

Fair, Green, Smart - Housing in the 21st Century

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On Earth Day 2008, I propose a housing policy for the 21st century based on the triple principles of Fair, Green, and Smart. Fair refers to fair housing, and a pro-active enforcement of the principle of non-discrimination in housing markets, home mortgage lending markets, and home insurance markets. Green refers to deliberate efforts to protect the environment, to conserve resources, and use renewable resources. Smart refers to adopting principles of smart growth such as using space efficiently, creating affordable rental and ownership housing, and building livable communities that are conducive to healthy community interactions.

Fair

Several towns (large and small) and rural areas in the U.S. were deliberately made into all-white or predominantly white settlements from around 1890 to 1940 through the expulsion of non-whites. While American Jews, Mexican Americans, Chinese Americans, and Native Americans were also in the expelled and excluded categories in many places, by far, it was African Americans that were expelled in the largest numbers and in the most number of places. Sociologist James Loewen documents this in his book *Sundown Towns*. He has compiled a list of U.S. municipal jurisdictions that were or are possibly maintained as exclusive white settlements.

As we move to an era of greater tolerance and a general abhorrence of racial/ethnic discrimination in America, it is not enough for these towns to quietly decide to not discriminate and to abide by federal fair housing legislation. It is necessary for former Sundown Towns, and indeed all municipalities, to pro-actively eschew the artificial racial homogeneity of their communities and to invite households of all ethnicities to reside in these communities.

Even today, in the 21st century, there are places in the U.S. that some even well-educated and middle class American Jews do not wish to settle in because they expect they will face hate and hostility there. Similarly, certain ethnic minorities too have learned to stay away from places where they expect to face a severe degree of hate and hostility. The relatively recent history of the expulsions and exclusions makes such fears understandable. Therefore, it will take more than merely stating that a town now has a policy of non-discrimination.

There will have to be a more concrete expression of inclusivity and respect. Discrimination in housing markets (both sales and rentals) and in home mortgage lending persists till today, as is well-documented in several studies. It is important for cities, towns, and rural areas to be committed to fair housing and create diverse, integrated communities that look like America. Overcoming segregation will help fulfill our ideal of one nation under God, indivisible.

Green

Global warming and climate change are facts of life that even avid non-interventionists in the world have now reluctantly accepted. All new housing developments, and remodeling of existing housing should implement green principles and technologies. These include the, by now, well-known energy-efficient home appliances, lighting, insulation materials, building materials, and improved building shells. The ENERGY STAR label today helps identify many of these green products.

A host of green building technologies are now available that homebuyers can demand and planning authorities should require. The U.S. Green Building Council has issued green technology guidelines and provides information to the public on which homes and buildings meet these guidelines. The LEED for Homes Pilot Program is being used to encourage the adoption of green technologies in housing. A LEED-rated home has 25% to 50% lower energy and water bills, reduced greenhouse gas emissions and fewer indoor toxins. *What's not to like!* Green housing uses water resources wisely, emphasizing conservation, reuse and recycling. Alternative fuels such as renewable energy sources are also emphasized in green housing.

Traditional landscaping that helps keep the air clean, regulates temperatures, and helps prevent soil erosion and flooding may also be used. All housing development plans should include a designated space that will serve as the "lungs" of the community. This might be a park, a forest, or significant plantings throughout the development. Green roofs are now being used on buildings of all heights. This involves growing vegetation on the roofs of buildings, and is a way of managing storm water, reducing urban heat island effect, and improving air quality.

Innovative housing designs can adapt to global warming and can also mitigate the severity of climate-change. Energy conservation and alternative energy use are not only ways of protecting the environment, but also of working towards energy independence and strengthening national security.

Smart

Smart growth subsumes the notions of housing affordability, inclusivity, mixed-use of space, mixed-income residents, livability and sustainability. Smart housing development uses land efficiently and emphasizes the connectivity of places and people. This is directly counter to the synthetic, disconnected spaces seen in urban sprawl models of development.

Unaffordable housing is a quiet crisis that has been plaguing our communities for more than a decade. It is a quiet crisis because the people bearing the heaviest burden of it are low-income families, and in alarming numbers, working families with low incomes. Among the lowest-income 20 percent of renters in the U.S., more than one in two renters pays greater than half of income for housing.

These severe problems of working families and renters have not merited newspaper headlines to the extent that the home foreclosure and subprime mortgage problems have. Nevertheless, the problem of unaffordable housing is widespread in the nation, and imposes costs on working

families in the form of their greatly diminished ability to invest in the education and health of family members, consume adequate food, and save for their own retirement.

Affordable housing is an essential outcome of smart housing development. Lower average production costs are achieved by smart housing because more units are built on a given plot of land, units are smaller and sensibly-sized (rather than McMansions), units are designed to consume less energy, and housing is a part of mixed-use development. Mixed-use of land, such as when residences are built above retail stores, can help lower the cost of producing housing, and thereby create affordable housing.

Innovative land-use planning under smart growth decreases land costs for the development, such as when cheap parcels of inner city land are combined to create a sizeable development. Transit-oriented development reduces transportation costs for residents, thereby, easing the strain on the budgets of working families. Pedestrian-oriented development also reduces transportation costs and is environmentally friendly.

Walkability features in a housing development are known to be beneficial for health as well as for social relations and safety in the community. Similarly, the presence of grocery stores and farmers' markets that residents can walk to are known to improve nutritional intake and health.

Conclusion

Municipal authorities should adopt Fair, Green, Smart as criteria for approving development plans within their jurisdiction. The socially responsible investment (SRI) community should also adopt these criteria in rating companies and allocating funds to investment portfolios. Green is so rapidly becoming the standard for new buildings that if housing developers don't build green today, they are essentially building housing that is already obsolete. Planning authorities should not permit obsolete construction within their jurisdictions as this will prove costly not only for residents of obsolete housing but also for the local jurisdiction. Communities that fail to create safe and welcoming places for ethnic minorities, immigrants, and sexual-orientation minorities lose the vitality, innovation, entrepreneurial energy, and financial investment that these groups can bring in. Local jurisdictions already know that a reputation for bigotry or intolerance is not an attractive feature for the community; promotional material for cities and towns in recent times never highlight this feature, and, in fact, take pains to conceal past bigotry and racial discrimination. Openly embracing Fair as a principle in all aspects of local governance will go a long way in American families viewing the locality as a livable community.

Providing affordable housing for a diverse workforce within communities where people provide their services combines Smart, Fair and Green; reducing commuting distance is going to be important to lower harmful gas emissions and conserve energy. When teachers, security personnel, etc. can afford to live within the communities where they work, there is greater stability in the community.

Today Green is popular. Cities that can show-case cutting-edge green technologies will attract tourists and new residents. They will generate confidence among investors in city projects and municipal bonds. Cities can signal their modernity, idealism and sophistication by adopting and

highlighting green projects. Fair, Green, Smart is the soundest way for a less-known jurisdiction to get on the map—for tourism, best practices, fiscal stability, and sustainability.

There is an inevitable connection between social justice, economic justice, and environmental justice. The common thread between these ideas is *aesthetics*. Racial discrimination offends one's sense of aesthetics, as does gross, unjustified economic inequity, and polluted air and water. There is another sense in which housing in America should consider aesthetics and that is in the physical appearance of housing and neighborhoods. Homes and streetscapes can be pleasing to the eye without being economically costly. With a proper consideration of aesthetics in all aspects of housing policy, the new motto for housing should be "Fair, Green, Pretty, Smart." Yes, comma after "Pretty."

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