

Want to make housing more affordable? Start by designing neighborhoods, not just buildings.

Recently [Victor Dover](#) spoke at CivicCon on the subject of affordable housing. CivicCon (short for “Civic Conversations”) is Pensacola’s [speaker series](#) designed to improve civic IQ for citizens. We bring in some of the nation’s top thinkers and experts to educate people on issues they may not know about and lay the groundwork for changes we need to make in our community.

When I introduced Victor, I had been watching *The Last Dance* about Michael Jordan. I described him as the Michael Jordan of urban planning. He is a superstar! While he was presenting virtually, he knocked it out of the park. (Click [here](#) to watch his presentation.)

Victor is the Principal-in-Charge of [Dover, Kohl & Partners Town Planning](#) and is an award-winning expert on livable communities and sustainable development. He is nationally recognized as an innovator in city planning, neighborhood design, and street design. He coauthored, with John Massengale, the breakthrough book [Street Design: The Secret to Great Cities and Towns](#).

Affordable housing is a complex topic. For starters, there’s no clear definition of “affordable.” What is affordable to one community, or one person, may not be affordable to another.

Here’s how Victor explains it: When a city starts getting popular, a problem inevitably shows up, which impacts supply. Houses start getting built for those who can pay more (and have more choices). The cost of constructing and delivering housing rises. Meanwhile, often due to zoning, [certain types of housing get restricted](#) and the housing supply gets crimped. Meanwhile, wage growth often remains relatively flat. Over time a gap is created.

What happens then is that the community ends up with a lot of cost-burdened households. These are households that have to spend more than 40 percent of their monthly income on housing. When you factor in other costs like transportation (which can be really high due to urban sprawl), the situation is unsustainable. So then, the community realizes “We have to figure out how to get more housing available to people at a smaller percentage of their income.”

I like how Victor approaches the subject of affordable housing by first talking about creating great places. He talks about designing neighborhoods, not just buildings. He talks about creating human habitats where people want to live.

It's not just a question of a community being affordable. It's a question of [placemaking](#). He opened his presentation by saying "Have you ever noticed some places feel like places, and others just feel like no place?" That really stuck with me.

Here are some highlights from his presentation:

Think in terms of town crafting.

Don't take a utilitarian approach. It's not just about putting shelter over our heads or allowing us to have streets to go from one place to another. Victor said a city is actually a concentrator and communicator of ideas. It's a magnet for talent. It's a place where people exchange socially and commercially. It's an interconnected human habit.

Aim high. Imagine a plan that has something for everybody.

When you've created a great city, you have affordability and mobility where you need it. The city is inspiring and beautiful and artful. It's environmentally sound. It's set up to succeed even when major challenges come. Aim for this and even if you fall short, you'll still end up with something good.

We don't need cheap, mean-spirited housing.

Don't make it [ugly or undesirable](#) just to keep the cost down. Neighborhoods need dignity. One solution is to mix different prices and styles and sizes and types of housing together on the same block. Bigger, grander houses can share streets with smaller cottages.

Affordable housing is tied directly to transportation.

The two are intertwined and must be considered together. People need to be able to pay their rent or their mortgage—but they also need to be able to afford to get to work. And if you live in the suburbs, you're going to have to spend a lot more money on gas. When you have a short commute, or even better *no* commute, it makes a huge difference in your quality of life.



Downtown Attica, Indiana. [Image source.](#)

We need to stop treating our downtown streets like glorified onramps.

Victor says we have hollowed out our downtowns. Right now, they are glorified onramps to the interstate. Instead, we need to make them great addresses where people want to be. Old historic buildings are like gold. The “hollowing out” of the center that happens in many cities means there are a lot of old buildings available. People really want to live in these spaces. They are charming and dignified.

Don't underestimate the damage of sprawl.

Zoning often drives us to push things farther apart. This creates higher per unit land cost and longer car trips. When we push things closer together it not only lowers these costs, it also lowers the impact on our environment, lets us use less land to accommodate our growing population, and lowers the cost of delivering municipal services.

People want to live, work, and play in the same space.

Getting affordable housing close to businesses is a big perk for employees. Think about what's close by. When Victor worked on Southside in Chattanooga, he factored in that 4,000 people worked at Tennessee Valley Authority headquarters, plus there were lots of other employers nearby. This would allow them to have a short commute and help them reclaim a lot of lost space in the community.

They also want walkable, bikeable cities.

People consistently report that they'd [rather walk or bike](#) or at least drive shorter distances. We not only need to create denser cities, we need to expand the transportation menu.

Focus on your lost space.

Find land that's been skipped over for one reason or another or is already available to government or nonprofits, and use that space to build without that exorbitant per unit land cost. This might be a commercial [parking lot](#). It might be vacant lots and underutilized properties in and around historic buildings.

Build up "street scenes."

When Victor is redesigning a neighborhood, he starts with *street scenes*. That means he plants [shade trees](#) and add sidewalks first. His first order of business is to create a place where people want to live. This [restores confidence in neighborhoods](#) that need it and inevitably attracts people.

Add what's missing to what's already there.

Victor says when he designs new neighborhoods, it's often about taking the streets a community has inherited and adding what's missing. That might mean adding the hotel to go with the houses, or adding the new street scene to go with the old ones, or adding the missing infrastructure for walking and biking.



An ADU in Oregon. Image via [Sightline Institute](#).

Encourage “missing middle” housing.

Most new housing is built for people who have a choice to pay more. Most communities have a good supply of this. What they need is more housing for what Victor calls the *missing middle*. We need more duplexes and triplexes, small cottages, bungalow courts, small apartment buildings, and row houses that used to be part of the menu for housing in North America.

Mother-in-law suites are good too.

These are also called [accessory dwelling units](#), or ADUs. Victor mentioned that Coral Gables, which is close to the University of Miami, has these. They’re great for young teachers and students who may not have huge housing budgets.

Build on narrower lots.

A good solution is to build single family houses that are attached to each other like traditional row houses. They have a lot of dignity, but they are also simple to build and have a lower per unit land cost.

Most places have an overabundance of commercial spaces and parking lots.

Look for ways to utilize them. For example, strip shopping centers and dead shopping malls have big [parking lots](#) they don't need anymore, and those sites can be turned into mixed income, mixed use places.

Small bets are better than gigantic ones made all at once.

[Chuck Marohn says this also](#). Instead of big, expensive projects that use a lot of land, start with a few small, well-designed projects. Do it again and again. When you get good at it, teach others to do it. Not only does the math work out better, this approach helps developers gain the trust and confidence of citizens.

If you're a developer, pick a neighborhood you love and do a great job.

Really devote yourself to it. Get to know it well and build a few small things at a time. Victor talked about [Bernice Radle](#) whose focus is on building back the Buffalo she loves. (Her company is actually called [Buffalove Development!](#)) She does everything to give her tenants the best quality of life and she does it artfully, even though they're not paying the highest price.

The best part about Victor's approach to affordable housing is that it fixes a lot of other problems as well. When people can live more comfortably and walk more instead of driving, they are healthier and happier. The air quality is better. The carbon footprint is smaller. It's just a better way to live.

Next week we'll dive a little deeper into Victor's message and focus on creating car-optional neighborhoods. He calls them pedestrian places where cars are allowed to visit!

Thank you for reading. I am grateful to be a part of the Strong Towns community.