

Housing Choice Scoping Sessions

Common Themes

Overview

Throughout the six Housing Choice scoping sessions, attendees provided a wealth of knowledge. Not surprisingly, each discussion yielded a number of popular subjects or themes. Fifty general themes were identified ranging in subject matter from aging housing stock to jobs-housing balance to tax credits. More than half of the identified themes were discussed at three or more of the scoping sessions. This document identifies and defines each of the fifty themes. A selection of participant comments on the top twenty-five themes follows.

Theme Identification

Each of the 50 themes identified by Housing Choice scoping session participants is identified and defined below.

Affordable Housing: Perception vs. Reality

How to combat the negative perceptions of affordable housing and low-income residents with reality?

Aging Housing Stock

Stock is often affordable, but not decent.
What to do when this trend is coupled with lack of new housing production?

Change in Household Composition

Smaller White households; larger non-White and Hispanic households with varied family structures.

Colonias	Border phenomenon. Highly unregulated, low-income developments outside of infrastructure and service grid. Home mostly to immigrants.
Density	Highly misunderstood concept. Receives very negative reactions because most people don't understand what it really means or looks like. Need more good examples.
Developer/Stakeholder Relationship-building	Need for developers to build relationships with community stakeholders in order to gain affordable projects acceptance.
Downtown, High-End Housing	Housing in the center city tends to be upscale and aimed at singles or empty nesters.
Education, Training and Capacity Building	Significant need to educate, train, and develop capacity of local officials, citizens, and nonprofit organizations.
Gentrification	Neighborhoods are redeveloped, but many residents are displaced and priced out.
Homelessness	Population has increased significantly. Need to reexamine who is defined as being homeless and what types of housing are available to meet this redefined need.

Homeownership Focus

Federal and private market (banks) programs are singularly focused on homeownership to the exclusion of other types of housing need and options.

House Poor Phenomenon

Homes passed down to younger generation who cannot afford to maintain, furnish, or pay taxes.

Housing the Mentally Ill

Impact of deinstitutionalization; lack of adequate housing and related services to address this populations needs.

Immigration

Impact of huge influx of largely Hispanic households on local housing and economic market.

Impact of Federal Programs (HOPE VI, Section 8, etc.)

Impact generally limited or negative. Section 8 almost universally lambasted. HOPE VI showed some promise, but serious concerns exist regarding unit replacement and resident displacement.

Impact of Intergenerational Wealth

Older generation living longer, transferring more wealth to younger generations, and monopolizing more land and more housing.

Impact of the Local/Regional Tax Structure	Reliance on sales tax driving development; Property taxes too high to maintain affordability; Income tax non-existent (TX); Single-purpose taxing without comprehensive planning; Anti-tax community sentiment.
Inadequate State Funding for Housing	Underfunded housing trust funds; lack of other dedicated funding stream; reduction in housing subsidies
Inclusionary Zoning Impact	Is inclusionary zoning effective? Does IZ address the deepest level of need?
Increased competition for affordable units	Increased poverty, unemployment leaves more people competing for an increasingly limited stock of affordable units.
Increasing land and construction costs	Dramatically increasing land and construction costs making it even more difficult for developers to pursue affordable housing projects and make a profit.
Jobs-Housing Balance	Mismatch between the location of jobs and the location of affordable/workforce housing.
Lack of Housing Option for Households with Children in the Center City	Effects households with children across income levels. Simply not enough housing options for families with kids who want to live in the center city.

Lack of Support at State Legislative Level	Not typically a governor's office issue; very little in the way of state-level legislative or enforcement assistance.
Manufactured Housing	Allowed in rural areas, but generally not permitted in urban areas. Sometimes this is the only affordable housing option when the rental market does not respond.
Missing Regional Approaches	Lack of regional focus and organization hampering true understanding and action on the issues.
Need for Minimum Housing Standards	Need to ensure the decency of all housing, especially affordable housing with enforceable regulations.
Need for Mixed Development	Need to have more mixed use, mixed housing type, mixed-income development.
New Housing Production	New housing production typically stagnant in the areas that need it the most. Also not typically built to be affordable.
NIMBY	Not in My Backyard phenomenon alive and well.
Other Demographic Impacts	Older population living longer and staying at home; effects of regular migration patterns.

Overbuilding of Higher Prices Rental Units	Plenty of rental units available, just not affordable. Market is oversaturated leaving many units vacant.
Overstatement of Need for Elderly	Perception of the need greatly outweighs the reality of the need for this population.
Political Acceptance of Affordable Housing for Seniors vs. Affordable Housing for Other Groups	Politically easier to fund, implement senior projects. Seniors not viewed as a threat, have larger lobby to advocate on their behalf.
Political Resistance to Inclusionary Zoning	Developer resistance, state law barriers, not politically acceptable at the local level.
Public/Private Partnerships	Need to create partnerships with private developers, local governments, and nonprofits to move affordable housing production forward with a complete skill set.
Reactive Programming	Need is not necessarily driving the funding. Many programs are created in response to the funding available and do not always address the real problems.
Regulatory Barriers in Place	Regulatory barriers remain and have negative impact on the production of affordable housing.
Regulatory-Barrier Removal	Some type of barrier-removal program in place at the local/state level.

Role of Housing Authorities	Generally considered ineffectual. Use federal programs (Section 8) to corral low-income residents. Not a strong enough presence in terms of production.
Role of the Developer	How to remove more of the affordable housing risk for developers? How to encourage more developers to build affordable projects in the U.S. like they do elsewhere? How to generate for-profit developer's interest in building affordable units?
Segregation	Increased racial segregation and income stratification.
Service Gap for the Very Low-Income	Very low income (less than 30% AMI) really not served by existing system.
State of Economy: Boom/Bust, Stable, Growing, Shrinking, etc.	How serious are the housing impacts when the local economy shifts for the better or the worse?
Terminology	Which term is politically acceptable? Low-income, workforce, affordable? How do you combat negative connotations?

Urban vs. Rural Market Differences	Significant differences in terms of political acceptance, regulation, and land availability, etc. in relation to affordable housing production.
Use of Tax Credits	Federal and state-level tax credits having major impact on housing production. Program criticized for being more complicated than necessary and for producing fewer units than needed.
Wage/Cost of Living Imbalance	Wages are not keeping pace with the cost of living.
Wealth Creation Programs	Concept is to encourage wealth/equity creation in the hopes that more money will equal a greater ability to access better housing choices. Example includes educating low-income taxpayers about taking all of their credits (child care, education, etc.)
Workforce Housing	Need more housing options in terms of type and price points for the workforce.

Participant Comments by Theme

The remainder of this document illustrates 25 of the most discussed themes by presenting selected attendee comments pertaining to each theme. Comments are taken directly from session transcripts, as well as notes, and are attributed to a specific session attendee whenever possible. There is no written transcript of the proceedings of the Southern New England session because of technical difficulties with the audio recording equipment. For this reason, direct quotes from Southern New England participants are limited.

1. Affordable Housing: Perception vs. Reality

It's just the public's perception of what high density housing means. And I think there's just this antiquated idea that it's going to be a project — like a public housing project. It's eventually going to bring property values down. And those are the negative connotations.

John Mealey, California

We've got to change folks' perception about homelessness and affordable housing. And make folks realize that ... a lot of us ... are one step from becoming a statistic in those categories.

Unidentified Speaker, North Carolina

It's always surprised me that people look at any segment of the housing market and say, well, we don't want them because they won't pay their fair share. And, you know, it demonstrates the total ignorance of the tax base of any community. Because there isn't any home that pays its fair share of the services. What pays the tax bill in the community is the business and industry. And that's exactly why some suburban communities have problems with their tax base if they're all houses.

Dennis Harney, Midwest

2. Changes in Household Composition

I think in some way, shape or form we are missing some demographic changes that are happening in household formations with immigrants and different lifestyles that we maybe are not picking up in the census.

Steve Lains, Midwest

What's happening in the City of Portland is you're getting smaller households. Families with children are increasingly moving out of the city. The City of Portland is becoming more expensive and the surrounding suburbs are now the places where your poverty is increasing particularly the eastern suburb Gresham. It's these creative class young households that are moving in that are providing part of the market for our central city housing as well as some aging baby boomers who you know have empty nests and are moving into the city.

Barbara Sack, Oregon-Washington

[We have to think] about redefining family because ... in [the immigrant] population it's not normally just the spouse, your husband, wife, children, it's also additional family members.

Mary Chambers, Texas

I think with the changing demographics it's going to become even more of an issue because more and more of the households being created are going to be the ones who are going to be having the need for affordable housing. So that to me is very crucial because if you look at the household formation and who is — and what type of houses are being formed, what their income levels are going to be, etc. that's what's going to drive our future housing situation.

Richard Bjelland, Oregon-Washington

3. Education, Training and Capacity Building

I think we need to spend time ... on getting governmental leaders the education on why this is important in the community.

Janet Ruggiero, California

[We need] more training for local, elected, appointed officials. You know, you've got plan commissions, councils, folks that don't know how to do their basic job. They don't know about issues that we're all talking about today. They come in usually on one issue and away they go.

Chris Pryor, Midwest

I think there is a need for training because I think that other than the Portlands, and the Eugenes, and the Ashlands that have staff with the capacity to do housing planning, the rest of them don't. So now they're overwhelmed at the permit level and they want to do something, but they don't know what to do.

John Van Landingham, Oregon-Washington

We have spent time with nonprofits trying to help them get organized and established in a way that when there are opportunities, they can seize those opportunities. There aren't that many that are well organized and set up in a way that they can take advantage of programs that become available and really produce a lot of housing.

Bill Skeen, Texas

4. Focus on Homeownership

We've talked a lot about home ownership. People who aspire to home ownership and can't quite afford it. People get scared by increasing house prices. It's pretty irrelevant to low-income people who are just locked together [in a] unit.

Charlotte Caplan, North Carolina

I think we put people in situations that they can't afford to be in because it is affordable and they're not able to sustain. We put people in situations that they're not ready for with homeownership. We go out in low-income neighborhoods that were built with the Section 235 Mortgages and there are lots of foreclosures that happened when the economy went down in those neighborhoods.

Mary Chambers, Texas

It's a very slow process to convert people who have been in the rental system, and so dependent on the rental system at that income level, into homeowners. ... Without any income to fall back on, we see even people at 80% AMI having extreme difficulties ... post purchase. If anyone falls a month or two behind they're gone. They're out of the picture. So to take someone in a very, very low-income category and put them in the same position seems like it's asking for trouble without huge programs of support somehow.

Christopher Slusher, North Carolina

The cost of homeownership in this area is very low, while the rental cost is not very low. It's not out of line with other cities of our size, but the cost of homeownership is very low compared to other cities of our size. So I think there's — it's much easier to become a homeowner with all the programs that are out there, particularly at the interest rates.

Bill Shaw, Midwest

5. Gentrification

We have investors just swarming our neighborhood like bees on honey. I mean it's — property values in many cases have doubled since 2002. The Belmont CDC is there to help try to allow some of the residents who want to remain in the neighborhood to be able to afford to live there.

Michelle Allen, North Carolina

In the central city of Portland there's a growing affordable housing problem because the central city of Portland has gentrified.

Barbara Sack, Oregon-Washington

One of the biggest things that I noticed working kind of in the inner-city neighborhoods, is due to the supply you just don't get the appraised value. So there's not a lot of market incentive to be able to go into a dilapidated house and refurbish or even do minor rehab to the point where it makes sense from an economic standpoint without a subsidy.

Chris Pryor, Midwest

6. Homelessness

Where is the funding for ending chronic homelessness? ... The government is telling us we have a mandate as an entitlement community to end chronic homelessness in the next 10 years. But I haven't seen the money yet.

Charlotte Caplan, North Carolina

[Homelessness is defined as] a single individual, not an individual with children, not a family. The single population is what they want to identify as having the greatest need: single individuals with multiple episodes of homelessness and with multiple diagnosis of this, this and this. So even within that ... realm of defining affordability and homelessness, there's this new convoluted notion of what homelessness is — which gets back to what's affordable. They don't mind meeting housing affordability needs for SROs, single room occupancy.

Michaelle Wormly, Texas

As a result of the economy and the job loss you have a number of folks who are competing for the very affordable housing, whereas ... I'd say 20 years ago you had a certain population. Now you've got the folks who would have never ever have imagined being homeless ... becoming homeless, and are now competing. You've got those same folks living in hotels where they're paying by the week because the affordable housing stock is not out there. The homelessness rate has dramatically increased.

Michelle Allen, North Carolina

7. Housing Terminology

It's not a term of art [workforce housing]. It is used in public policy discussions. It is certainly used by more and more local governments to talk about [affordable housing] because they believe that that's something that people can relate to more. But ... there are people who are concerned that the more you focus on workforce it means that you are taking away an emphasis ... on working on issues that are really targeted to deep subsidizes.

Cathy Creswell, California

It can't be 'low income,' don't say that word. Just, even 'affordable', before they can hardly get that word out of their mouth then the doors were already shut. I'm already getting the calls you can expect that Joe Blow developer is going to come see you, he wants to do an affordable housing project, you need to find whatever way you can to keep this out of our community.

Mary Chambers, Texas

8. Housing the Mentally Ill

The homelessness issue, even with all the programs that have been out there, has been, I think, a significant change. And that may go back, at least I suspect it goes back, to deinstitutionalization. That's not just it, but it's a big part of it.

Bill Shaw, Midwest

The homeless problem is ... compounded by people who have substance abuse or mental illness.

Cathy Creswell, California

9. Immigration

We had a tremendous influx of Hispanic and migrant workers that, beyond the language barrier, just trying to find safe and decent housing, just creates a lot of conflicts there.

Steve Finn, North Carolina

The children of the immigrants who came here, particularly in the 1980s ... just kind of formed another major element of housing demand. And those demands for housing are very different in those groups. There's been a very slow response to the supply side to the demand for housing that's been changing. So these, these issues are, are kind of overarching.

Joseph Carreras, California

The immigrant population will be preyed upon just for affordability of housing as well as issues of legality and they will accept any type of housing and not report it for fear of immigration issues and so forth.

Michaelle Wormly, Texas

10. Impact of Federal Housing Programs

I think we need to work on getting the federal government to get back into a more aggressive, leadership role in housing ... predominantly in funding. They need ... to think about a permanent federal housing trust fund, particularly ... to rental.

Cathy Creswell, California

Whole neighborhoods have just been raised up and are made livable again by a well-designed HOPE VI development. But I'm deeply worried about what's happened to the people because only a minority of the original public housing residents have come back into the new development ... because it's lower density, or because the homes are now ... mixed income, home ownership or because there are new and tighter rules ... So the people who are hanging onto the old depressed units are finding themselves ineligible [for the new units] because of past behaviors.

Charlotte Caplan, North Carolina

Well Hope VI is working well in Seattle. I had the opportunity to go to the EPA conference in Chicago and see the big controversy about tearing down the housing projects and moving all the people out, but nothing has been built. But in Seattle its working well because they're doing it in stages and a certain amount of the people move back in.

Rita Robinson, Oregon-Washington

Section 8 works quite well in this state in the sense that people can afford to find housing. There are relatively high vacancy rates in the rental market throughout the state, so people are able to use a voucher and actually find housing. The problem, which is not unique to Indiana, is that there's far less assistance than there is need.

Bill Shaw, Midwest

I don't think Section 8 has panned out to be the production tool for affordable housing that we once perceived it be, especially in Texas.

Mary Chambers, Texas

11. Impact of the Local/Regional Tax Structure

I think one of the main problems in Washington State right now with housing is that there's really only one land use in the state that pays the bills on the local government basis and that is retail sales tax. The entire local tax structure in this state, because of various tax limiting initiatives ... is now driven by commercial land and retail sales tax base.

Unidentified Speaker, Oregon-Washington

I mean the property tax problem up there for homeowners is, at least we're hearing from our members, they don't know if they're going to be able to build any affordable housing because of the property taxes.

Christie Gillespie, Midwest

We're so reliant on property taxes in older neighborhoods that have traditionally been minority communities. We're seeing a lot of gentrification and a lot of it happens when the heirs inherit the property, which has been protected from property taxes because we have a ten percent cap on how much property taxes can increase. The cap is broken.

Karen Paup, Texas

12. Inadequate State Funding for Housing

I mean it's a [housing] trust fund that does have some funding out of bond revenues etc. that the state has allocated to deposit it, if you will, to it, and it's a useful product. So don't get me wrong. But it's pretty limited in scope and when you look at some of the other states that I've worked in, such as Illinois and Kentucky, we have next to no state support.

Bill Shaw, Midwest

We have a trust fund. We don't have a committed revenue source. It's more of a mechanism than it is a true trust.

John Van Landingham, Oregon-Washington

We have no state flexible funding affordable housing and our Indiana Housing Finance Authority is particularly intent on their regulatory actions. They add lots of regulations on top of what HUD requires of them. So it's extremely difficult for nonprofit developers to work with them.

Christie Gillespie, Midwest

While some state resources have become available they have been limited and somewhat uncoordinated.

Lane Sarver, North Carolina

13. Jobs-Housing Balance

The problem is that a lot of people are having to move to outlying areas where public transportation is not as good; they're further from jobs and services.

Richard Bjelland, Oregon-Washington

The newer stock is built on pockets that are far away from services, schools, there are no long term plans for transportation in the east so it's difficult for folks to get around.

Unidentified Speaker, North Carolina

You try to create jobs in areas and you may be creating jobs for a different stratum of population [and there] isn't quite a house that's there already [for them].

Unidentified Speaker, California

14. Lack of Legislative Support at the State Level

I think that it's regional where certain ... senators or state reps are more involved in housing if their constituency, on more of a regional basis, is driving it.

Bill Skeen, Texas

There's none of that state energy for helping local governments, asking local governments or even requiring local governments to do their share. There are so many things that a progressive state could be doing even with weak local governments or that a progressive local government could do if it weren't held down by the state.

Lanier Blum, North Carolina

I don't think that the housing policy has been priority for any governor. ... It doesn't matter.

Unidentified Speaker, California

It's not a statewide issue. When we get to talk about local government there are local politicians who are more interested, but it's not a governor's issue.

Karen Paup, Texas

If the governor doesn't take the lead, no one will. This is because the legislature is a suburban entity — the majority of communities represented are suburbs that don't want or care about high-density development. 'It's not my problem' they say.

Mark Pellegrini, Southern New England

15. Manufactured Housing

One other quirk on this mobile home thing is that even folks who have a paid for mobile home ... don't own the land under it.

Lane Sarver, North Carolina

Generally speaking, there's a statute in Indiana that prevents discrimination against manufactured housing obsessively.

Dennis Harney, Midwest

I would say there's, let's say in your typical neighborhood, there would be reticence or resistance to manufactured housing.

Michaelle Wormly, Texas

But it's always been a state policy to try to improve ... the status of the rural communities and that just hasn't happened. Housing wise ... everyone's moving into manufactured homes now in the rural communities. So the only solution that people can have is a manufactured home, which as far as housing stock, think of it what you want.

Unidentified Speaker, North Carolina

16. Not-In-My-Backyard

I think the NIMBY issues are prevalent throughout the country. I'm trying to think how it may be different in Texas than in other regions and maybe the census data would show that we're already fairly segregated in Texas by income and race and other factors. So that you get a suburb of Houston that pretty much is blocking ... three or four deals in a row. That may be even more prevalent in Texas. We have fewer mixed, integrated communities to start with.

Walter Moreau, Texas

There's a real legacy of racial antagonism in many ... of the areas and while this doesn't get expressed openly as much as it used to [it does surface] occasionally at some meetings. I've been to it's been amazing how openly it gets expressed. But I think a lot of NIMBYism and ... a lot of the opposition to affordable housing is race based.

Lane Sarver, North Carolina

I have found you can overcome those NIMBY issues ... if you invest the time and the effort and present your case. Over time ... you can build a relationship where it is acceptable and you can propose a community or a development that will go through the system.

Bill Skeen, Texas

In New England, people want land use control over what is going "next door." They feel justified in stopping development.

Joe Flatley, Southern New England

17. Regulatory Barriers in Place

In general I would say that housing location policies are a barrier particularly those that are driven by local school boards and other entities that maybe don't involve the planning or community development folks.

Unidentified Speaker, North Carolina

However you define affordable housing, it's a whole series of regulatory barriers.

Steve Lains, Midwest

Our industry [builders] sees land cost as a main barrier to affordable housing. Land [for residential] sells around here ... for \$600,000 an acre now and by comparison 10 years ago it was probably \$40,000. It's very difficult to find individual building lots for under \$100,000 a lot, so that makes it very difficult to deliver an affordable product.

Kelly Ross, Oregon-Washington

In Rhode Island, impact fees and phasing mechanisms are keeping developers out of certain communities. Ultimately, developers are going to pass these costs onto the buyer.

Bill Landry, Southern New England

18. Political Resistance to Inclusionary Housing Programs

Inclusionary housing ... was an issue that was raised in the legislature and banned. That does take away one of the tools and there's an issue of whether we should reexamine that requirement being opposed from outside.

Ed Sullivan, Oregon-Washington

19. Service Gap for the Very Low-Income

Housing that's affordable to low, very low end persons has become more difficult to obtain over the last 20 years. Restrictions on zoning and land use, growth control [limit] land available for affordable housing at the lower end of economic scale.

Lane Sarver, North Carolina

We can have a totally open market and we aren't going to be able to reach some of our most vulnerable ... very low-income households. It's always going to take some public subsidies.

Unidentified Speaker, California

You ... need to be able to discern where along that income line you're going to have to provide housing. Indianapolis does not need anything from 80 to 60 [% AMI]. We have ample housing for that income population even though that's considered affordable ... anything below 30% AMI there's nothing.

Sherry Seiwert, Midwest

The most vulnerable people who need affordable housing are often people who also need services. Right now, the way the systems are set up, there's one system that's associated with the development whereby money comes in and affords or provides money to the development. But then what happens is you have people living in housing who need services. The service money isn't tied to the real estate, usually, and secondly it's not made available.

Andree Tremoulet, Oregon-Washington

The problem with inclusionary zoning is that it does not meet the needs of the lowest income renters. Inclusionary zoning is serving a different group.

Connie Kruger, Southern New England

20. State of the Local/Regional Economy

In terms of jobs we are still nostalgic about the loss of all the factory jobs ... It wasn't all that great, but it was steady and it did seem to provide some affordability and keep up with the ... living wages. But now we're faced with a tourism-based economy in western North Carolina that is all service based, low wages and not much room for expansion. This is one of the most under-employed areas I've ever seen.

Christopher Slusher, North Carolina

The overall economy is doing fairly well, but the problem is that there's such an influx of new people in Texas and the pressure that puts on infrastructure, schools, governmental agencies has been so tremendous that I don't think the economic increases have been able to keep up with the costs and the pressure. Just look at the school crisis that we're in and what's going on with the schools.

Bill Skeen, Texas

21. Urban vs. Rural Market Differences

There are significant low-income areas in ... rural areas that people don't realize.

Bill Shaw, Midwest

There are jurisdictions, especially the rural jurisdictions in the eastern part of the state, who are having affordable housing problems because incomes have dropped as a result of the collapse of the traditional rural economy.

Dave Andersen, Oregon-Washington

There is a significant need now that has to be addressed ... one would think ... that the immigrant population would head into the urban cities but because of certain issues, they're staying on the fringes in the rural area and you have the growing immigrant population in the rural areas.

Michaelle Wormly, Texas

The metropolitan areas have strong needs because affordability is such a problem. They have more resources, not a lot more, but more than the rural areas to provide stock ... In the rural areas they're so economically depressed and there's no economic stimulation.

Unidentified Speaker, North Carolina

22. Use of Tax Credits

Tax credits. That is the major financial engine for producing affordable rental housing. It's complex, scary.

Charlotte Caplan, North Carolina

[There is] frustration with the tendency of the federal government to administer some of these programs through the tax code and to use of tax credits ... because a public sector or a non-private organization can't take advantage of tax credits without creating this complex web of syndication deals associated with the tax credits.

Dave Andersen, Oregon-Washington

It is next to impossible to provide a project unless you use low-income housing tax credits and then some subsidy in addition to that. The numbers just don't work.

Sherry Seiwert, Midwest

We also have an affordable — an Oregon affordable housing tax credit. It's not that similar to the federal tax credit, but it reduces the interest rate on commercial bank loans for affordable housing projects by four points. It gets passed onto the project and reduces their costs.

John Van Landingham, Oregon-Washington

23. Wages/Cost of Living Imbalance

Housing costs are going up, but wages are not. Particularly in that demographic area where you might have the husband and the wife, if it's a two family household or a one family household, where they're both working at McDonalds. I'm just using that as an example. Those wage rates don't ... keep up with rising costs of utilities for instance or property taxes.

Bill Skeen, Texas

Economically, western North Carolina is doing pretty well — even with the unemployment statistics. But our wages have not kept up with our median income. So that median income is being kept up by the people who move here with money. But if you're a nurse's aid or you clean rooms in this hotel ... your wages are not that much above minimum wage and yet you've got the most expensive housing in the state.

Charlotte Caplan, North Carolina

24. Wealth Creation

The numbers of people ... who have negative wealth ... are like people who are very overweight. They know it's unhealthy, but they can't give up the spending habit and get to where they need to be in order to create wealth for themselves and their children.

Charlotte Caplan, North Carolina

How do you establish more parity so that people can develop the equity in their region, in their state and be able to ... have the success that the older generations have had before them?

Unidentified Speaker, California

You know we're faced everyday with less than adequate education and financial management for a capitalistic system that is based on consumer spending to ensure the health of national economy. And we turn our backs on financial management and financial education and it's absolutely the road to destruction for so many of us; especially in a nation where the entire media industry is geared toward living beyond your means. And poor people are no more immune to the influences of that than anyone else.

Christopher Slusher, North Carolina

A tool that we're working on locally is the Earned Income Tax Credit campaign. The credit ends up being about seventeen hundred dollars on average and in any given community fifteen to twenty percent of the working families that are eligible never claim it. I guess the paper work is complicated, their brother-in-law fills it out wrong or they

pay through the nose for private tax preparation so, just in Travis county alone it's about 14 thousand filers that don't claim it, 24 million dollars and that's not a housing program but it creates wealth that could be used for housing.

Walter Moreau, Texas

25. Workforce Housing

Builders who can sell large expensive houses on all available land have no reason to build smaller cheaper houses because most new housing is beyond the reach of working families.

Lane Sarver, North Carolina

More and more people saying 'well we need to start really working on workforce housing' as if most of the programs are deeply targeted subsidizes ... Everybody, for the most part, who lives in those units — with the exception of disabled or some elderly — works ... Yet people have this perception of workforce housing as being [something different].

Unidentified Speaker, California

I think there's a very large need for worker housing and if you think of worker housing — workforce housing — you usually think of families. But there's a tremendous need for single person housing ... but it hasn't happened here.

Unidentified Speaker, North Carolina