

## **GUEST ESSAY: AFFORDABLE HOUSING IS NOT CHARITY**

*By Mary Matthews*

Unfortunately, there is a misconception among some in the community and on the City Council that affordable housing is about charity; it is not.

Affordable housing is an urban planning concept that improves community, economic development, transportation, and the environment. It is not about giving freebies to poor outsiders. It is a city planning tool similar to zoning and building codes. Its purpose is to ameliorate a problem and improve the overall community.

Affordable housing is promoted by such diverse groups as the National Trust for Historic Preservation, Sierra Club, Chicago Metropolis 2020, Metropolitan Planning Council, Metropolitan Mayors Council, and US EPA. Affordable housing is a tool that is encouraged at the national, state, and municipal levels. It is not to be confused with public housing. Cities all over the country are developing affordable housing as a way to improve their communities, lower transportation costs, and improve air quality.

From the beginning, Lake Forest had a supply of modestly priced housing. Due to a number of reasons, the city lost its stock of "starter homes." Entry-level housing is a necessity to a town that wants to remain an attractive place to live for future generations.

A lack of housing options has significant economic impact – workers cannot live near their jobs, congestion increases, and retail dollars are spent elsewhere. Lake Forest needs retail businesses. How many entrepreneurs can try to start small businesses in Lake Forest when they need both business loans and jumbo mortgages?

How many millions of dollars were needed to widen the Route 60 bridge so the employees living in Wisconsin could commute to their jobs in Conway Park? How much lost time and aggravation did Lake Forest residents experience over the years while waiting for this transportation improvement?

I have been impressed with the depth of knowledge that Alderman Tom Morsch has exhibited. It is regrettable that due to the Open Meetings Act, he has not been able to educate some of his fellow council members. And that they have not had the time to assimilate all the information available.

Before anything is decided, I strongly suggest that the City Council invite some outside experts to address its next meeting and encourage the public to attend or watch on LFTV. We should move past the knee-jerk reactions.

In 2007, the city worked with the Metropolitan Planning Council and formed a Lake Forest Task Force. Either MarySue Barrett, president of MPC, or Elizabeth Lassar, from Highland Park, could be asked to speak. Mayor (James) Cowhey is a member of the Metropolitan Mayors Council, which could provide a speaker. George Ranney, CEO of Chicago Metropolis 2020, has discussed transportation issues in Lake Forest and could be asked to speak about affordable housing. There are numerous experts able to share their knowledge with the City Council and residents.

Besides lessening traffic congestion, helping air quality, improving economic development for the community, an added benefit of affordable housing is that it can help a few people financially. Most Lake Foresters agree that assisting seniors in staying is a good idea. It strengthens the community. According to the recent Lake Forest housing survey, very few people want to live in a gated community where there are no children and limited inter-generation interactions. Without affordable housing, we can lose both the young adults who cannot afford to settle here, and the older people who cannot afford to stay here.

What is the reasoning to exclude helping a few who currently do not have the same level of income as others, when we are subsidizing so many who are at the upper levels of their professions? We do this through our donations, taxes, and increased cost of goods. Private schools, colleges, and churches often provide housing to their administrators. Likewise, many municipalities offer some sort of housing subsidy to top public officials such as city manager, police and fire chiefs. Corporations routinely make up the cost of living difference in housing costs when transferring employees. How many people in Lake Forest are benefiting from these subsidies?

The biggest subsidy of all is the mortgage tax interest deduction. In 2005, the amount was \$120 billion or 8 percent of all federal housing assistance. Have the citizens who object to helping a few now, objected to all the above handouts? Have they ever taken advantage of the tax laws and used the mortgage interest tax deduction? Are they consistent in their objections or are they being hypocritical?

Without entry-level housing, who is going to move up to buy the mid-level housing? Once a family has settled, it is less likely to want to move the children away from friends and into a new school.

Don't we wish our children, who are management trainees at banks and corporations, could live here? (The average starting salary for new college graduates does fall within the range for Settler's Green.) While most teachers earn too much for Settler's Green, the school payroll clerk might qualify. Although the payroll clerk may not affect most residents' quality of life, the teachers probably would like her to be able to get to school, and not be stuck in traffic.

The fire chief does play an important role and yes, he also, would not be able to live at Settler's Green. But it is the dispatcher who will probably have more of an impact on my immediate needs, if I needed to call for help. I hope she is there to answer the call and not caught in a snowstorm 20 miles away. Yes, people can drive many miles to their jobs, but that is not the best solution. Businesses prefer that employees live close to work, as it cuts down on their costs due to turnover and low morale.

What non-profit organizations will suffer if modest income people, who save their money and donate at death, cannot afford to live here? Lake Forest College benefited greatly from such a donor. It is not only the wealthy who support our local institutions.

It is unlikely that the 800 petition signers had a good understanding of the proposal for Settler's Green. More than likely the petition passers used scare tactics about "those people" and loss of property values. The objections have been addressed. Studies have shown traffic will not be impacted. The development will not cause flooding. Affordable housing does not decrease nearby property values. And "those people" are us!

Settler's Green is an ideal spot for affordable housing. It is next to the train station and within walking distance to shops. It provides a transition to lower density housing. The west side of Lake Forest does not have the variety of housing that the east side enjoys, and could use this type of development. The design elements replicate other Lake Forest houses. Settler's Green has a lot of open space and attractive architectural features. Considering the need and overall benefits, it is too bad the trust was so conservative and didn't suggest a higher density. All this hoopla over a measly 15 units.

Ask for some expert public presentations, and then let's get going. We have a long way to go.

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