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# Affordable Housing Requires a National Commitment and a Convergence of Urban Planning and Environmental Resiliency

A Federal Workforce Housing Czar is Crucial in Solving the Nation's Housing Crisis





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*NOV 20, 2024, 11:00 AM*

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Despite universal recognition of an intractable national affordable housing crisis, not enough is being done to find and implement effective solutions.

According to JP Morgan Chase, “across the country, (housing) supply is scarce and prices continue to soar. Most people employed in full-time, minimum-wage jobs can’t afford to rent even a modest two-bedroom apartment—in any state in the country.”

The new administration in Washington, DC, has a historic opportunity to initiate effective new approaches to increase access to affordable housing. No specific policies have been revealed, but it is anticipated that the focus will be on the

supply side. This is not surprising considering the real estate development background of the Chief Executive.

Solutions to this crisis require a multifaceted approach to overcome its deep-rooted causes.

The new administration in Washington can get off the blocks quickly by making creation of workforce housing a national priority, with a determination comparable to landing Americans on the moon and bringing them safely home.

According to a recent analysis by the Center for American Progress, “Smart federal policy that addresses both housing and climate change is necessary to achieve a sustainable, healthy and inclusive economy that works for everyone...”

The appointment of a federal Workforce Housing Czar would be crucial in marshaling and focusing federal agency support and funding, coordinated with state and local initiatives. The Workforce Housing Czar would facilitate public-private partnerships comprised of private sector developers and financial institutions, nonprofits devoted to expanding affordable housing opportunities and government agencies at all levels. This must be done with the speed and scale required to achieve meaningful results.

It would ensure that the impact of existing programs is maximized by bringing together government, nonprofit and private-sector firms that are too often siloed.

Chief among impediments to affordable housing development is NIMBYism, perpetuated by restrictive zoning regulations that limit multifamily density, and other provisions that inhibit development of affordable housing.

In New York State, while the Legislature has missed opportunities to address policy, programs and funding to significantly increase the supply of new and preserved income restricted housing, it did pass a State budget including the Governor’s ambitious plan to create half a million new housing units over five years.

In New York City the Mayor's proposed "City of Yes" initiative would revise zoning codes to allow increased density and streamline the City's slow and complex permitting processes that stall projects for years as their costs pile up. The New York City Council has come up with its own version of this proposed plan, which it may approve by the end of the year.

New York City rents have reached new historic highs in several boroughs. The gap continues to widen between housing costs and income. NYC households need at least \$100,000 a year for food, housing and transportation. Families of four need fifty percent more. But the median income is \$55,000.

To keep housing costs below the recommended 30% of income, the average New York City renter must earn about \$134,000 per year. Yet about a third of New York renters spend more than half of their income on rent. This situation is unsustainable and jeopardizes the economic and social fabric of our communities.

Several states, counties and municipalities have begun using innovative approaches to encourage and incentivize affordable housing development and preservation. Many of these provisions call for financial consequences on jurisdictions and developers that refuse to comply, applying a carrot and stick approach.

In Florida, for example, new regulations aim at clearing away impediments to the creation of much needed workforce and affordable housing. New state laws there are specifically designed to ease density restrictions and overcome political resistance that sustain NIMBYism in counties and towns across the state, while at the same time providing financial incentives to encourage communities to allow the development of affordable housing.

Florida's Live Local Act addresses the state's entrenched affordable housing crisis. Enacted in July 2023, it facilitates denser housing development on cheaper land, chiefly by limiting the authority of local governments to block affordable housing with zoning and density regulations.

The Live Local Act permits construction of multifamily housing on any commercial parcel if enough of the units are dedicated to affordable or workforce housing. Developers in Florida are now able to use the maximum zoning allowed within a one-mile radius of the site, without having to contend with protracted and costly rezoning applications.

Such creative regulations expand income restricted housing supply by boosting funding for housing and rental programs, adding incentives for housing investment and encouraging mixed-use development in financially distressed commercial areas. Also, in this high-interest rate environment faster zoning and building permit approvals reduce interest costs, thus allowing the creation of more affordable units.

The Live Local Act requires that local governments in Florida must approve—without public hearings, a rezoning process, or land use change requirements—housing development on sites zoned commercial, industrial or mixed use, if at least 40 percent of the residential units are affordable for at least 30 years to households making a maximum of 120 percent of the area median income. It also reduces local authority to impose density and height limits. There are few other restrictions. The market rate units can be rental or condo, and they may be separated from affordable units.

This innovative approach by the state is encouraging counties and municipalities to also act on their own to revise zoning regulations in harmony with new statewide programs, amplifying the impact of income restricted housing development programs.

Florida is not alone in coming up with creative approaches to increase the supply of affordable and workforce housing. Successful programs are underway in California, in the Los Angeles and Bay areas, as well as in Colorado and in towns in Westchester County, NY, and other states.

Harnessing America's awesome collective talent and resources in finance, architecture and urban planning, commercial real estate development and public

and social policy, requires clarity of vision and the political will on the part of our elected officials to quickly address our affordable housing crisis through new policies and programs.

Discussions of affordable housing development must also address the roles of urban planning and environmental sustainability which overlap to a meaningful degree.

According to archeologists, urban planning may date back to the Mesopotamian civilization. It is recognized that the ancient Egyptians utilized rudimentary urban planning techniques, and there is no question that the Romans took sophisticated approaches to urban planning. These include the utilization of wetlands to drain off tidal flooding from low lying cities, including Rome, and impressive infrastructure including the famous Roman aqueducts and laying out city streets to facilitate regular large deliveries of agricultural and other goods. Cobblestone roads around the Imperial Roman Forum are rutted from the wheels of carts that delivered heavy loads of agricultural products brought to shops and markets in the city.

Today, modern environmental sustainability combined with urban planning can be seen in Edgemere Commons under construction in New York City. Developed on more than 9 acres in the Rockaway Peninsula in Queens, it is a 100% affordable planned community of 11 buildings with over 2,000 units in an area historically vulnerable to tidal flooding, especially when driven by hurricanes, which are occurring with greater frequency and intensity. My firm, Aufgang Architects, created an urban plan for Edgemere Commons, and designed individual buildings in that community. The features we specified to improve environmental resiliency ranged from raising mechanical systems above flood levels, directing storm water to run off into wetlands and incorporating green roofs to reduce heat island effects. Our urban planning for Edgemere Commons also includes features that improve the quality of life for its residents, such as inviting walkable paths with attractive trees and plantings and benches in central gathering places that increase outdoor social contact among residents.

Another impressive example that combines urban planning with robust environmental resiliency is Babcock Ranch near Ft. Myers, Florida, which suffered little damage when Hurricane Milton rushed ashore earlier this year. Babcock Ranch was designed to withstand increasingly fierce storms. (My firm was not involved in the design of Babcock Ranch.)

Babcock Ranch prioritizes sustainability and resiliency, featuring walkable villages that foster a strong sense of community.

All of the structures at Babcock Ranch are built to withstand 150 mph hurricane force winds. Its 150-megawatt solar farms and underground transmission system ensure the community rarely loses electricity. Nearly 90% of the site is preserved wetland that helps collect excess water.

The United States is the first and only country to land men on the moon and bring them back. That was over a half century ago and resulted from a national commitment. Today we face new challenges here at home. The same energy, focus and determined national commitment must be applied to expanding access to safe, comfortable and resilient housing for all Americans. We have the ingenuity, treasury and drive required to achieve this crucial goal.

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