TH10.50.02 Preserving Safe and Affordable Housing

Preserving Mobile Home Communities Through Nonprofit and Community Land Trust Ownership
Presenter: Renia Ehrenfeucht, University of New Mexico(rehrenfeucht@unm.edu)
Authors: Renia Ehrenfeucht, University of New Mexico

Manufactured housing / mobile home communities are the most widespread unsubsidized affordable homeownership opportunity for low-income households in the U.S. Nearly three million households live in an estimated 45,000 - 50,000 manufactured housing communities. These “halfway homeowners” have an unusual land tenure situation however because they own their homes but they rent the land where their homes are located. Many mobile home parks are located in what were the outskirts when they opened, but are now prime areas with high property values. Private landowners own a majority of the parks and few of the homeowners have multi-year leases, protections against rent increases or viable options when a property is sold for a different use. Despite the reference to “mobile,” estimates suggest that fewer than 10% of mobile homes are moved once sited. Is transferring land ownership to a community land trust (CLT) or other nonprofit an effective preservation strategy? Based on 15 interviews with professionals involved in manufactured housing community preservation, this paper discusses the challenges and opportunities that face mobile home communities that attempt to transition from an investor-owned site to one that is owned by CLT or nonprofit. It also considers the differences among CLT, nonprofit and resident cooperative ownership. It then turns to the case of Mapleton Mobile Home Park, an affordable community located in desirable part of Boulder, Colorado, that transitioned from an investor-owned property to a part of the Thistle Communities community land trust.

Picking Battles with Buildings: Discretion, Governance, and the Social and Physical Characteristics of Building Inspections
Presenter: Robin Bartram, Northwestern University (rbartram@u.northwestern.edu)
Authors: Robin Bartram, Northwestern University

This paper investigates what matters – about buildings and their residents and owners – to building inspectors in Chicago when they decide 1) what counts as a violation of the municipal code; and 2) whether to penalize property owners or allow time to improve housing conditions. Drawing on observations of inspections-in-action, interviews, court room observations, and geospatial analysis of inspection data, I reveal surprising links between on-the-ground interpretive decisions and city-wide patterns in inequality. Overall, this project affords a theory of how social characteristics shape the interpretation and regulation of urban environments, as well as how physical characteristics enable or limit governance of people and places.

Origins and Adaptations of FHA-Insured Urban Multifamily Housing, 1938 - Present
Presenter: Nicholas Shatan, Rutgers University (nm.shatan@rutgers.edu)
Authors: Nicholas Shatan, Rutgers University; Kathe Newman, Rutgers University

After Jackson (1985), the urban history literature has supported the narrative that the New Deal-era mortgage insurance of the Federal Housing Administration (FHA) was directed primarily toward single-family, low-density, suburban and predominantly White neighborhoods. While the majority of FHA units during the 1930s through the 1950s were indeed suburban and single-family, the FHA also

insured hundreds of thousands of units of multifamily rental housing during this period, mostly in cities (Glock 2016). Some of this housing remains today and through a variety of efforts is affordable to some lower income residents. Using archival, government and journalistic sources, this paper considers these programs and developments, especially their location, population, and conditions for construction. Further, this paper explores changes in these developments' levels of affordability and subsidization over time; for whom were they built, who lives there now, and what actors or programs facilitated these adaptations? The historical narrative of FHA multifamily urban housing enriches an understanding of the processes of preserving (or failing to preserve) the affordability of these projects and their importance to the affordable housing stock of American cities. It also adds nuance to a story of FHA housing development and metropolitan change.

Preserving Affordability? Financialization of Multi-Family Housing in Toronto and Tenant Strategies to Stay Put

Presenter: Martine August, Rutgers University (martine.august@rutgers.edu)
Authors: Martine August, Rutgers University

This paper looks at the financialization of multi-family rental housing in Toronto and its role in intensifying gentrification and uneven urban development. It also explores tenant resistance to displacement associated with landlord efforts to upgrade and “reposition” multi-family assets. In Toronto and across Canada, apartments built in the post-war period (and especially the 1960s-1970s) have become an important stock of affordable housing for low-income Canadians, families, seniors, and new immigrants. In the past 20 years, however, and with a quickening pace in the last decade, this housing stock has become a gold mine for financial investment, via real estate investment trusts (REITs), private equity funds, and other vehicles. These vehicles offer new avenues for capital accumulation from neglected multifamily housing, using strategies to “reposition” apartment buildings to attract a higher-income tenant base. The treatment of multi-family buildings as financial assets is transforming the landscape of affordable housing in Toronto, and intensifying gentrification in communities where these buildings serve as affordable accommodation. The business model that yields investor profits can have negative effects on sitting tenants, who are often targeted for harassment and eviction so that their homes can be renovated and re-rented at dramatically higher rents. Sitting tenants are also subject to rent increases, reduced maintenance and service, and disruptive long-term construction projects. This paper explores the timing and geography of this phenomenon in Toronto, and the on-the-ground impacts of this trend, which disproportionately affects low-income, racially marginalized, and disadvantaged urban residents. It explores how tenants are fighting to resist displacement and stay in their homes and communities – via rent strikes, collective applications to the rental housing tribunal, land trust formation, and city wide organizing efforts.