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Survey: Americans Say States, Localities Need to Do More to Promote Affordable Housing.

A recent survey shows most people think state and local governments aren't doing enough to ensure a sufficient supply of affordable housing. Several cities are trying to help.

A majority of Americans (58 percent) think their state and local governments should do more to ensure communities have enough affordable housing, according to a national survey released June 3.

The finding comes from the second annual How Housing Works survey, conducted in April by Hart Research Associates on behalf of the MacArthur Foundation.

In the past six months, state and local elected officials around the country have explored different options to assist the poor, including increases to the minimum wage, offering tax credits tied to employment and mandating paid-sick leave.

But the survey indicates that Americans believe it's also important for states, counties and cities to focus on the cost of housing. After all, rent or a mortgage usually represents the single largest monthly expense in a household budget — about 33 percent of spending for the typical U.S. household in 2012, according to the U.S. Bureau of Labor Statistics.

The nation's stock of affordable rental housing hasn't kept up with demand: About 24 percent of the 19 million eligible households receive federal rental assistance, according to data collected by the Urban Institute, a nonpartisan think tank. For every 100 extremely low-income renter households in the country, there are only 29 affordable and available units, the institute also found. Part of the problem is that renters' income declined by 13 percent between 2000 and 2012 even as the median gross rent climbed by 6 percent, according to the Joint Center for Housing Studies at Harvard University.

The mayors of two major California cities outlined plans earlier in June to address the lack of affordable housing in their communities. Last week, San Francisco Mayor Ed Lee requested $94 million to build affordable housing, a major increase from the $14 million set aside the year before. Los Angeles Mayor Eric Garcetti, along with the incoming and outgoing California senate leaders, announced a state investment strategy on June 6 that would use 10 percent of revenue from California's cap-and-trade program for affordable housing near public transit.

Within the last year, other cities, such as Philadelphia and the District of Columbia, have set aside tens of millions of dollars to preserve and expand their local affordable housing supply.

For the survey, Hart Research Associates conducted telephone interviews, including landlines and cell phones, of 1,355 adults between April 8 and April 14, with a margin of error 2.8 percentage points. Though a majority of respondents said state and local government should do more to ensure a sufficient supply of affordable housing, support was higher among Democrats and independents than Republicans.

About 28 percent of respondents were “distressed owners and renters.” Hart’s analysts defined households as distressed if rent or mortgage payments accounted for more than 30 percent of a family’s monthly income. Another 9 percent said they weren’t sure how much they spent on housing each month. Past research by the Joint Center for Housing Studies at Harvard University has found that the share of distressed households has been on the rise since the 1960s, though the trend accelerated between 2000 and 2010.

As housing has become more expensive, many Americans are making sacrifices in other aspects of their lives to keep up with those costs. About half of respondents had cut other types of expenses in the past three years to afford their rent or mortage. About 19 percent stopped saving for retirement. Another 21 percent said they either took on a second job or added hours at their current job. Others said they cut back on health care (14 percent) or cut back on food (12 percent).

The survey’s results also suggest that the insufficient supply of affordable housing isn’t just a problem for the urban poor. About 58 percent of respondents said they thought it would be difficult for a family of four earning $50,000 a year — about twice the poverty line — to find quality affordable housing in their communities. Even when accounting for the type of community (city, suburbs, small town or rural), the majority of respondents said it was challenging to find quality affordable housing to rent or buy.

“This is something that is much more pervasive than people thought,” said Rebecca Naser, vice president of Hart Research Associates.

The survey as a whole doesn’t point to a clear strategy that state or local government should adopt for promoting affordable housing. One finding, however, suggests that communities aren’t supportive of changes to zoning that would allow for increases in supply to decrease the cost of units.

The questionnaire asked respondents if government should relax zoning regulations, allowing developers to meet local housing demand. It also asked if government should keep current zoning in place to preserve the current character and quality of the neighborhood. More respondents (52 percent) said they favored keeping the current zoning in place than removing regulations (36 percent) or doing both (9 percent).

In line with that response, voters in San Francisco approved a ballot measure in early June that requires voter approval for any new building on Port of San Francisco property that would exceed existing height limits. Opponents of the measure said the new process would restrict housing supply, making it even more expensive to live in the city.

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