

The Changing Role of the Federal Government as Patron: Challenges and opportunities for those who wish to design and build for low income people.

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Presented at the Working Neighborhoods: Failed Policies and New Directions Seminar, April 22, 2005

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Introduction

For the past 70 years the federal government has largely defined the terms by which architects and planners in the United States have been engaged to design and build low income housing and affordable communities. Prior to this, as Sam Davis puts it, “designing for the disadvantaged was long viewed as an undertaking unsuited to architects, whose status was defined by that of their patrons” (2004: 23). Though reform minded planners and architects long advocated such projects, few private patrons spent money on designing homes or neighborhoods for low income or working people.¹

It was only when government, primarily the federal government, became a patron that designing neighborhoods and housing for low and even moderate income households became a significant professional undertaking. While the subsequent policies and actions of the government in this role have proven to be flawed in many ways, this criticism can also be carried too far. Moreover, the diminishing federal role in low income housing production and neighborhood redevelopment over the last three decades has coincided with an increase in housing affordability problems, which, not surprisingly, are concentrated among the lowest income Americans. This trend has been linked directly to a decrease in available low cost rental housing (Quigley and Raphael, 2004). Today, despite numerous important private and local efforts to step into the void left by declining federal expenditures, there is little evidence that the patrons that were lacking at the beginning of last century are set to emerge in sufficient numbers or with sufficient commitment to address the housing need at the beginning of this century.²

Thus, this paper argues that architects and planners interested in addressing the nation’s affordable housing crisis must be prepared to pursue three paths. The first is to simply make do with increasingly modest, uncertain, and ad hoc funding streams - to use design to do more with less. The second is to become private advocates for affordable housing, actively creating interest and seeking private funding for designing and building necessary projects. The third and final path is to become public advocates for affordable housing, working with advocates from other fields and backgrounds to both increase and improve the funding streams available from local, state, and federal governments. Truth

¹ As opposed to almshouses, prisons, company towns, and houses of industry (see Vale, 2000 pages 1-91).

² This is not to say significant efforts are not being made, for example, www.macfound.org/documents/pdfs/rental_preservation_initiative.pdf

be told, to be successful, to ensure there continue to be patrons for innovative neighborhoods with affordable low income housing units that are both sufficient in number and excellent in design, Architects and planners will likely have to pursue all three paths.

Finally, more than anything else, the distinction needs to be made between policies that failed to deliver neighborhoods that work and a failure to commit to policies that are working. Over the years we have seen a series of both promising and successful policies undercut by a lack of government or public commitment.

The first part of this paper provides a brief review of federal policies toward housing and community development in the last century. The particular focus of this review is on the provision of housing and neighborhoods for low income people. With this context in place, the paper moves to the need for low income housing today and the issues and controversies that define the government's role as a patron for the design and provision of low income housing and neighborhood planning. The paper concludes with a view of how architects and planners can be engaged for neighborhoods and housing that works for America's lowest income households.

A Brief History of Federal Involvement in Community Building

Around the turn of last century the focus of many American housing advocates and social reformers became "small houses for worthy workers," (Vale p. 107). The focus was on providing "modest" and "decent" single family housing, away from existing urban neighborhoods, for working families that showed thrift and the capacity for upward mobility. This was seen as a particularly American reform, removing families from urban vice and at the same time imbuing them with distinctly American values such as a respect for private property.

The first large scale involvement of the federal government in community building was the development of company towns for war production during the First World War through the Emergency Fleet Corporation and the United States Housing Corporation. The USHC was headed by Fredrick Law Olmstead Jr. and employed the likes of Fredrick Akerman, Henry Wright, and Robert Kohn. These federal employees directly shaped the planning and architecture of their developments. Light and sanitation standards and a prohibition against dense, tenement type development were adopted from Lawrence Veiller's influential criteria for working class housing (Vale, 2000).

USHC projects, however, were simply model company towns. Income segregation was planned in. For example, not only were housing types segregated, but the number of bedrooms per family in USHC projects was based not on projections of family size but on the projected income of the families the homes were planned for. Furthermore, homes for lower paid and lower skilled workers were in dormitories closer to the plant or shipyard.

After the World War I, Congress turned against the USHC as the provision, ownership and management of housing by government were considered unacceptably socialist

(Vale, 2000). The focus of federal government programs shifted to simply encouraging private homeownership.

With the onset of the Great Depression in the early 1930s, government institutions such as the Federal Home Loan Bank System, the Home Owners Loan Corporation, Federal Savings and Loan Association and the Federal National Mortgage Association, were created to shore up private lending institutions and provide credit to individual homeowners. Though these institutions did not have a direct hand in planning or architectural decisions, they did support and reinforce the preference in American politics for single family homes and helped cement the notion that federal government support for homeownership as part of the “American Dream” was acceptable. These institutions primarily stimulated single-family home ownership for working Americans buffeted by the impact of the crash of 1929 and the ensuing restriction of credit.

At the same time, however, the focus in Federal Housing Policy also began to move perceptibly toward the goal of providing “a decent home and suitable housing environment for every American.” This goal was eventually enshrined in the 1949 Housing Act and guided the housing programs of the Great Society and the War on Poverty.

In 1933, the National Industrial Recovery Act was passed, which allowed federal funds to be spent on low cost housing, slum clearance and subsistence homesteads. This became formalized as “Public Housing” in the US Housing Act of 1937. The program was primarily intended to be a public works program and the politics of providing government housing assistance led to fairly mixed results. On the one hand, through restrictions such as the “equivalent elimination agreement” - that new housing could only be built to replace unsafe or unsanitary units - the 1937 act virtually ensured that their would be little gain in the overall stock of affordable housing, indeed rents would often be higher in new or revitalized housing. On the other hand, the stipulation that designs had to be without elaborate or expensive materials, with an average cost below the market average, ensured that the housing might be innovative but it would also be simple and often corners were cut in its production.

Perhaps best characterized as “slum reform,” many localities used federal funds from these programs to replace “unprofitable municipal areas” (Vale, 2000: 166). As with the creation of federal home loan institutions, a fairly explicit purpose of the program was to give a leg up to working families felled by the Great Depression and to those who seemed likely to be able to achieve middle class status once the economy picked up again. While limiting the incomes of residents to 5 times the fixed rent meant the housing was targeted at lower income households, the fixed rents were often fairly high and administrators tended to choose those families with incomes near the top threshold. Much of the housing was racially segregated, often by design.

For architects and those advocating community planning, however, these programs provided significant funding to pursue projects of blight and slum removal and the replacement of these areas with “modern” neighborhoods and “model” affordable

housing projects. Indeed, as a public works project, initially placed within the Public Works Administration, this was an intended result, providing employment as private demand for architectural services and other building trades dried up in the wake of the economy's collapse.

By the 1940s a pattern of federal involvement in local neighborhood planning and development was becoming well established: local funds were made available to local public entities, cities, states, counties or special purpose organizations such as Public Housing Authorities, who could use the funds as long as they complied with fairly stringent federal stipulations for their use. While federal government mandates, limited funding, and local political meddling certainly limited the scope of the work, the projects reflected the planning and architectural ideas of the day, and in some cases provided large scale demonstration projects to test and showcase the most modern and innovative architectural ideas and practices.

The next big legislative step was the Housing Act of 1949, which had a decided emphasis on urban redevelopment. Conservatives sought a broader focus on urban redevelopment and to limit public housing. More liberal members of Congress sought a strong commitment to both. Title I of the bill put a broad focus on "slum clearance and urban redevelopment" with cities choosing the areas that would later become known as urban renewal in the 1954 Housing Act. Urban renewal led to nearly 100,000 acres of land being turned over to private redevelopment, and a further 400,000 new and redeveloped housing units and commercial properties by 1974. Title II increased FHA mortgage insurance, a benefit to middle income homeowners. Title III, however, authorized the building of 810,000 public housing units in six years. For President Truman it was an embarrassment that the private sector had failed to address the nation's housing needs, that Americans still lived in slums, and therefore he saw the housing act as a necessary step. With this bill providing decent housing to all Americans became the stated goal of federal housing policy. The greater emphasis on commercial redevelopment in the bill, however, meant that it would be 20 years until the housing program was completed (Caves, 1998).

In 1965 the Department of Housing and Urban Development was created to handle a number of new housing initiatives and to consolidate existing housing programs. The civil rights movement and the violent and nonviolent turmoil that gripped American cities in the 1960s led to increased spending to provide economic opportunity and improved conditions in inner-city communities (Model Cities Program 1966-1974) and for low-income families (The Economic Opportunity Program, 1964-1971). New programs also experimented with providing rent supplements (1965) and below market financing for households and private (Section 235) or not-for-profit developers (Section 236) of new or rehabilitated low income housing (1968). Though widely criticized from a financial perspective, these programs were a success in building housing resulting in 200,000 "235" units and 365,000 "236" units.

Faced with the fact that many public housing residents could barely afford their housing, in 1969 Congress also changed the way rents were set in public housing. Instead of rents

being set by public housing authorities to cover costs and rent levels being then used to determine the maximum income for families moving into the units, rents were capped at 25 percent of tenant income. New subsidies were intended to cover the shortfall between rental income and operating expenses. This not only reduced the rent burden of many residents it also removed the incentive to cherry pick tenants.

Over the next 30 years, however, it would be rent supplements, the smallest of these programs, that would gain prominence as policy increasingly favored tenant as opposed to project based assistance. Real and perceived political corruption, aging facilities, the impact of desegregation, and increasingly hostile conservative political rhetoric led to changing and increasingly negative public and political attitudes towards “public housing.”

The event that came to symbolize this change was the demolition in 1972 of the Pruitt-Igoe housing project in St. Louis. Built a mere 18 years before, it had been heralded as innovative and modern low income architecture. In the aftermath of its demolition, architects in particular criticized the design of the project using it to symbolize “the inadequacies of the modern design ideology” (Bristol, 1998) For conservative critics it became an example of the wastefulness of government programs and planning. Others pointed to the failure to adequately finance operations and maintenance, the impact of desegregation, and the faulty premise of slum clearance. Whatever the conclusions, however, for many, Pruitt-Igoe became a clear example of the failings of public housing and urban renewal.

In 1973, outgoing HUD secretary George Romney called for a moratorium on new commitments for nearly all federal housing and community development programs, stating there was an “urgent need to for a broad and extensive evaluation of the entire Rube Goldberg structure of our community development statutes and regulations.” (Garr, 1998 (Van Vliet): 362). Shortly thereafter, Michael H. Moskow Assistant Secretary for PD&R and James Lynn produced a report, *Housing in the Seventies*, that concluded that the existing supply side subsidies were too costly and inefficient. The Nixon Administration proposed a wholesale move toward tenant-based subsidies for housing and a block grant program for community development.

The major programs that emerged from this shift were the Section 8 housing certificate and voucher programs and the Community Development Block Grants both introduced in 1974.

The Section 8 voucher and certificate programs allowed tenants to apply federal subsidies to units in the unassisted (and assisted) private market. This gave them a greater choice of housing and locations. The initial stated motivation for the was “aiding lower-income families in obtaining a decent place to live and...promoting economically mixed housing” (42 U.S.C. 1437f (a)), it was also assumed using the market would make the program more efficient, and perhaps implicit in this was the idea that it would cut the costs of housing subsidies.

The CDBG program simply abolished tens of existing government programs and replaced it with a block grant. The block grants were allocated according to a fairly complicated formula to local governments in so-called entitlement cities and directly to state governors. The stated motivation here was to increase local control and reduce red tape, allowing locals to use federal dollars to address local community development problems better. From the beginning, a reduction in funding and indexing reduced and limited funding for the block grants relative to the programs they replaced, and considerable red tape became attached to the program, but local communities welcomed the flexibility of the new program.

For the next two decades there continued a mix of reforms and funding cuts. The Tax Reform Act of 1986 repealed a number of tax advantages for building multifamily housing. It also placed a cap for the first time on state authority to issue tax-exempt bonds for multifamily housing and imposed income limits on eligible households. At the same time, though, the act created the Low Income Housing Tax Credit (LIHTC) program, providing private-sector incentives for the development of rental housing for lower-income households. By 2001, the LIHTC program has been used to allocate \$5.2 billion towards the development of over 1.2 million units put into service.³ The McKinney-Vento Homeless Assistance Act of 1987 provided federal funding for the first time to homeless shelters and supportive housing.

Increasingly, policy attention was focused on the concentration of poverty and policies to deconcentrate policy. The primary policy in this regard continued to be the Section 8 Housing Voucher program, renamed in the late 1990s the Housing Choice Voucher program. Also in the 1990s, as part of Cranston-Gonzales National Affordable Housing Act, a number of new programs emerged that reversed somewhat the trend away from direct federal support for housing production. The first, the HOME Investment Partnerships Act, allocates funding similar to the CDBG program and funds local government partnerships with non-profit and private entities for the construction of affordable housing, rental project financing, sweat equity, and first time homeownership programs.

While much of the recent housing policies have limited the profile of architects and planners, a second program that emerged Cranston-Gonzales act garnered significant interest in the planning and architecture circles. The Homeownership and Opportunity for People Everywhere (HOPE) program grew out of the 1989 report of the National Commission on Severely Distressed Public Housing. Actually a number of separate programs, it sought to reform public housing, moving it toward resident management and homeownership. It is the HOPE VI program, created by Congress in 1993, however, that captured people's attention, particularly architects and planners.

HOPE VI sought not only to create incentives for resident self-sufficiency, but also to change the outward appearance of public housing for the residents and the neighborhoods in which it was located. Qualifying severely distressed projects could be redeveloped into lower density, mixed income neighborhoods, with opportunities for homeownership.

³ <http://zfacts.com/p/610.html>

Once again, these requirements reflected the current understanding of how neighborhoods work and can be used to encourage and attract working families. At the Ellen Wilson Dwellings in Washington, D.C., for example, 1940s low rise blocks were replaced with neo-traditional, in this case Victorian style, single family row houses and low density, multifamily units.

While most reviews and eventual residents of these projects find the outward appearance of these new units and neighborhoods much improved, particularly relative to the superblocks built in the latter years of the public housing program, the program generated many of the same concerns. Though the program was often framed as improving the housing situations of the project's current residents, these tenants often did not find a unit available to them after the redevelopment due to higher entrance requirements, particularly for the ownership units, and a limited number of units. Once again, since assisted units were largely being replaced, the stock of affordable units did not grow. Indeed, there was not a one-to-one replacement requirement and due to the lower densities, the number of units declined in most instances. Many public housing tenants in these projects were permanently "vouchered out." There were also concerns that the projects that were eventually implemented were being selected to help gentrify areas rather than based on any real need for revitalization. (CCC, 2004)

In 1998, the Quality Housing and Work Responsibility Act was passed in 1998. This act sought to reduce the concentration of poverty in public housing by reserving up to 70% of public housing for families earning more than 30% of the area median income. At the time 75% of those living in public housing earned less than this. It also implemented policies to related to "welfare to work" reforms, that sought to move families to self sufficiency, and set performance standards for public housing agencies and rewards for high performance and reaffirmed HOPE VI. It also made some reforms to the Section 8 program, most prominently allowing the use of Section 8 funds for homeownership.

Throughout all this, federal support for homeownership continued to gain strength. Federal loan programs and the homeownership portion of programs such as HOME or Section 8 were often targeted at low to moderate income households. Most of the federal support for homeownership goes to the highest income Americans. In 2003, the federal government spent \$57.2 billion in housing-related tax expenditures (home mortgage and other tax deductions) and \$100 million in direct housing assistance on households in the top income quintile, those with an average annual income of \$148,138, nearly two times what the federal government spent that year on housing subsidies for the lowest-income households, those with incomes below \$18,500 (Dolbeare, Basloe Saraf and Crowley. 2004). Despite the continued federal and local support, there has been a growing amount of dissent related to contribution that homeownership, but particularly detached single-family homeownership, the symbol of the American Dream, to neighborhood development (Apgar, 2004; Baker, 2005).

Housing Need Today

Today, a third of Americans, nearly 100 million people, live in housing that is considered unaffordable or inadequate or are homeless. More Americans have housing problems

than face food insecurity or lack health insurance (NLIHC, 2005b). Unlike other federal assistance programs such as food stamps, housing assistance is not an entitlement. In 2001, while roughly 6 million households received some form of housing assistance, over 5.1 million households were considered “worst case needs,” unsubsidized, very low-income renter households living in severely unaffordable or inadequate housing: those most in need of rental assistance. Three-quarters of the households with worst case needs were extremely low-income.

In the 1970s, declines in rental affordability for all renters were due almost entirely to the selective movement of upper income households to homeownership reflecting growing incomes and resulting in a growing supply of rental housing relative to demand. During the 1980s and 1990s, however, the distribution of rental units shifted noticeably to higher priced units as lower priced units were converted, demolished, or left vacant and uninhabitable. This was exacerbated by real income declines for renters up until the late 1990s, when incomes for the lowest income Americans rose briefly before the crash.⁴ The loss of units and decline in incomes meant that the net shortage of affordable rental housing for the lowest income families stood at over 5 million units nationwide (NLIHC, 2004).

In general the country is losing low cost rental housing (Harvard, 2004). Since 1995 there has been a net loss of over 300,000 units of the privately owned housing made affordable to low-income families and seniors through HUD project-based housing assistance such as Section 236 and so-called Project Based Section 8 (NHT, 2004).

To be sure the difficulties are not limited to rental housing. Though the rate of homeownership has increased steadily in the last decade, gains were not consistent for working families with children (NHC, 2004) and those earning less than the median income (Census, 2005), or African Americans. Moreover, 20 million homeowners, nearly a third of all owner households, faced housing problems in 2003.

Lessons From History

What can be drawn from this brief history?

- 1) “A decent home and suitable housing environment for every American” was only briefly a goal to which federal policy was truly committed.
- 2) Even among supporters of federal housing policy and urban redevelopment, there has always been a policy struggle between serving the “deserving poor,” be they the “worthy workers” of the turn of last century or the “working families” of the turn of this century, and those most in need, the lowest income most destitute Americans.
- 3) Throughout history, projects and programs have reflected current views of what makes a neighborhood work.
- 4) Since the 1970s, federal policies have formally sought to encourage more mixed income communities, more traditional neighborhood designs, and the deconcentration of poverty.

⁴ See Quigley and Raphael, 2004 for a fuller description of affordability trends in these three decades.

- 5) Important gains in all three of these areas have been largely undercut by declining funding and reduced production.
- 6) Private role has grown in since the 1960s but most low income housing and large scale neighborhood redevelopment remain dependent on federal participation and funding.
- 7) The emphasis on homeownership has been a near constant in US housing and neighborhood development policy, but homeownership is not a panacea, nor the foundation of working neighborhoods.

Federal Housing And Community Development Policy Today

By the late 1990s programs such as Section 8 Vouchers and CDBG that stressed local control and deconcentrated, mixed income, low income housing development were clearly in the ascendancy. Not only did the federal government not build any new public housing since the early 1980s but many existing housing projects were being demolished and in some cases replaced by lower density mixed income developments under the HOPE VI program. Despite dwindling funding overall for assisted housing, and a growing affordable housing gap, in general this program shift to tenant based and mixed income programs and projects enjoyed broad public support. This has been in part because both public housing and urban renewal came in for such considerable criticism from conservative and liberal commentators alike. But more importantly, the new programs seemed to offer recipients important elements of housing choice, more attractive housing, economic integration and avenues to homeownership. Indeed, even as public housing and other more traditional production programs saw sharp funding decreases, the funding for the programs such as vouchers and HOPE VI saw marginal increases. Participation in programs such as the LIHTC grew considerably, and mitigated to some degree the loss of other assisted units.

Thus, it may be surprising to some that for the past few years the voucher program, CDBG, and HOPE VI, the three most prominent policies in the new constellation of federal housing and community development programs, are all under severe budget pressure. The voucher program and CDBG are slated for cuts and complete reorganization and HOPE VI is zeroed out in this year's administration budget. Communities would lose considerable flexibility in deciding how to use their HOME funds. The budget would cut HUD funding by 11.5%.

The proposed changes to the Section 8 housing voucher and public housing programs will drastically cut housing assistance to families and individuals currently being served by these programs. Currently 75% of Section 8 vouchers are targeted at those with the lowest incomes and voucher holders can use their voucher anywhere in the US, to move near family, to a better school district or a job. To cut costs, however, the administration has proposed allowing higher income people to be served by the program and severely limiting the ability to use a voucher to move to a preferred neighborhood, job market or school district by restricting "portability."

Despite the emphasis on getting minority and low income households into homeownership during the campaign, the budget for homeownership counseling has not

seen a substantial increase in the last two years and fair housing education and enforcement programs are proposed to be slashed this year.

All of these programs can and should be improved, but few have received the fundamental criticism that public housing and urban renewal have received. They had strong support for encouraging local decision making, poverty deconcentration, mixed income neighborhoods, and employment and commercial opportunities. Instead, HOPE IV, Section 8 vouchers, the Low Income Housing Tax Credit were mostly criticized as being too small or insufficiently targeted at those who need the most help. That the federal budget did not commit enough funds to allow these programs to reach their potential by serving more of those who needed assistance most.

A Role for Architects and Planners

As Sam Davis states in his recent book “Designing for the Homeless” one clear lesson for architects (and by extension planners) is that in the current environment they must “make the most of modest budgets” and to “strike a balance between efficiency and vitality, between commodity and delight” but they must also help make policy makers see the value of investing in housing and community development, they must work to overcome stereotypes about the need for federal support and the role it plays in our communities (Davis, 2004: 143). In the end there are three somewhat separate approaches that present themselves to architects and planners interested in designing and developing neighborhoods that include low income people.

The first, as Davis suggests, is to simply make do with less. For many architects, it is clearly a worthy challenge to provide decent, affordable housing, that does not simply ‘warehouse’ its residents. But with an affordable housing gap of millions of units and there are clearly limits to what can be expected from this approach.

The second is to seek and develop patrons and champions for designing and building affordable housing and neighborhoods that can accommodate low income and working families. It is necessary to make people excited about low income development and neighborhoods that work. Moreover, public opinion research is increasingly showing that local opposition and regulation to affordable housing often stems from design concerns and stereotypes about multifamily and particularly multifamily rental housing (Pelletiere, 2005). As players in the cultural life of the country, architects perhaps can do more to popularize and make people comfortable with or even excited about affordable rental and ownership units even if not necessarily with the residents. In an environment where government funds for affordable are likely to diminish, it is necessary to tap into more local funders and overcome more local opposition.

The third and final path is to become public advocates for affordable housing, seeking to both increase and improve the funding streams available from local, state, and federal governments. This is the fundamental point to be made here. Even as more of the activity in affordable housing has moved into the private arena, in most instances it represents a public-private partnership of some sort in which the public involvement is integral. Thus, if architects and planners want to build low income housing and include it in

neighborhoods, they must be prepared to be public advocates. It is still the case that the work of architects is “defined by that of their patrons” and in this case as citizens you have a say in what your patron does.

In the end, as individuals and as professions, Architects and planners will likely have to pursue all three paths. This year American Planning Association has chosen the topic of “affordable housing” as one of its special topics, an area for special attention in research, practice and advocacy.

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