, leaving individuals with \$437 for other monthly costs and life necessities like medical bills, prescriptions, car payments, insurance, etc. (California Housing Partnership, 2022). This is a problematic issue because a person in California would have to make an average of \$38.27 hour (2.7 times higher than state minimum) or \$6,633 a month to properly afford both rent and costs unrelated to housing (California Housing Partnership, 2022). In California, the percentage of households that can afford a median-priced home in 2019 was 31%, which is 25% lower than the nation’s average (Public Policy Institute of California, 2020).

According to the National Low Income Housing Coalition (2022a), a family would need a yearly income of \$81,191 to afford a two-bedroom rental home when using HUD's fair housing rent regulations.

In spite of increasing state funding by 130% and federal funding by 26% between 2019 and 2020, the state's median home value still remains 2.7 times higher than the nation and the second highest at \$550,800 (Public Policy Institute of California, 2020). Specifically, state LIHTC funding rose 690% (\$70,880-\$559,993), state housing bonds and budget allocations increased by 103% (\$1,474,019-\$2,998,982), federal LIHTC went from \$3,333,142 to \$4,380,507, a 31% raise (California Housing Partnership, 2022). Also, between 2019 and 2020, the governor and state legislature created a state budget of \$1.75 billion dollars to improve affordable housing production and \$1 billion to accommodate the needs of their homeless population (Public Policy Institute of California, 2020).

In 2019, Governor Gavin Newsom has also signed a statewide rent control measure, a total of 18 bills, and pushed major legislation aimed to speed housing development and remove barriers to housing construction (Public Policy Institute of California, 2020). Although California is experiencing extreme affordable housing shortages and economic hardships, 39,690 multifamily rental homes were produced, while only 500 were demolished in 2020 (California Housing Partnership, 2022). Overall, the governor and state legislature's bills and the production of multifamily rental homes are a step in the right direction. However, California still needs partnerships among housing, health and social services; and stronger relationships between federal, state, and local levels to accurately address their affordable housing needs (Public Policy Institute of California, 2020). To add, this state will need to effectively create policies that fund

supportive services (health care, education, treatment and employment services and housing) (Public Policy Institute of California, 2020).

In September of 2021, Governor Newsom signed five bills totaling a 31 bill housing package. This bill, titled “California’s Comeback Plan,” is a \$22 billion dollar housing and homelessness investment meant to hold cities accountable for providing adequate housing to residents, produce over 84,000 new housing units, and build accessory dwelling units for low and moderate-income level families (State of California, 2021). Due to the moderate success of this bill, an additional \$800 million dollars have been granted to build affordable housing with environmentally friendly infrastructures (State of California, 2021). The “California’s Comeback Plan” is expected to enhance inclusivity within neighborhoods and create more affordable housing near schools, parks, and jobs (State of California, 2021). Although the goals of this plan is to confront systemic bias by uplifting fair housing standards, guarantee that local governments are exercising their responsibilities, and break down barriers interfering with affordable housing production (State of California, 2021), it will take more than bills and plans to break this economic, social, and systemic cycle of marginalization and discrimination.

New York

Similar to California, New York lacks hundreds of thousands of affordable rental homes. Currently, New York is missing approximately 609,000 rental homes necessary to accommodate the 964,088 (28%) extremely low-income renter households (National Low Income Housing Coalition, 2022b). Although families in homeless shelters have decreased approximately 30% since 2013, the number of adults in shelters has risen over 60% since the same year (CityRealty Staff, 2021). Gentrification within New York City has produced rent increases between 1990 and 2014 that were faster than the nation’s average; but accumulated the highest percentage of

housing units between the years 2000 and 2010 (Zevallos, 2019). However, New York City's Department of Finance states that 50,000 units with affordable rent were lost between the years of 2004 and 2014; which can explain why it would seem there was a huge increase in that time period (Zevallos, 2019). Also, seniors and labor workers make up 40 and 30 percent of extremely low income renters (National Low Income Housing Coalition, 2022b). As members of ELI renters, rent increases and gentrification affect seniors and labor workers tremendously (Zevallos, 2019).

Specifically, New York, New York has a higher rate of housing shortages than any other area in the state (Schwebb, 2020). The issue within New York City is that an average income of \$70,782 is needed to properly afford a two-bedroom rental home; while the mean income among 4-person extremely low-income households is \$26,880, resulting in 70% of extremely low income households becoming severely cost burdened (National Low Income Housing Coalition, 2022b). This is extremely important given the fact that rent prices have risen about 3.9% each year between 2010 and 2017; and 4.9% among renters at the bottom economic quintile of the housing market compared to 3% at the highest quintile (Zevallos, 2019). Within New York City specifically, the percentage of rent-burdened households has grown from 40.7% to 51.7% between 2000 and 2014 (Zevallos, 2019). In 2019, 150,000 families were put on the waiting list for Housing Choice Vouchers in New York City and over 250,000 families were wait-listed for New York City public housing (Zevallos, 2019). On top of affordable housing shortages, economic disparities, and gentrification, New York is currently dealing with landlords refusing to rent to tenants using housing vouchers (Schwebb, 2020).

When it comes to discriminating against one's income level and source-of-income, New York City has enforced a law that requires landlords to accept governmental vouchers (Schwebb,

2020). In 2018, the N.Y.C. Commission on Human Rights stated that landlords' act of refusal has encouraged a special unit and law designed to combat source-of-income discrimination altogether (Schwebb, 2020). This law and unit has been slightly successful and is meant to reduce the effect of their state statute that prevents local governments from expanding rent control methods (Schwebb, 2020). Through their Mitchell-Lama program, New York provides tax exemptions, low-interest loans, and government subsidies to landlords in agreement for charging low rent prices to low and middle income residents in privately owned buildings (Weinstein, 2015).

In addition, the combination of housing shortages and housing segregation has led Bill de Blasio, Mayor of New York City, to develop Housing New York. This 10 year plan involves creating and preserving 200,000 affordable units across all tax brackets between 2014 and 2024 and an additional 100,000 by 2026 (Zevallos, 2019). With a \$41.4 billion dollar budget, this plan is meant to include mandatory inclusionary housing (MIH) and Zoning for Quality and Affordability standards (MIH and ZQA were passed by the City Council in March of 2016 and grants developers the ability to build taller buildings that contain more affordable senior housing or long-term care facilities), ensure affordable housing development in low-income neighborhoods facing gentrification, produce mixed-income programs, develop a mixture of housing types (multi-bedroom, one bedroom, studio, etc.) to please the diverse family orientations within New York, and persuade landlords with incentives and subsidies to sustain affordable housing (Zevallos, 2019). Mayor de Blasio's plan will add 8% of the created or preserved housing for extremely low-income residents; 58% percent for low-income residents, 12% for very low-income residents; 11% for moderate-income residents; and 11% for middle-income residents (Zevallos, 2019).

By producing density cap modifications and inclusionary zoning policies, Housing New York is believed to provide housing units in every area of New York City including: East Harlem, East New York, Gowanus, Soho, and specific streets in the Bronx (Zevallos, 2019; CityRealty Staff, 2021). Most housing units will be built in unused and underused private and public sites, which will maximize and utilize abandoned areas that have value (Zevallos, 2019). If administered correctly, 60% of New York's housing will be preserved by landlords and building owners and the remaining 40% of needed affordable housing will consist of new units (Zevallos, 2019). On the contrary, Housing New York fails to uphold Fair Housing Act standards because it disproportionately denies housing to minority groups and supports segregation by having an affordability price that is too high for low-income minority residents and indirectly preventing large low-income families from renting by limiting the number of bedrooms in these affordable housing apartments (Zevallos, 2019).

Due to this information, it can also be argued that this plan discriminates against citizens on the basis of income and familial status. Although this plan is set to reduce housing shortages, the effect it will have on an economical and affordability level is still in question. According to community advocates and residents of New York, homes under the Housing New York plan will still be unaffordable for working class citizens (Zevallos, 2019). During these past few years, it seems that Housing New York is slowly improving affordable housing issues. As of 2018, 15% of units for extremely low-income households were created; 17% for very low-income households; 48.5% for low-income households; 6.5% for moderate-income residents; and 13% for middle-income residents; leading to a \$1.9 billion dollar budget increase to preserve and build an additional 10,000 affordable housing units (Zevallos, 2019). Two years ahead of schedule, Housing New York achieved its goal of providing 200,000 affordable housing units

during the end months of 2021 (CityRealty Staff, 2021). Even though Mayor de Blasio's plan is successful regarding housing shortages, significantly solving New York's gentrification, segregation, and discriminatory problems is still in question.

Besides housing plans, New York City has started an interesting lottery system. In this system, applicants can apply with paper applications or online to earn a chance to live in a newly built or renovated, subsidized affordable housing apartment (Mayor's Office for People with Disabilities, 2022). Individuals must visit the NYC Housing Connect website to apply for an apartment from the Housing Development Corporation (HDC) or Housing Preservation and Development (HPD) lotteries (Mayor's Office for People with Disabilities, 2022). Housing lotteries in New York are very competitive because they are mixed income buildings with rooftop decks, game rooms, and gyms (CityRealty Staff, 2021). The downside of housing lottery systems is that they are by chance and if your income resides with the top 25% of eligible applicants, your renting price can be close to market value (CityRealty Staff, 2021). Also, New York has two organizations called the New York City Housing Authority (NYCHA) and Medicaid Redesign Team (MRT) that primarily focuses on the state's housing services. The NYCHA targets low income housing and grants priority to people and families on waiting lists who apply from homeless shelters. On the other hand, MRT is a more collaborative ordeal. It is composed of various nonprofits around NYC that provide supportive housing to individuals facing unstable housing or homelessness and have disabilities/high Medicaid costs (Mayor's Office for People with Disabilities, 2022). Through a variety of methods, New York continues to address affordable housing.

Possible Amendments to The Fair Housing Act of 1968

A study by Schoorman (2016) examines the relationships between university educators and communities in poverty; it provides an important framework that can be utilized on the topics of affordable housing, discrimination, and inclusion. In this study, Schoorman (2016) emphasizes the educative impact low income communities can have on a university professor's understanding of culture, community engagement, marginalization, and necessity of university-community partnerships. In hopes of mutual learning and collaboration, new perspectives can only come about when educators themselves engage with communities of poverty (Schoorman, 2016). The way in which this study was administered provides a useful framework for the necessary changes required to enhance housing affordability, fair housing, and inclusion. Schoorman (2016) notes that a goal of this study is to develop a "culturally responsive, critical curriculum aimed at deepening students' awareness of structural inequalities and unequal power relationships." Based off of this strategical ideology, a way to decrease inadequate housing and housing discrimination is to implement a policy at the state and local level that requires key stakeholders of housing processes to participate in training which teaches the structural and social inequalities that lead to housing struggles. As key stakeholders, attendance will be expected from policymakers, landlords, housing developers, and financial service corporations/agencies. Through deeper understanding of cultural differences, structural inequalities, and societal challenges from key individuals and groups, fair housing, housing discrimination, and affordable housing can improve.

To add, Schoorman (2016) mentions that educators are the first to evaluate knowledge and their relationships with others; therefore, emphasizing the importance of educators understanding the intersectionality between cultures and the communities they serve. Similarly,

landlords, policymakers, housing developers, and financial establishments are the main powers that determine an individual or family's housing qualifications, requirements, and options. Their choices and restrictions are important for all, but crucial for the economic growth, housing affordability, and overall health of disadvantaged and marginalized populations. Also, Schoorman's article mentions Freire's process of conscientization as the foundation for critical pedagogy. Conscientization involves continuous reflection and action through dialogical learning that is expected to spark high levels of critical consciousness and interest in social justice (Schoorman, 2016). It is about acknowledging one's illiteracies and becoming both an expert and a learner (Schoorman, 2016). Practicing open mindedness and the will to learn instead of solely valuing self-interest is key for education (Tyron & Madden, 2018). By indulging in these trainings, key individuals and groups will be able to reflect on their privilege and power concerning the processes of affordable and fair housing; and also gather insight as to why cisgender women, low income families/people, and the transgender population struggle to obtain and maintain affordable housing.

During her study, Schoorman (2016) indulges in conversation with parents, students, community staff, and colleagues. Similarly, policymakers, landlords, housing developers, and financial service employees will participate in group conversations with low-income communities, cisgender women, evictees, and transgender peoples. This will bring light to existing implicit biases and provide a chance to practice critical consciousness; while drawing realization to unequal power structures and injustice. Policymakers, landlords, housing developers, and finance services will learn to deescalate problematic language and use sensitivity, which is necessary when working with/for vulnerable, marginalized populations such as cisgender women, low income families/individuals, and transgender peoples (Tyron &

Madden, 2018). From what they learn in this training program, these skills should be naturally practiced and utilized in their field of work. However, the effectiveness and use of these skills can be analyzed by examining the number of housing discrimination cases, evictions, sexual assault claims, and homelessness rates throughout the United States. In general, valuable knowledge and respect will be used to calculate the type of treatment and services to give, instead of assumptions and cultural generalizations (Tyron & Madden, 2018). In addition to language and critical consciousness, program curriculum will include presentations showcasing statistics about the effects discrimination, policy restrictions, and the lack of fair and affordable housing has had on these groups.

Overall, the goal would be to highlight the importance of affordable housing, nondiscrimination, and social justice, while also producing deeper understandings of intersectionality, cultural diversity, and systems of exclusion. As a plus, these conversations will also encourage them to reflect on their perspectives and actions that have prevented these disadvantaged groups from keeping shelter, receiving housing assistance, avoiding abuse/discrimination, affording other life necessities (healthcare, food, insurance, etc.), or combating homelessness. As said by Tyron and Madden (2018), it is important for privileged and powerful entities to utilize self-awareness, become culturally humble, and accumulate knowledge about systemic issues for effective community engagement and social justice. One way to achieve these goals is to teach others how choices, actions, and identities intersect with another and impact numerous areas of life. Similar to Schoorman's (2016) experience, the skills and information learned during this workshop should have an ongoing impact that encourages reflection and critical consciousness among key stakeholders, persuading them to practice and generate equitable, fair housing.

Figure 5

Requirements for State Fair Housing Laws



The following figure provides a visual that outlines the recommended training program for policymakers, landlords, housing developers, and financial service establishments. Cultural responsiveness, enlightenment and reflection, critical consciousness, increased knowledge, utilization, and integration are the main goals of this program. Through educational lessons and dialogue, key stakeholders will learn about the societal and systemic influences the disadvantaged groups that they serve face; and realize the impact of their decisions relating to fair and affordable housing. After completing this program, key stakeholders will hopefully

choose and be able to apply everything they have learned in their career, resulting in the improvement of fair housing practices and affordable housing development and policy.

Furthermore, additional and stronger non-discrimination laws on the basis of gender identity cannot be overlooked. These laws are useful because they tend to stop discrimination even before it begins (National Center for Transgender Equity, 2021). Since cisgender women are the majority of low income individuals utilizing public housing and transgender women are prone to housing denial and homelessness, improved gender based anti-discriminations laws and a more inclusionary Fair Housing Act will simultaneously decrease affordable housing shortages and increase protection for these three marginalized groups. Mixing enhanced non-discrimination laws with an updated and modern Fair Housing Act will also encourage businesses to create policies against discrimination and put employees through training to uphold said policies (National Center for Transgender Equity, 2021). Land use reforms would benefit women and low income individuals, while expanding economic growth opportunities across all areas of a city, including wage increase opportunities and higher employment levels (Kazis, 2021). Adding housing and land use protections to the Fair Housing Act will inadvertently protect cisgender women, low income people, and the transgender community as a whole, making affordability and economic prosperity a realistic goal.

Although the 1968 Fair Housing Act tackles discrimination on a social and private level, it fails to effectively combat mistreatment from a systemic perspective (Kazis, 2021). As a solution, there needs to be a stronger relationship between systemic institutions and local/communal entities. For example, state departments and corporations need to work together with non-profit organizations, housing developers, and landlords to exchange information with each other and residents. This can lead to the FHA targeting social issues, but also problems with

specific state and local laws. The issues surrounding housing affordability and discrimination will then be tackled from all angles and stress the importance of private behavior and public policy connections going forward (Kazis, 2021).

Possible Solutions Towards Affordable Housing Policy

In an attempt to examine affordable housing as an international issue, Carolyn Whitzman (2017) conducted a community-university partnership to survey and interview Melbourne, Australia's state/local government, developers, investors, and community housing providers. The survey asked for details regarding what information was needed from organizations/the community in order to provide additional and better affordable housing. Overall, her study showed that a lack of knowledge on housing finance, policy and design were key factors because 30 out of 40 respondents needed to be educated on adequate national/international uses of affordable housing (Whitzman, 2017). Whitzman's study suggests that housing experts lack knowledge on affordable housing solutions and the skills to appropriately tackle housing needs. Therefore, in order to improve affordable housing, experts in this field must be further educated on affordable housing issues and strategies. Since state/local governments, housing developers, investors and community housing providers control the production and provision of housing, the information they have is crucial and can very well determine the stability of affordable housing.

In addition, there are numerous solutions and changes to affordable housing policy in the United States that can be proposed. First, one solution to reducing affordable housing shortages would be creating more housing subsidies. According to Enterprise Community Partners, Inc. (2014), housing subsidies can decrease the chances of low-income families becoming homeless. From the two most recent decades, studies have shown more stability between people who go from shelters to subsidized housing than their counterparts (Enterprise Community Partners, Inc.,

2014). Subsidized housing has also proven to lead to safer environments, higher quality of life, and the prevention of poor and low income individuals returning to homeless shelters (Enterprise Community Partners, Inc., 2014). However, these positive changes will only be beneficial if non-discrimination laws are strengthened. To add, there are low and moderate income families who do not qualify for housing subsidies. As a way to aid them, there is affordable housing primarily for families, known as workforce housing (Eagle, 2017). This is an important part of affordable housing because there are numerous families who lie in between the low and middle class. Many are cost burdened but because they make more than the average low income person, they cannot qualify for the services they desperately need. Hence, the expansion and increased utilization of workforce housing is needed to support families and individuals who struggle with housing, but fall in between economical lines.

Secondly, affordable housing programs have the ability to potentially overcome residential segregation and disadvantages placed upon marginalized populations such as cisgender women, low-income peoples, and the transgender community (Massey, 2015). Affordable housing programs maintain rent lower than market rate and partially determine where low and middle class families live, making them an important need for economically disadvantaged families (Weinstein, 2015). Unifying greater enforcement of fair housing law and affordable housing programs would significantly weaken desegregation and allow the 1968 Fair Housing Act to exercise its obligations (Massey, 2015). Enhancing the number and quality of affordable housing programs would not only provide groups with lower rent and better living environments, but also allow low income and marginalized populations more opportunities for economic growth and improved lifestyles.

A non-profit organization that places its attention on programs and housing services is Community Renewal Team (CRT). Founded in 1963 and based in the counties of Middlesex and Hartford, Connecticut, CRT focuses on improving the health and economic stability of its communities. Through partnerships with elected officials, funders, providers, businesses, and the community, they aim to decrease poverty, homelessness, unemployment, and hunger (Community Renewal Team, 2021a). With the combination of their expertise, partnerships, and wonderful staff, they have various programs that tackle homelessness and create adequate access to affordable housing. Some of the programs created by this agency are the Community Asset Building Initiative, Financial Literacy, Energy Assistance, Housing Counseling, Manchester Weiss Center, SSBG Case Management, Alvin and Beatrice Wood Human Services Center, VITA Tax Preparation Services, and Transitional Case Management (Community Renewal Team, 2021b).

The Community Renewal Team's (CRT) Director of Planning reported in a recent interview, that the years 2020 and 2021 have shown immense decreases in rent payment and increases in eviction rates. Covid-19 has led to school closings, job losses, temporary store shutdowns, and community organizations ending certain programs, which all contribute to the lack of housing affordability. As a remedy, instead of producing various services that help individuals and families after they are evicted, there must be more action and resources made that prevent eviction from occurring altogether. This way, parents will not have to sacrifice working hours and paying housing bills in order to stay home with children, homeless shelter numbers will lessen, organizations will keep all services open, and children will not have their education disrupted by having to move to new areas and schools. Similarly, services that fight to deflect eviction will simultaneously reduce housing costs and the number of eviction records by

providing application-based resources that help pay costs; and programs that protect women who are threatened with rent increases from landlords, due to sexual harassment claims. Also, there must be more housing programs in the United States aimed at depleting the relationship between women and eviction. Violations to the right of housing such as eviction, disproportionately impacts women and emphasize inequalities and current barriers to gender equality (United Nations Human Rights, 2021). By shortening eviction records, discrimination towards women who have previously been evicted will decrease; and landlords will lose the ability to form preconceived notions and assumptions about tenants that can decide the fate of their living conditions/location. In due time, less eviction records will grant tenants and former evictees more opportunities to be sheltered and target economic growth.

To add, CRT's Director of Planning says there are many structural forces that work to forestall the expansion of affordable housing. States, and the United States as a whole, must turn their attention to tax structure, property taxes, building costs, and the accumulation of generational wealth as key components towards replenishing affordable housing needs. Also, the litigation of zoning regulations, use of environmental impact statements, and organized use of the FHA can create a pathway to affordable housing relief across the country (Weinstein, 2015). Rather than using zoning litigation to add affordable housing to affluent neighborhoods, it can be used to preserve and construct affordable housing in areas that have yet to thrive (Weinstein, 2015). Stated by Weinstein (2015), "Attorneys could use litigation to enforce inclusionary zoning legislation requiring a certain number or percentage of affordable units in new developments or to force states to recognize affordable housing, or zoning friendly to it, as a constitutional right." In this case, this type of litigation could be used before gentrification or rising rent costs even begin (Weinstein, 2015).

Another tactic towards affordable housing resolution could be environmental impact statements (EIS). When it comes to the use of EIS, they are crucial for anti gentrification litigation. The National Environmental Policy Act (NEPA) requires the consideration of human health and welfare regarding any federal agency-proposed project; which is perfect for EIS (Weinstein, 2015). Environmental Impact Statements can be used to thoroughly explain the negative effects gentrification or the lack of affordable housing projects can have on the health and wellbeing of residents and the environment. Also, ensuring housing affordability can be achieved by litigating zoning regulations. The implementation of inclusionary zoning laws and state constitutions, including rights to regulations that are affordable-friendly, can be succeeded through the utilization of litigation (Weinstein, 2015).

Furthermore, gentrification affects most of the protected classes under the 1968 FHA. Gentrification and other practices can be challenged through claims under the Fair Housing Act in order to stop resegregation under any protected class and save affordable housing inhabited by low-income people (Weinstein, 2015). Although gentrification causes displacement and affordability issues for low and middle-income peoples, it can also be used to neutralize the progression and harmful effects of itself. Gentrification tends to change the cultural dynamics and demographics of an area, but also opens opportunities to tourism (Eagle, 2017). Through tourism, the history, art, tradition, and cuisine of cities can be shown to express the importance of preserving culture in the face of gentrification and preventing housing cost increases (Eagle, 2017). This way, soon-to-be gentrified cities can present themselves as cultural assets, persuading local legislators to consider the values and needs of their residents (Eagle, 2017).

Also, Eagle (2017) provides a different way of associating the housing market with elected government officials. In this approach, officials and developers come together to

calculate the amount of taxes to be paid by the conditions and amenities that come with living in an area. The less resources and quality of life a town has, the lower the housing taxes can be.

This strategy will directly reduce housing costs and make housing slightly more affordable for low income and middle class populations (Eagle, 2017). Lastly, rent control is a current strategy for establishing a constant and reasonable flow of housing costs. The purpose of rent control is to place a limit on how much landlords can charge tenants (Eagle, 2017). Encouraging more use of rent control can discourage the construction of rental housing and instead support affordable housing development; as well as prevent families and individuals from becoming farther away from economic growth and affordability. To conclude, areas like education, program enhancement, rent control, subsidized housing, tourism, environmental impact statements, litigation, tax reduction/structure, zoning regulations, and lower eviction rates can directly improve the affordable housing crisis across the United States.

Figure 5.1*Necessary Improvements to Affordable Housing*

After discussing possible affordable housing improvements, Figure 5.1 thoroughly illustrates the recommended changes. Education, subsidized housing, services, resources, and reformation need to be utilized, practiced, or improved in order to achieve the long-term sustainability of affordable housing. Without providing the necessary resources to marginalized populations and effectively educating people who make housing decisions and encourage housing development, affordable housing will lack the ability to adequately prosper.

Implications

Even though the idea of adding a mandatory training program within state/local fair housing laws for key stakeholders is an effective tactic, determining the ways in which this

program will be funded is important. Volunteer work, grants, partnerships are only a few ways funding can occur. It would be very beneficial for college students to lead these sessions as a way to receive course or internship credits; and partnerships between universities and non-profits can be a smart way to balance costs and test the effectiveness of the training program. Aside from grants, the government can provide this program with a standard amount of money and extra funds can come from donations and fundraising. This training program would be most impactful by operating as a government-grassroot hybrid.

When targeting eviction rates, tourism, and tax reduction/structure as affordable housing solutions, it will be very important to acknowledge parties that will be indirectly affected by any changes. For example, diminishing eviction records can result in landlords receiving tenants that intentionally do not pay rent; which will harm the income of landlords. Also, utilizing tourism may preserve culture and prevent increased housing costs, but it may not necessarily guarantee no change in population demographics. Some tourists may be fascinated with the culture and decide to move to that area. As tourists move in, original residents may be pushed out because of overpopulation or mixed culture. Since these neighborhoods would be of low-income communities, these families would then be forced to move to affordable areas with weak conditions, inadequate resources, and unhealthy environments, creating a cycle of economic hardship. Lastly, tax restructure can economically hurt the high/middle classes and groups that fall between all three classes. Each tax change would need to be calculated to weigh the benefits and harm. In general, each recommended strategy shows potential, but reassuring positive impact and economic stability for individuals and the suggested training program is necessary.

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