



WE NEED A HOMES
POLICY, NOT A HOUSING
POLICY.



A HOUSING CRISIS

- HOMELESSNESS
- RAPIDLY RISING PRICES
- RACIAL DISPARITIES
- ONGOING RETREAT OF THE FEDERAL GOVERNMENT
- CLIMATE CHANGE AND ENERGY ISSUES



A FEW STATISTICS

- ONLY 1 IN 4 ELIGIBLE HOUSEHOLDS HAS AN AFFORDABLE HOME
- 38 MILLION HOUSEHOLDS PAY >30% OF THEIR INCOME FOR HOUSING
- WITH 1 MINIMUM WAGE FULL TIME EMPLOYEE, NO HOUSEHOLD CAN AFFORD AN AVERAGE PRICED 2 BR HOME

CRISES



How Have Rents Changed Since 1960?



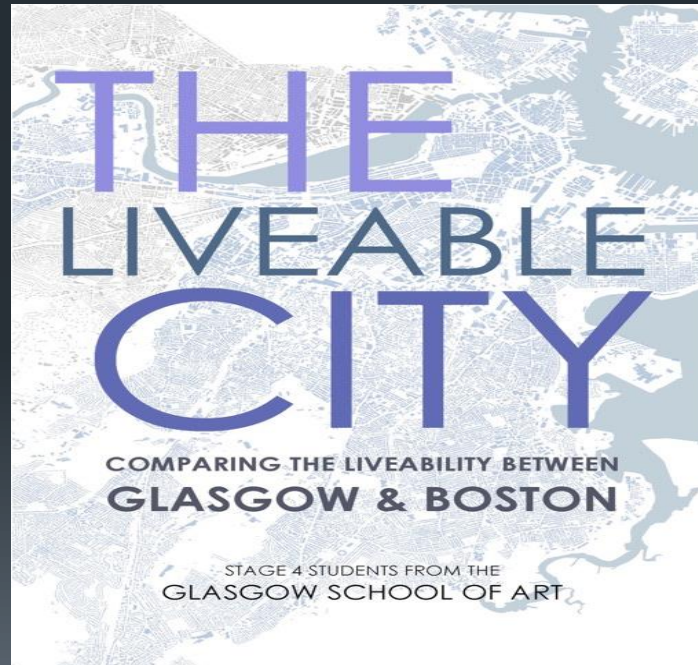
SOME HOPE

EVERY AMERICAN DESERVES
**A SAFE AND
AFFORDABLE**
PLACE TO LIVE

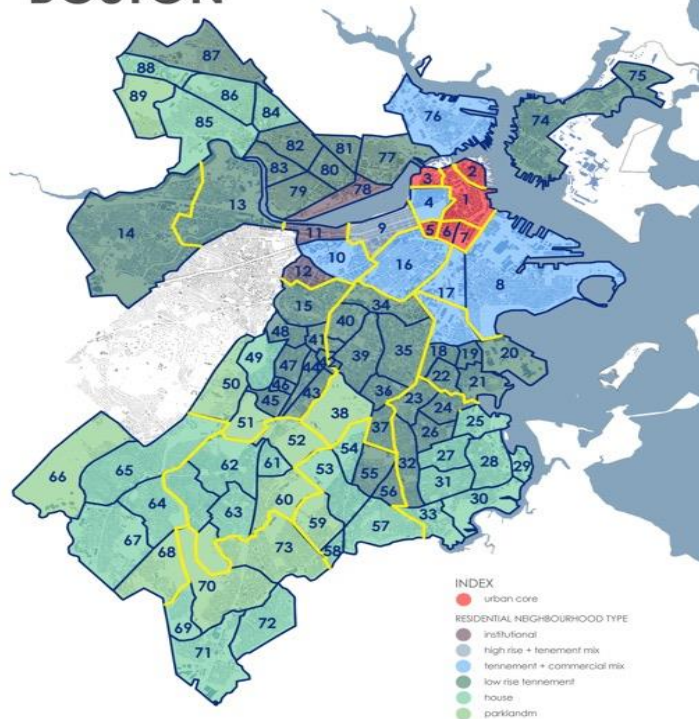
WARREN



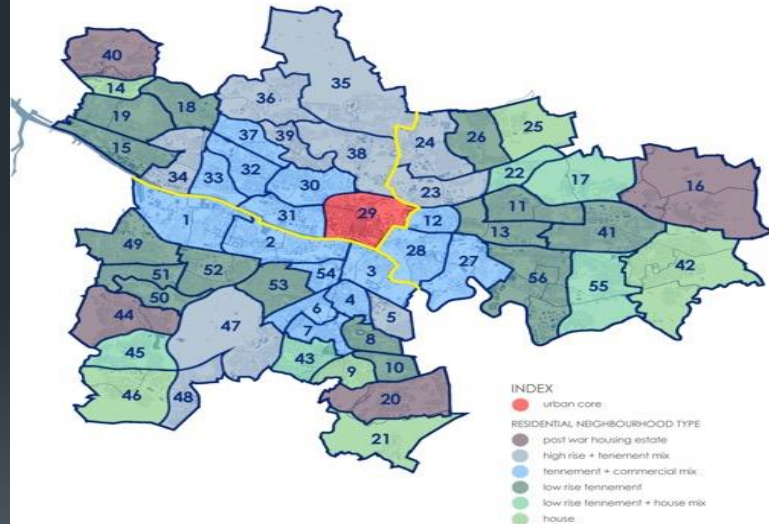
The Liveable City



BOSTON

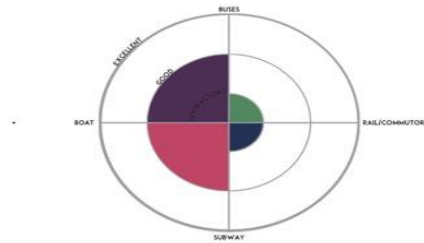


GLASGOW

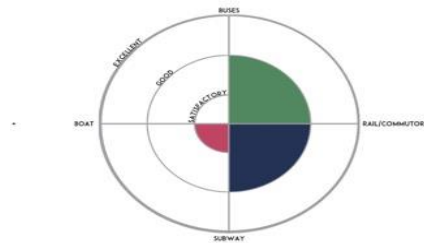


ACCESSIBILITY

BOSTON

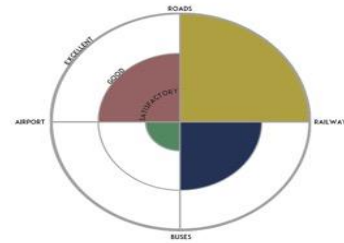


GLASGOW

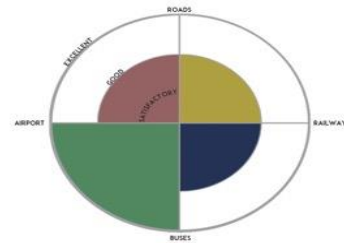


CONNECTIVITY

BOSTON



GLASGOW



The Wheel of Liveability

BOSTON



GLASGOW





WE NEED A HOMES
POLICY, NOT A HOUSING
POLICY.

UNITS



A HOME





LESSON ONE

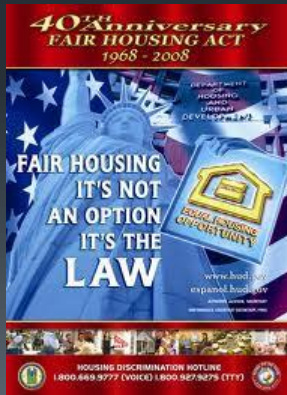
- EVERYONE, EVERYONE, SHOULD
HAVE THE RIGHT TO A DECENT
AFFORDABLE HOME IN A GOOD
LOCATION FOR THEIR NEEDS

International Declarations



- The Universal Declaration of Human Rights
- The International Covenant on Economic, Social and Cultural Rights
- The International Convention on the Rights of the Child
- The Constitution of South Africa

Expanding our rights








LESSON TWO

- THE ASSURANCE OF THIS RIGHT
IS A CIVIC RESPONSIBILITY

- 
- “70% OF PEOPLE SAY GOVERNMENT IS NOT DOING ENOUGH TO TACKLE THE HOUSING CRISIS.”

-INSIDE HOUSING 7/5/19



LESSON THREE

- PROPERTY MANAGEMENT
(FACTORING) IS MUCH MORE
IMPORTANT THAN DEVELOPMENT.



Mortgage Burning Party

Date:
August 28, 2010 (Saturday)

Open House - 4:00 to 5:00 p.m.
 Mass - 5:15 p.m.
 Group Photo on Hill - following Mass
 Dinner - to follow
 Mortgage Burning Ceremony

Dinner cost:
 Adults - \$5
 Kids (ages 7 & under) - \$3

Pot-luck dessert - Sign-up begins on July 31st.

Ticket sales - July 31 to August 22.

TICKETS WILL NOT BE SOLD AT THE EVENT.







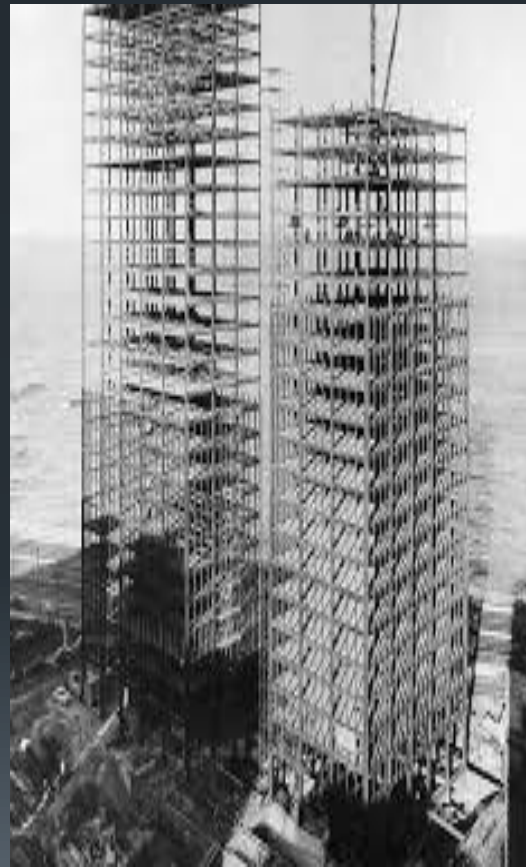
LESSON FOUR

- GET THE FOR-PROFIT SECTOR
OUT OF THE BUSINESS OF
OWNING RENTAL PROPERTY

A Home



An Investment





INVESTMENT > HOME

OR

HOME > INVESTMENT



LESSON FIVE

- BE AGNOSTIC ABOUT THE FORM OF ORGANIZATION AND FINANCE.



WASTING TIME...

- SECTION 8 MOBILE VOUCHERS
 - VS.
- LOW INCOME HOUSING TAX CREDITS
 - VS.
- PUBLIC HOUSING OPERATING SUBSIDIES



WASTING MORE TIME...

PUBLIC AGENCIES (COUNCILS)

VS.

NON-PROFITS (ASSOCIATIONS)

VS.

FOR PROFIT CORPORATIONS



THE KEY QUESTION

- WHAT ORGANIZATION , USING WHAT FINNANCING TOOL **AT THIS TIME AND IN THIS PLACE**, CAN PRODUCE THE MOST DECENT AFFORDABLE HOUSING FOR THE MOST RESIDENTS OVER THE LONGEST TIME?

The Monarch gets to make the rules. . .





My Proposed Decree:

- EVERY RESIDENT OF ANY NATION SHOULD HAVE THE RIGHT TO A DECENT, AFFORDABLE HOME IN A SAFE, ATTRACTIVE AND CONVENIENT NEIGHBORHOOD



STEP ONE

- MULTIPLY THE SUBSIDIES



STEP TWO

- REDUCE OTHER COSTS



STEP THREE

- CLOSELY LINK HEALTH AND
HOUSING PROGRAMS AND
BUDGETS



STEP FOUR

- CREATE A NATIONAL PROGRAM TO ASSIST CITIES AND NON-PROFITS (COUNCILS AND ASSOCIATIONS) IN ACQUIRING RESIDENTIAL PROPERTIES OWNED BY FOR-PROFIT CORPORATIONS.



STEP FIVE

- CREATE A PUBLIC ENTITY TO MONITOR PERFORMANCE AND MOVE PROPERTIES FROM POOR OWNERS AND FACTORS TO GOOD ONES.



CITY LIVING

- OUR CITIES WILL ONLY BE GREAT
PLACES TO LIVE WHEN
EVERYONE HAS A DECENT HOME.