



## BOOK REVIEW

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Robert Mark Silverman and Kelly L. Patterson (Eds.), *Fair and Affordable Housing in the U.S.: Trends, Outcomes, Future Directions* (Leiden, The Netherlands: Brill, 2011).

This edited volume, the latest addition to Brill's *Studies in Critical Social Science* (David Fasenfest, Series Editor), focuses on issues concerning U.S. fair and affordable housing policy. To tackle this challenging and complex topic, the introductory chapter by the book's editors Robert Silverman and Kelly Patterson frames the subject historically. They point out that while the Housing Act of 1949 was best known for its declaration of "a decent home in a suitable living environment for every American family," because of the Act's other provisions, including the financing of urban renewal and the expansion of the Federal Housing Administration's (FHA) mortgage insurance program, this goal was never realized. In fact, as Silverman and Patterson point out, in many ways the lasting impact of the Act was "the wholesale denial of fair and affordable housing rights" (p. 1), increased segregation, and the concentration of poverty. Subsequent Fair Housing Acts and affordable housing programs have attempted to remedy this only to be constrained by private market interests. In order to make sense of all this, the book is divided into four parts addressing fair housing policy, issues of finance and land use, housing subsidies, and homeownership policies. Absent, however, is any in-depth analysis of the impact of public housing on fair housing and recent efforts to transform the program. Nonetheless, while this is a significant omission given the book's subject matter, its content is otherwise very comprehensive.

The first two chapters in Part 1 address the outcomes and enforcement levels of fair housing. In Chapter 1, authors Eric Wilk, Charles Lamb, and Nicholas Seabrook contend that Fair Housing enforcement has increased over the last 25 years. But at the same time, the Fair Housing Assistance Program (FHAP) remains inadequately funded. Therefore, instances of housing discrimination persist. In Chapter 2, the same authors examine how courts have interpreted Fair Housing law. While the lower courts have handed down decisions expanding fair housing rights, the higher courts generally remain inactive. The third chapter, by Robert Silverman, departs from the actual law to look at attitudes toward fair housing among Black real estate professionals. While the overall perception among this group is that discrimination has declined, the institutionalized mechanisms of housing markets mean that certain subpopulations, particularly low-income renters, remain vulnerable.

The first chapter in Part 2, by Rosie Tighe, focuses on some of the barriers to developing and equitably distributing affordable housing. She argues that current policy goals to deconcentrate poverty as a fair housing measure entail complex and creative public-private financing packages; navigating competing regulatory structures at the federal, state, and local levels; and overcoming "not in my backyard" (NIMBY) sentiments and exclusionary zoning practices. The second chapter is devoted to the Low Income Housing Tax Credit (LIHTC) program, assessing its strengths and weaknesses over the past 25 years. As author Alex Schwartz points out, while the program was viewed by policymakers as a great success prior to the 2008 mortgage crisis, since then

some major limitations in the program's financial sustainability have become evident. The final chapter in Part 2, written by Dennis Keating, provides a comprehensive review of inclusionary housing efforts including some of the major court decisions (e.g., *Mt. Laurel*, *Gautreaux* among others), as well as the Moving to Opportunity (MTO) program. One of his conclusions is that because inclusionary programs tend not to include suburban locations (or do so voluntarily), the number of affordable units has never kept pace with the demand. Furthermore, these programs have not led to the level of poverty and racial dispersion that fair housing equitability requires.

Part 3 focuses on the efficacy of Housing Choice Vouchers (HCV, formerly Section 8) to deconcentrate poverty. The first chapter by David Varady, an analysis of the spatial organization of voucher households, highlights patterns of spatial clustering of HCV households in low-income neighborhoods. The second chapter is a case study of voucher locations in Buffalo, NY, authored by Kelly Patterson. Because Buffalo has an ample supply of affordable rental housing in nearby suburban areas with lower poverty, and because voucher recipients receive mobility counseling, one might assume that Buffalo's HCV program would promote poverty deconcentration. However, Patterson finds that this is not the case. In the final chapter in this section, Kirk McClure argues that poverty deconcentration efforts would be better served if HCV and LIHTC programs were merged to allow communities greater flexibility in meeting the housing needs of low-income residents.

Part 4, the book's final section, turns to homeownership policies and the impact several of these have had on affordable housing. The first chapter by Henry Taylor looks at the historical roots of the affordable housing crisis using a case study of Buffalo, NY. He argues that the commoditization of housing through the promotion of homeownership has meant that owning a home represents an important financial investment. This has led to increasing segregation as owners and real estate developers seek to protect their housing and land values through various types of zoning and building codes. The next chapter, by Gregory Squires, examines the role of residential segregation in fueling subprime and predatory lending that has disproportionately affected vulnerable low-income households and spurred inequitable housing development. His chapter indicates the need for stronger regulatory measures. The final chapter by Anna Santiago, George Galster, Cristina Tucker, Ana Santiago-San Roman, and Angela Kaiser describes an innovative low income homeownership program run by the Denver Housing Authority which assists low income participants both pre- and post-purchase. As a result of the program, participants have avoided many of the negative experiences of low income homeowners, such as falling victim to predatory lenders. Denver's program points to the need for more comprehensive post-purchase services.

*Fair and Affordable Housing in the U.S.* is very readable and insightful, making it an excellent choice for a housing policy class. The book is now out in paperback and I would certainly recommend it to anyone interested in the background, challenges and current issues surrounding fair and affordable housing. My one major reservation, mentioned above, is that the book does not cover current public housing revitalization efforts.

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