Committed and Hopeful

Ridge Affirms [Resolved: the United States should promote the development of market rate housing in urban neighborhoods.]

<u>Our Sole Contention is Breaking The Cycle of Poverty.</u>

America is in dire need of renovation and market rate housing is the solution. Rhee ‘16 from Duke University contextualizes that across America there are pockets of concentrated poverty segregated from the rest of society. The NPR quantifies that in America today, there are over 3,000 neighborhoods of concentrated poverty, containing over 10 million people.

Semuels ‘17 of The Atlantic finds that these areas are equivalent to the slums of the developing world, with millions of people in our very own country living in absolute destitution with not a single ray of hope, ignored by the rest of society.

The only way to solve this issue is to shift towards a paradigm of Market Rate Housing.

Bograt ‘18 of NYU explains that the reason these neighborhoods developed is because of government intervention. Indeed, federal and local governments set up zones of affordable housing where only the poor would live, segregating them from the rest of society.

Moreover, government regulations ensured that these communities would stay in poverty due to programs such as rent controls which Edwards ‘18 of the Business Insider notes limits the amount of money that landlords can get.

Williams ‘14 of the Rosen Institute implicates that as a result, they become unable to afford building maintenance or renovations, ensuring that low income land **stays unprofitable** and deteriorates as it is worn down over time.

However, by promoting market rate housing, the government removes its regulations that directly affects the price of housing. Eliminating these disastrous governmental policies enables a shift towards market based solutions.

All of this gives housing developers the ability to create market rate houses which a) increases the amount of potential revenue they can get, allowing them to renovate poorer areas and b) creates mixed income housing where developers will create upper echelon, middle echelon, and lower echelon houses all together.

Indeed, Riggs ‘16 of Urbanland finds that the promotion of market rate housing expands lower income neighborhoods and integrates them with other income levels. This is empirically quantified, as Garber ‘19 from Polaris indicates that when San Francisco decided to promote market rate housing it created neighborhoods where 40% of the residents were of the lower class and the other 60% were of the middle and upper classes.

The conclusion is simple: when market rate housing is promoted, rather than having areas of sole poverty or sole wealth, we create mixed income neighborhoods where people from every rung of the social ladder live together.

This is historically proven as in the 1990s when the government pursued a policy of promoting market rate housing as Jargowsky of Rutgers University finds that the number of people living in areas of concentrated poverty declined by 25%.

Integration is crucial, as the US Department of Housing and Urban Development reports that in areas of concentrated poverty there is no industry, no investment, and there is absolutely no political power, but when you create integrated communities, you open the pathway for all of those to flow into these disadvantaged communities.

That's why compared to areas of segregated poverty, White of Duke University finds that for inclusive communities incomes for the poor rise by 20%, crime drops by 16%, and income and job stability rises by 24%.

Eliminating these areas of concentrated poverty also has long lasting and powerful implications.

The Brookings Institute explains that because these areas lack access to economic opportunities, have poor education systems, and are ridden with crime, they create traps of poverty that are near impossible to escape; Richardson of George Washington University finalizes that allowing for the existence of these impoverished communities to persist will imprison generations upon generations into poverty.

All of this adds up to one inescapable conclusion: for some Americans, housing is a way out of poverty. For others, it is the trap keeping them there.

Vote affirmative and reverse this destructive cycle.

Vengeful and Determined

Ridge Negates (Resolved: the United States should promote the development of market rate housing in urban neighborhoods.)

<u>Our Sole Contention is Maintaining Regulation</u>

Currently America is undergoing a housing revolution. Matthew ‘18 of Business Insider reports that Seattle has set aside nearly $500 million to support affordable housing, California has recently called for 3.5 million new homes, and Boston has announced more than 25 million in new funding for low income housing projects.

These are not isolated incidents either, as Olick 18 of Reuters contextualizes that nationwide demand for houses is finally falling as ppl are getting homes, and Leonhardt 18 of CNBC finds that rent prices in urban areas are going down as well. Simply put, the housing crisis that our nation has grappled with for the past decade is finally ending.

Market rate housing threatens to reverse all of this progress.

Yao from UC Berkeley finds that market-rate housing development has price ripple effects on surrounding neighborhoods, driving up rents and increasing the burden on lower-income households by increasing relative property value. He concludes that in neighborhoods where market rate housing was promoted poorer residents were forced out at rates 300% higher than in other areas.

Even if the prices don’t increase, Becker 18 of Star explains that cities are running out of space for new housing. As a result, he finds that in order to make room for new market rate housing, housing developers tear down old affordable housing. Austen of the New York Times corroborates that in the 1990s when market rate housing was promoted, 250,000 affordable units were destroyed to make room for the pricier luxury buildings.

Devastatingly, market rate housing removes four essential government programs, collapsing affordable housing as we know it.

First → Subsidized Housing. When implementing a market based solution, the government must stop funding public housing alternatives. This is extremely problematic as Zuk 18 of Berkeley University notes that public and government subsidized housing is 200% more effective than market rate housing at aiding the displaced poor, and subsidized housing alone has lifted 2.9 million people out of poverty.

Second → Low Income Housing Tax Credits. The Urban Institute explains that the LIHTC program gives grants to developers who create low income housing: incentivizing them to help the poor over the rich, quantifying that it has directly lead to the creation of 3 million affordable housing units. In fact the HUD specifically cites the LIHTC as the most important program for the creation of affordable housing in America today.

Third → Rent Controls. Rent controls ensure that landlords cannot spike rent prices in order to force the poor out of their homes. The alternative is devastating as Hobbes 18 of Harvard University finds that for many impoverished people in areas without these controls rent costs are rising fast. Specifically finding that back in the 1990s when the government promoted market rate housing 2.5 million people were forced out of their homes due to rent increases

Fourth → Section 8 vouchers. Section 8 housing vouchers are federal subsidies created to help low income families pay for housing. This is crucial as Clein 18 of The Nation quantifies that in 99.6% of American counties a full time minimum wage earner cannot afford a one bedroom apartment. As a result, right now, the Center on Budget and Policy Priorities finds that nearly five million families rely on federal assistance to afford rent.

Every single one of these programs has been vital for the American people, but if you affirm and shift federal policy towards a paradigm of private housing they all go away as the government hands over the control of the housing industry to the open market.

The Atlantic 19 quantifies that empirically for every 1 neighborhood made wealthy and prosperous by market rate housing, 12 others fall into concentrated poverty. Tragically, the Brookings Institute concludes that areas of concentrated poverty lack access to economic opportunities, have poor education systems, and are ridden with crime, creating traps of poverty that are nearly impossible to escape.

Thus we negate

The Wrist Blade:

Jackson ‘18 of the OTCC elaborates, they provide up to 70% of the cost of construction. In return, a renter must set aside at least 20% of the units for renters who earn less than half of the area's median income.

The National Health Care for the Homeless Council reports, poor living conditions cause homeless people to suffer illnesses six times higher than the general population as they are forced into worse living conditions. For example, homes with lead paint, next to factories, in food deserts, or with poor water infrastructure. In fact, the average lifespan of a homeless person is shorter than the general population by 17.5 years and Columbia University ‘19 reports, around 500,000 people lose their lives per year to worsened living conditions.

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However, promoting market rate housing.

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Moreover, on the federal level, establishing

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<u>Our First Contention is Market Rate Poverty.</u>

Yao from UC Berkeley finds that market-rate housing development has price ripple effects on surrounding neighborhoods, driving up rents and increasing the burden on lower-income households by increasing relative property value. Even if the prices don't increase drastically, Becker of Star in 2018 explains that because cities are running out of land area, in order to make room for new market rate housing, housing developers tear down old affordable housing. Austen of the New York Times corroborates that in the 1990s when market rate housing was promoted, 250,000 affordable public-housing units were destroyed to make room for the pricier buildings. The Atlantic concludes that empirically for every 1 neighborhood made wealthy and prosperous by market rate housing, 12 others fall into concentrated poverty.

<u>Our Second Contention is Counter Cyclical Economics.</u>

Housing is a huge part of our economy. Dougherty 19 of The New York Times explains that because housing is so volatile, and so much of the average American's income and worth is tied to it, downturns in the housing markets often push our nation into recession. Leamer 17 of Harvard University concludes, that while the housing market is only responsible for 7% of total American economic output it is equivalent to 25% of total harm done in recessions.

Fortunately, after the last recession caused by housing in 2008, the American government finally woke up and realized that reform had to be done.

As a result, the Brookings Institute 18 indicates that our government shifted away from a market based approach to housing and towards one of regulation, inclusivity, and maintenance, safeguarding our economy from the whims of a rampaging housing market. These policies have worked, as Stanzel 19 from UC Berkeley finds that due to restriction and cautiousness in the industry, we are not due for another housing crash insofar as we continue on this current track, projecting that slow and steady growth means that the housing market is healthy and stable.

Unfortunately, shifting America away from a paradigm of public safeguards and towards one of market rate housing will set us on the track towards a total economic collapse reminiscent to the 2008 recession by pushing growth too fast.

Indeed, Redmond 15 of 48 Hills explains that adopting a policy of market rate housing would boost the housing market to new heights unleashing high profits and skyrocketing demand for houses as government regulation and control disappear and the market takes the reins, pushing investment and power to its very peak. Tragically, Keys 18 from the Wharton School of Business at the University of Pennsylvania finds that this effect would diverge the housing industry away from its current path of reliable stability and towards one of inevitable recession. He furthers that when the housing market sees incredibly fast growth it starts to become unstable as developers make increasingly riskier and riskier investments.

This process is proven by history as well. **We're not using this neg**

Polk 19 from The University of Denver contextualizes that during the 90s and early 2000s the government started to take away regulations and directly promote private housing with policy tailored specifically to benefit the market rate side of the industry. He concludes that the volatility this shift spurred started the housing bubble, grew the housing bubble, and ultimately popped the housing bubble, creating the 2008 recession.

The impact of another recession would be disastrous.

Kopf 17 of Quartz explains that the last recession hit the poorest of the poor the hardest, plunging the income of the bottom tenth of our nation down by 23%, The New York Times 10 reports that 44 million Americans were put into poverty, with CNBC concluding in 2019 that now, even 10 years later, 33% of Americans are worse off than before the recession, as entire communities were wiped out and put into endless poverty with no hope on the horizon.

Because there are lives that matter behind all of these numbers, we are very proud to negate.