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Book review

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Shane Phillips, *The Affordable City: Strategies for Putting Housing Within Reach (and Keeping It There)*, Island Press: Washington, DC, 2020, 280 pp.: ISBN 9781642831337

Tackling Housing Affordability – Still and Again

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Housing affordability matters to people because it may impact a household's budget, including necessary expenditures for food, utilities, health, child care, and possibly transportation to work, apart from savings for emergencies, retirement, attending college, or starting a business (Anacker et al., 2018). The almost century-old housing policy landscape in the United States was partially triggered by the Great Depression in the 1930s and the Civil Rights movement in the 1960s (Carr and Anacker, 2014, 2015). However, the policy landscape is balkanized (i.e., federal, state, and local programs administered by multiple administrative units and implemented by public, private, or nonprofit institutions, all at different levels; Schwartz, 2021). Despite the existence of the policy landscape, the national housing affordability crisis has gradually worsened over the past few decades, then rapidly and exponentially intensified over the past few years (Anacker, 2019).

The United States has been experiencing the COVID-19 pandemic since early to late March 2020, and Congress subsequently passed the Coronavirus Aid, Relief, and Economic Securities Act, which authorized assistance and eviction protection for some renters, positively impacting housing affordability, in late March 2020 (Consumer Financial Protection Bureau, n.d.). However, most measures ended in 2021 or 2022, exemplifying yet again the brokenness of the housing system and that affordable housing solutions are needed more than ever (Schuetz, 2022).

In *The Affordable City: Strategies for Putting Housing Within Reach (and Keeping It There)*, Shane Phillips, who is currently an independent researcher and adjunct instructor at the Sol Price School of Public Policy at the University of Southern California, discusses several dozen solutions to the housing affordability crisis in the United States. Phillips is based in California, which has been at the forefront of progressive affordable housing solutions over the past few years (Dougherty, 2018; Shaw, 2018). Expanding his lens from California to the United States, he argues that the solutions to the housing crisis are based on three interconnected, equal priorities: supply (i.e., having housing for everyone), stability (i.e., having tenant protections and rental housing preservation), and subsidy (i.e., providing "benefits of abundant housing and stable communities" (p. 20)).

The book has an introduction, three parts, a conclusion, and an appendix. Part I discusses principles and general recommendations with action verbs, such as "pursue," "focus," "adapt," "pick," "track," and "align," among others; part II is about policies, divided among supply, stability, and subsidy sections; and part III is labeled "Bringing It All Together." Interestingly, Part III contains all the policies already discussed in Part II clustered under new sections: intermediate priority, medium-term priority, and long-term priority.

This book was authored from the late 2010s until April 2020 (the most recent access date in the notes

section) and published in September 2020, when the world was in the middle of the global COVID-19 pandemic. Perhaps surprisingly, some policies discussed in the immediate priority cluster—definitely a moving target—have been realized in select cities and states since the book's publication. For example, the first suggestion, "Eliminate Density Limits in Most Places (Density Limits)" (p. 85/205), and the third suggestion, "Let Renters Decide What They Value (Micro-units)" (p. 92/206), have already been implemented in some places (see the discussion on p. 87). For example, the Minneapolis 2040 city comprehensive plan, passed in 2018, allows "small-scale residential structures with up to three dwelling units on an individual lot" (Minneapolis 2040.com, n.d., n.p.). These structures may be prefabricated and manufactured housing, 3-D printed housing, tiny houses, and Accessory Dwelling Units (Minneapolis 2040.com, n.d., n.p.). The state of Oregon passed House Bill 2001 in July 2019, allowing duplexes in cities with more than 10,000 residents and duplexes, triplexes, fourplexes, cottage clusters, and townhouses in areas zoned for single-family homes (Oregon.gov, n.d.).

The second suggestion, "Eliminate Parking Requirements Everywhere (Parking Minimums)" (p. 89/206), pertains to all new developments. Recently, some local and state policymakers have relaxed or eliminated parking minimums for multi-family housing near transit stations, including San Diego in 2019 and all jurisdictions in the State of California starting in January 2023 (Assembly Bill 2097; Khouri, 2022).

The fourth suggestion, "Place Moderate Restrictions on Rent Increases for Nearly All Housing (Anti Gouging)" (p. 116/206), and the fifth suggestion, "Place Stronger Restrictions on Rent Increases for Older Housing (Rent Stabilization)" (p. 118/206), apply to recently available housing units, based on the Consumer Price Index. While New York City and very few other cities have historic restrictions on rent increases, possibly positively impacting housing affordability, the vast majority of cities in the United States has a strong lobby of (larger) housing providers that wield significant influence in city hall. While the immediate priority cluster in the book should contain suggestions about rent increases, municipal action appears unlikely in the short and mid-run in most cities, and especially in those that do not have a policy history.

The book is based on newspaper articles, reports, blogposts, working papers, and magazine articles, in addition to a few academic journal articles, books, and dissertations. The audience for this book may be practitioners, policymakers, and undergraduate and graduate students. In the preface, Phillips states that his book "is really for people who prioritize affordability and community over their own agenda, ideological purity, or personal ownership of victories and losses" (p. xi). In the introduction, he states that the book's "goal is to empower readers with the knowledge, tools, and context needed to achieve [housing] goals." In the Appendix, entitled "Development and Real Estate Economics 101," he discusses select aspects, possibly to increase the understanding and insights of the book's audience. In sum, this book will make a critical difference at the local level, where housing affordability challenges will be solved before they can be addressed at the state and possibly the national level.

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