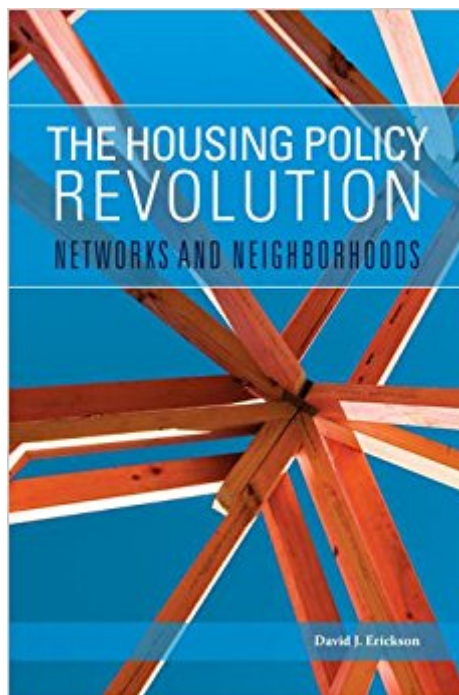




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# The Housing Policy Revolution: Networks And Neighborhoods (Urban Institute Press)



## Synopsis

The Housing Policy Revolution illuminates how our networked approach to housing policy developed and fundamentally transformed governmental response to public welfare. Through historical political analysis and detailed case studies, the book imparts policy lessons on delivering funding for urban change. David J. Erickson traces the history of our current policy era, where decentralized federal subsidies (block grants and tax credits) fund a network of for-profit and nonprofit affordable home builders. In addition to government reports and legislative history, he draws upon interviews, industry journals, policy conference proceedings, and mainstream media coverage to incorporate viewpoints from both practitioners and policymakers.

## Book Information

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## Customer Reviews

David Erickson helps us understand the dynamic network that constitutes the institution that produces affordable, primarily rental, housing in the United States. He details how this powerful and effective 'social-service complex,' bringing together public and private, state and local, business and nonprofit, left and right, has grown and succeeded because of, indeed in spite of, the trauma of federal budget cuts of the 1980s. Erickson extends the vision to education, health care, and community development and argues that an ever-changing network of specialist producers who are connected with both the capital markets and community residents, can, with an appropriate level of

financial support from the federal government, bring back and sustain our nation's poorest neighborhoods--those being devastated by the current financial crisis--and can do it with efficiency and compassion. --Ellen Seidman, Senior Fellow, New America Foundation, and Executive Vice President for National Policy and Partnership Development, ShoreBank Corporation

Today's housing crisis requires and enables policymakers to redefine the role of government in housing policy. This redefinition, David Erickson argues, is ongoing and reflects decades of trial and error. Erickson makes a compelling case that community-based networks are the foundation for a new generation of housing policy that calls for and benefits from a holistic approach to community development. Turning the clock back is not a plausible option. --Nicolas P. Retsinas, Director, Joint Center for Housing Studies, Harvard University

The deep economic crisis gripping our nation has only intensified the need to find a more rational, productive relationship between Washington, states and localities, and the nonprofit and private sectors. David Erickson engagingly portrays all of these actors uniting over the past four decades to address America's affordable housing needs and becoming poised to respond to our evolving challenges. In demonstrating how this decentralized network combines political and policy savvy, flexible collaboration, and understanding of private markets to meet community needs and achieve societal goals, Erickson serves up a valuable playbook for advancing a smarter, 21st century federalism. --Alan Berube, Research Director, The Brookings Institution Metropolitan Policy Program

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The Housing Policy Revolution: Networks and Neighborhoods, by David J. Erickson, director of the Center for Community Development Investments at the Federal Reserve Bank of San Francisco, is published by the Urban Institute Press, 2009. The Housing Policy Revolution is a top-notch analysis and review of affordable housing policy in America over the past 50 years and cogent thoughts for future directions. I own this book. Arising out of Erickson's PhD thesis at Berkeley, this book has inputs ranging from MIT to the Urban Institute and Brookings, and the Federal Reserve. Accordingly Erickson has written a thoughtful and careful book with thorough data and policy views in a comprehensive and readable. I have worked in affordable housing for many years, and learned a lot from Erickson's book. Erickson's general view is that development of affordable housing has generally evolved from directly-built and sponsored to a decentralized housing network including CDCs, state and local government agencies, capacity-building intermediaries, new private sector participants, foundations, churches, and other decentralized entities. There are 6 chapters: 1. "Directions in housing policy from Lyndon Johnson to Ronald Reagan, 1963-1986". Chapter 1 discusses housing policy history in two phases: rise and fall of direct federal involvement, and federal cutbacks starting in 1981, with reviews of policies and activities from Lyndon Johnson's Great Society through Ronald Reagan's housing cutbacks. 2. "Building the decentralized housing network". Chapter 2 looks in detail at the decentralized housing network, showing how the various components grew in sophistication and capacity over the 1980s. 3. "Fighting for federal resources for the decentralized housing network". Chapter 3 discusses how the new network matured and secured more funding, influence and production capacity, building more housing than the Great

Society programs did, and growing politically. Erickson discusses the establishment of housing tax credits in 1986 and changes and challenges to the tax credit programs over the next 20 years.<sup>4</sup> "Lessons learned from what was built". Chapter 4 discusses examples and case studies of individual low-income apartments built by this decentralized housing network, showing growth of expertise and relationships within the network and enhanced capabilities. Multiple financing programs brought different players into a web of mutual support and supervision, with improving coordination and mutual supervision.<sup>5</sup> "The decentralized housing network and the rise of a new institution". Chapter 5 discusses the growth and maturation of this decentralized housing network. Erickson shows, e.g. that by 2005 the number of CDC-built affordable rental units was 848,000; and while in 1969 there were 112 CDCs building affordable housing, by 2005 there were over 4,600.<sup>6</sup> "How does thinking like a network change our approach to public policy?" Chapter 6 discusses broader issues and future paths, discussing, e.g. what happens when communities of concentrated poverty lack access to community development networks, and how might new technology enhance network outcomes. *Housing Policy Revolution* by David J. Erickson is an excellent addition to the professional working library of affordable housing practitioners, and Mr. Erickson is to be congratulated for his hard work and excellent book. by David Hoicka *The Housing Policy Revolution: Networks and Neighborhoods* ISBN-10: 0877667608 ISBN-13: 978-0877667605

I couldn't agree more with David Hoicka's review. I, too, have been in the affordable housing industry for years (14 now and counting), but only after reading David Erickson's lucid book did a clear picture of housing evolution in this country coalesce for me. From the '60s Great Society to the inchoate CDC network of the '70s, through the Reagan decimation years and subsequent creation of the Low Income Housing Tax Credit program, and finally to the rise, maturation, and sophistication of the "decentralized housing network," Erickson charts the fascinating history of the affordable housing industry, providing invaluable context and inspiring affirmation for the work that we do. Cheers to David Erickson for adding this important volume to the housing policy canon.

Erickson provides a deep history of federal housing policy during the 20th century, highlighting the advent of public-private partnerships since the 1970's. This analysis provided a basis for how Seattle area public housing has resulted in mixed use projects that have built commercial & reduced income housing to mix with exclusively low-income. Erickson explains well how private sector and community organizations thrived in absence of direct federal spending, however these "networks" have still been unable to meet the housing needs of America's most needy citizens. In celebrating

these public-private partnerships, Erickson also seems to minimize the risk of the sub-prime mortgage market. Overall, a good read to understand modern urban development.

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