#### **AFF**

**Framework**

**My partner and I stand in strong affirmation of,**

**Resolved: The United States should promote the development of market-rate housing in urban neighborhoods.**

**We offer the framework of cost/benefit analysis.**

**We will provide definitions as needed.**

**We offer the following observation: As the affirmation, we are not advocating for a decrease in subsidized low-income housing. Instead, as per the resolution, we are arguing that we should *also* promote the development of housing in urban neighborhoods.**

### **Contention 1**

### **We Don't Need More Affordable Housing, We Need More Housing So It Will Be Affordable**

**Low-income and Subsidized housing will never be enough**

**Wiener, 17 (**Wiener, California State Senator, “Market-Rate Housing isn’t a Bad Word, and We Won’t Solve the Housing Crisis without it” <https://artplusmarketing.com/market-rate-housing-isnt-a-bad-word-and-we-won-t-solve-the-housing-crisis-without-it-ce67c06aff4d>)

On a pretty regular basis, someone makes the following statement to me: “We have a housing crisis and we definitely need more housing. But it has to be affordable housing.” Some people will also add on something about how letting developers build housing is a “giveaway” to them, as if no one will live in those housing units. These attitudes breed skepticism — and even hostility — in political leaders and advocacy organizations toward market-rate housing, and drive support for housing policy that focuses either exclusively or largely on publicly subsidized, income-based affordable housing. **The problem is that as much as I and others support and work to expand subsidized, income-based affordable housing, we will never — and I truly mean never — produce enough of that housing to satisfy all, or even most, of our housing needs. These subsidized units clearly play a critical role, particularly for our lowest income residents, and we need many more of them. But, absent a housing Marshall Plan by the federal government (not gonna happen in our lifetime), we simply do not and will not have the massive resources we would need to shift to a dominant public-subsidy-based housing approach. Which means: In addition to expanding the supply of subsidized income-based affordable units, we must increase the overall supply of housing, and that means — you guessed it — market-rate housing. Some describe all new market-rate housing as “luxury housing,” because it’s expensive. Well, of course it’s expensive, since for decades we haven’t built enough of it.** [**According to California’s Legislative Analyst, the state needs to produce about 180,000 units of housing a year to keep up with growth. In practice, we produce less than half that number.**](http://www.lao.ca.gov/reports/2015/finance/housing-costs/housing-costs.pdf)And, let’s be real. While the new apartment or condo project down the street is expensive, so is the 75-year-old house or apartment you’re trying to buy or rent. It’s \*all\* expensive, and that’s not because it’s “luxury.” It’s because it’s scarce. The conversation I mentioned above — “yes, we need housing, but it needs to be affordable housing” — needs to be deconstructed. What does “affordable housing” mean? It’s pretty simple: housing built with some sort of public subsidy, which is then price-controlled based on the resident’s income. Also known as “below market rate” units or BMRs, these housing units can be geared toward various income levels, such as people with no income, people with extremely low or very low income, people with low income (in San Francisco, an individual making up to about $40,000 or family of four making up to about $60,000), or in some cases, people with moderate income (in San Francisco, an individual making up to about $90,000 or family of four making up to about $120,000). That’s the answer, right? Just limit all new housing construction to subsidized, income-based BMRs to ensure everyone has a place to live. That must work, right? Unfortunately, it’s never worked here and won’t work. Don’t get me wrong — I’m a big supporter of subsidized, income-based housing, particularly for our low-income residents. For people with low incomes, the market is less and less likely to create new housing affordable to them, and just as importantly, less likely to offer existing housing options for rent or sale at levels they can afford. We are currently moving two significant affordable housing funding bills through the California Legislature, with a focus on low-income people. please call yours State Senator and Assemblymember and ask him or her to support SB 35 and other smart housing measures.) Let’s make some change.

Market-Rate housing can make other housing more affordable

**Wang, 16** (Wang, Community Planning Policy Director, “Why Market-Rate Housing Construction Matters for Low-Income Households”

https://www.spur.org/news/2016-02-18/why-market-rate-housing-construction-matters-low-income-households

For decades, San Francisco and other high-cost California cities have added fewer homes than needed to accommodate all the people who want to live in them. Adding fuel to the fire, San Francisco has added over 50,000 jobs in the last four years and is growing by approximately 10,000 new residents per year. With statistics like those, even the city’s current housing “boom” of approximately 3,500 units per year in 2014 and 2015 (compared to an average of 1,750 per year over the prior twenty) can’t go far in solving the crisis.There are 3.3 million low-income households in California, the majority of which spend more than 50 percent of their income on housing. Most of them will never have the opportunity to live in a high-quality subsidized affordable housing unit like the ones that nonprofits build and manage in San Francisco. Nor will they be able to access one of a shrinking number of housing vouchers provided by the federal government. How do we help the vast majority of low- and middle-income residents who cannot access these benefits? **A new paper from the California Legislative Analyst’s Office provides evidence that market-rate housing construction plays an important role in housing affordability for low-income households.** In this follow-up to last year’s *California’s High Housing Costs: Causes and Consequences*, the LAO shows that urban counties nationwide with more housing construction had slower rent growth than California coastal cities. As SPUR has long argued, to address this crisis San Francisco and cities like it must plan for dense growth in the right places, dedicate significant funding to subsidized housing for those with the most need, pursue innovations that could address the needs of the middle-class as well as lower-income households, and allow robust production of non-subsidized, market-rate housing. **It won’t be easy, but growing the overall supply can reduce the strain on our existing housing— and the resulting displacement pressures that many low-income households face.**

**Contention 2**

**An increase in housing development has positive spillover effects for surrounding communities**

**More market-rate housing leads to less low-income displacement**

**Hertz, 16 (**Hertz, PhD Candidate at Chicago Harris School of Public Policy, “Market-Rate Housing Alleviates Displacement” <https://www.cnu.org/publicsquare/market-rate-housing-alleviates-displacement-report-says>)

We’ve known for a long time that housing shortages are a major driver of high housing prices—and that, as a result, places that prevent new construction also tend to have big affordability problems. But now, for the first time that we’re aware of, researchers have taken the next step to showing directly that places like that prevent new construction end up inducing more displacement of their low-income residents. **California’s Legislative Analyst’s Office shows that, even controlling for other demographic factors, Bay Area communities with the greatest expansion of market-rate housing also see the least low-income displacement. The effect is strong: changing from a low-construction neighborhood to a high-construction neighborhood was associated with a decline in the probability of displacement from 46 percent to 26 percent.**And crucially, the LAO researchers found that this effect was independent of inclusionary housing programs. That is, new construction reduced displacement not because it included low-income set-aside units, but because it helped keep market prices lower. In fact, the presence or lack of an inclusionary housing policy had a much, much smaller effect on displacement than the amount of market-rate housing construction. That’s the headline, but there’s much more to see in the report. It covers the challenges to expanding many of the state’s low-income housing assistance, and demonstrates the importance of filtering to creating “naturally occurring” affordable housing—and how zoning restrictions hamper that process. It bears close reading for anyone invested in creating affordable communities.

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#### **NEG**

**Framework**

#### **Me and my partner negate that The United States should promote the development of market rate housing in urban neighborhoods.**

#### **We believe this round should be weighed through a cost benefit analysis**

#### **This topic asks us to discuss whether market-rate housing is good bad, and the judge should vote for the team that proves the U.S should or shouldn’t support the concept of market rate housing. The resolution is a yes or no question, and the neg ground must be delineated as proving market-rate housing development is necessarily bad for the USFG**

**Contention One**

**Gentrification**

**Gentrification is the practice of systemic takeover by neighborhoods by higher income groups**

#### **DHUD 18’** ( Department of Housing and Urban Development, Displacement of Lower-Income Families in Urban Areas Repor, https://www.huduser.gov/portal/sites/default/files/pdf/DisplacementReport.pdf)//LED

**Gentrification is a form of neighborhood change that occurs when higher-income groups move into low-income areas, potentially altering the cultural and financial landscape of the original neighborhood.** In the most recent decade, gentrification has been manifested in the return to the cities, with redevelopment and investment in many downtown areas of the nation. Greater demand for centrally located housing, particularly amidst an existing affordability crisis, may be fueling community change in many American metropolitan areas. With increased demand and housing costs comes increased housing-cost burdens, the potential for displacement of long-term low-income residents, long-run resegregation of neighborhoods, and heightened barriers to entry for new low-income residents looking to move to places of opportunity. In the press, news about gentrification in cities such as San Francisco, Chicago, and New York highlight tensions between newcomers and existing residents and raise opposing perspectives about neighborhood change. **Alongside the change in culture that is happening in gentrifying neighborhoods, significant increases in rents and evictions have escalated the hostility felt toward newcomers.**

#### **The resolution would increase gentrification for a few reasons**

#### **1.** **Trade off with affordable housing**

#### **Neighborhoods that have affordable housing would be bought up by state funded projects and would have higher-rent housing built. This is because the land in such neighborhoods is cheaper, and these neighborhoods are conceptualized as “needing change”. This means that less affordable housing gets built in the places that need it, and more expensive housing is built where it’s not**

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#### **2.**  **Marginalizes communities**

#### **Middle/upper classes are the only ones who can access market-rate housing, this changes the landscape of neighborhoods and pushed those who cannot afford to live in their own neighborhood out.**

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#### **3.** **Profitability**

#### **Ruins the motivation to make affordable housing in these neighborhoods, it’s more profitable to make market-rate housing anyway, but with a shift of government subsidies to market-rate, developers will never be motivated to build affordable housing**

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#### **4.** **Increases Neighborhood pricing**

#### **Market-rate housing prices encourage a shift of neighborhood businesses, food sources, and recourses. Foodbanks, recourse centers, and cheap shopping won’t exist in neighborhoods that have a significantly higher per-capita income. Income defines consumer wants/needs, so prices will rise, and the need for recourse centers will decrease.**

#### **Gentrification is the controlling impact of this round.**

**Raised rent prices and marginalizes poor communities**

#### **Valoy 14** (Patricia, Writer for Everyday Feminism, 7 Reasons Why Gentrification Hurts Communities of Color, https://everydayfeminism.com/2014/09/gentrification-communities-of-color/)//LED

**As wealthier people move into poor neighborhoods, landlords raise their rents to cash in from the wealth of the new influx of residents.** As this study states, the median **rent prices in New York City rose 75% since 2001.** This same trend can be seen in other neighborhoods that have currently become gentrified, like Oakland, California. It’s common to see landlords bully low-income tenants into moving out by not maintaining apartments or not renewing their lease, forcing residents to move out. I’ve seen this happen to many of my relatives that moved to New York City in the early 70s and settled in the Lower East Side and Soho neighborhoods of lower Manhattan. While these areas are now the first choice of home for celebrities and ritzy events like the TriBeCa Film Festival, they were previously filled with tenement buildings and low-income housing. One of my aunts who still lives in what is now the very trendy Soho pays for all repairs and upgrades in her apartment, as the building owners refuse to do so in an effort to bully her into leaving and renting her apartment at a much higher cost. **Yes, it’s illegal, but they know she could never afford a lawyer. None of her neighbors remain, and none of the local businesses she frequented are still the same.** Even her local church no longer offer services in her language. I ask her often why does she remain, although I know the answer: That’s her home! **Poor people of color living in gentrified neighborhoods find themselves between a rock and a hard place.** They are often unable to move because they could never afford housing elsewhere, but are constantly pushed to the limit by landlords looking to rent at higher prices. It’s illegal, but that doesn’t help a person who does not understand the law or hire someone to help them navigate the legal system. **Many of these communities are comprised of immigrants** that have lived in the United States for decades, **yet have no resources left in their communities. They face language, cultural, and societal barriers** that set them at a disadvantage next to real estate companies and developers.

**Contention 2**

**Markets**

**1. The free market will only build housing for higher incomes**

**a. In the status quo, there is an ever-increasing amount of “luxury” housing being developed, while the lower class is rapidly struggling to find affordable housing**

**i. The government should focus on subsidizing affordable housing so that low-income families can live with peace at mind, knowing that they won’t fall victim to the cutthroat housing market that cares about profit, not the human need for shelter.**

**Cort, 17** (Cheryl, Policy Director for the Coalition for Smarter Growth, Why the right is wrong about affordable housing, <https://ggwash.org/view/63303/why-right-is-wrong-about-affordable-housing>) L^2

A developer finances a new development by offering investors a return. **If the return is higher than investing in something else, investors will finance the project. If the return is not high enough, especially given the risk, investors will put their money elsewhere and the housing simply doesn’t get built.** Regulations add to development costs. The development review process also adds costs when projects get delayed or shrunk down, and it increases the risk.**The city’s baseline costs for a newly-constructed one-bedroom apartment in DC are over $2,000 a month to meet the level of return the market demands.** A person’s income has to be about $38 per hour, or $80,000, for this kind of rent to only take up 30%. **If someone earns $15 an hour, or $32,000 a year, he or she can only afford an $800 apartment— or less than half of this level.**

**Neg extensions**

#### **Kills local businesses**

#### **Valoy 14** (Patricia, Writer for Everyday Feminism, 7 Reasons Why Gentrification Hurts Communities of Color, https://everydayfeminism.com/2014/09/gentrification-communities-of-color/)//LED

**Local businesses suffer as large competitors start opening shops in what were previously undesired locales.** If wealthier residents are moving into a low-income neighborhood, it follows that they will spend more on local businesses and generate more profit for them. Yet, unfortunately, this is rarely the case. **Businesses have a hard time catering to two different types of clientele, though they often try to do so.** It’s common to see grocery stores start selling a wider variety of products to attract new residents, but few actually see the increase in profits they thought they would because new residents often shop in places they feel more comfortable in. Likewise**, new businesses that open up specifically to cater to the new residents bring new competition to the old ones,** further straining the local community. New businesses open to cater to the wealthier residents of the neighborhood and existing **shops are forced to** either a) **change their practices** to appeal to new residents and survive **or** b) stick with their old clientele and **likely lose their business.** Additionally, rent increases affect businesses as much as they do low-income residents. The only businesses that can thrive under these circumstances are large corporations like Whole Foods. Whole Foods, unlike other local supermarkets, attract a new set of people and completely changes a neighborhood. This is evident in the way **Whole Foods changed the neighborhood of Jamaica Plain in Boston.** While Jamaica Plain already had a large and affordable supermarket called Hi-Lo, open since 1964 and known for selling Latin American products, it couldn’t compete with Whole Foods. Needless to say, **Hi-Lo had to close because it could not keep up with Whole Foods, and just like that, low-income residents of Jamaica Plain were left without a place to shop for groceries that were affordable** and culturally relevant. As this article states, “That’s because **Hi-Lo and Whole Foods aren’t just stores, they’re ideas that lead to similar ideas, and attract people who identify with those ideas in cyclical fashion.”**

#### **Racism**

#### **Valoy 14** (Patricia, Writer for Everyday Feminism, 7 Reasons Why Gentrification Hurts Communities of Color, https://everydayfeminism.com/2014/09/gentrification-communities-of-color/)//LED

**People of color**, and especially Black people, **are often perceived as dangerous** and thuggish. As the recent shooting of Mike Brown – an unarmed young Black man in Ferguson, Missouri – further proves, the stereotyping of racial minorities has dangerous consequences. **Black and Latino men are disproportionately arrested**, especially for marijuana use and distribution, while white men who do the same are celebrated. And we can’t assume that justice is the same for everyone. In this article, un-ironically titled “I Spent a Day Delivering Weed in New York City,” the author repeatedly states that these are not your “normal” drug dealers, therefore, not a threat to your safety. Our neighborhoods are often the only place where we can feel at home, but as neighborhoods get gentrified, activities such as panhandling and sleeping in public places become criminalized, too. **While not having poor people live on your streets might be a priority for wealthier residents**, the response should be to help them, not arrest them. If people of color are getting arrested for everything from drug use to being poor, I don’t think it’s safe to say that gentrification is improving our neighborhoods and making them safer. The reality is that the **incarceration of Black and Brown men create the illusion of safety for white residents**, but it’s a sense of security based on stereotypes of Black and Brown men being thugs, criminals, and dangerous. The need to feel safe, which is an absolute human right, is a necessity, **but the way we achieve that in gentrified neighborhoods is missing the mark. Crime happens because former residents of gentrified neighborhoods live in poverty and suffer from lack of resources and poor educational and health services.**