



## Housing Affordability - Frank Mazur

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There's an increased focus on providing more affordable housing across our country. Citizens/churches are seeking ways to address this issue but few are addressing why this housing void has occurred. Recently, Vanessa Brown Calder from the CATO Institute released a policy paper on how local zoning and land use regulations are making housing unaffordable.

Calder's research shows that rising land-use and zoning regulations are associated with increased home prices. States that have increased the amount of rules and restrictions on land use have higher housing prices. She concludes that if state and local governments overhaul their development rules housing prices would be more affordable.

There's also a correlation that shows states/municipalities with restricted/overreaching regulations rely on Federal housing aid like Sec. 8, public housing and Low-Income Housing Tax Credits. Federal subsidies create disincentives to solve the problem at the state and local levels thereby rewarding these counterproductive policies that also create more dependency on government.

The Northeast scores the highest in restrictive land-use regulations and constricting zoning rules. Vermont is near the top as the "least-free state over all." Most southern states like Florida have the least restrictions and more affordable housing.

Calder recommends that rather than think the Federal government will solve housing affordability, state and municipalities need to streamline the approval process, provide incentives to local municipalities to reduce regulations and provide land-owner reimbursement when the highest and best use of their land is restricted.

As Pogo says..."We have met the enemy and he is us".

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