# AC\_UrbanDevelopment

# 1ac

## 1ac: Lay

#### We Affirm

### Contention 1: Affordability

#### Status Quo housing policy is failing – three warrants

#### 1] Public housing re-entrenches redlining—government policy is incredibly distorted towards upper-class suburbs and funding stats show. Norquist

Norquist, John O. The Wealth of Cities: Revitalizing the Centers of American Life. Perseus Books, 1998, [https://spoa.com/how-the-government-killed-affordable-housing/]//DW

What’s wrong with federally funded public housing other than poor targeting, poor design, poor management, and periodic scandal? Just one thing: It’s not needed. **The United States does not have a housing shortage**. Rather, **it has a distorted housing market. The federal government**, by **focusing on below-market public housing in city neighborhoods, has smothered market mechanisms that would attract private-sector investment. This has made it easy for lenders to “redline**” those neighborhoods. In his book HUD Scandals, Irving Welfeld points out how illogical it is to have the government build “affordable housing”: “If the poor cannot afford food, we earmark assistance and give them food stamps. We don’t create farms that grow only ’affordable food’ or build ’affordable food’ supermarkets where only the poor can shop.” The **housing problems** of cities **have been aggravated by government agencies** like **the Federal Housing Authority (FHA), which has insured** almost **$200 billion in mortgage loans for detached, single-family, new construction. The FHA diverted capital from the urban housing market by focusing almost exclusively on new single-family homes** in the suburbs. And for most of its existence, the FHA has been unnecessary. Mortgage insurance has been widely available in the private market since the mid-1950s. Yet the private companies providing it have to compete every day with the federal government. The federal Department of Housing and Urban Development (HUD) is another problem agency. It has 11,000 full-time employees (that’s more than 100 federal bureaucrats for every central city in the U.S.). It administers dozens of programs that add billions of dollars to the national debt each year. And most of these programs aim to solve problems that have actually been created by government.

#### 2] Current housing policies also target dwellers instead of dwellings which only causes more shortages. Nino 17:

José Niño, American Institute for Economic Research, 11-7-2017 [Zoning: The Nemesis of Housing Affordability, https://www.aier.org/article/zoning-nemesis-housing-affordability, 2-26-2019]//DW

It is no secret that major urban centers across the United States are experiencing steep [increases](https://www.zillow.com/blog/high-rents-homeless-221185/)in housing prices. While economic growth has fueled an increased demand for housing, wages have simply not been able to catch up to rents. Naturally, politicians come swooping in to the rescue with a cornucopia of interventionist policy proposals — subsidies, rent controls, etc. — to solve the current housing affordability crisis in urban areas. California, which is no stranger to housing-affordability problems, recently saw Governor Jerry Brown (D) [sign](http://www.mercurynews.com/2017/09/29/california-affordable-housing-bills-to-get-their-final-sign-off/) a package of housing-affordability bills into law that include more state funding for below-market-rate housing and cash incentives for local governments to create high-density housing districts next to public transit. Simply put, these measures are Band-Aids at best, **and have the potential to create a whole new set of unintended consequences** in the housing market. The real issue at hand in these discussions involves housing supply. Housing supply has **simply** not been able to keep up with **the unprecedented** demand for housing in large urban centers. Sadly, most policymakers and pundits overlook this elephant in the room. The present supply dilemma can largely be attributed to onerous zoning regulations which effectively reduce the overall supply of housing units in the market. This article will take a closer look at the impact of zoning regulations on housing affordability and what must be done to ensure a dynamic, yet affordable housing market for all consumers. Understanding Zoning Regulations To get a better grasp of the current housing affordability dilemma, one must first understand what zoning regulations entail. Zoning regulations are a type of land-use regulation that are under the purview of city or county ordinances. **Through zoning ordinances, local governments determine how property is used** within their confines. These **laws limit the commercial use of land in order to segregate commercial venues from residential neighborhoods**. Additionally, **zoning laws may also set regulatory standards for buildings and the land area surrounding them**, which may include such as size, dimension, and scale limitations. These standards are established with the aim of promoting urban growth in a reasonable and sustainable fashion. Needless to say, the zoning approval process is no simple matter. Developers and builders must jump through substantial bureaucratic hoops for planning commissions to finally approve their projects. Over the past few decades, the number of zoning regulations has increased in major cities across the country, and they have become a regulatory fixture that all developers must face when planning out their projects. The Negative Economic Effects of Zoning Historically speaking, comprehensive zoning laws did not come until existence until the 20th century. Prior to the comprehensive-zoning era, property rights were still respected and the courts mediated disputes between landowners. However, the arrival of the modern automobile completely changed the game. Los Angeles paved the way for comprehensive zoning by passing the first large-scale zoning ordinance in [1908](https://www.kcet.org/history-society/the-roots-of-sprawl-why-we-dont-live-where-we-work), with the intent of separating industrial zones from residential zones. Soon, countless cities across the nation followed Los Angeles’s lead and implemented zoning laws of their own. At first glance, zoning regulations make sense: they allow cities to control neighborhood traffic, contain pollution, and preserve home values. However, as time has passed, the scope of zoning laws has expanded beyond their original objective. Modern zoning laws now dictate aesthetic standards for creating visually pleasing urban environments, while also aiming to protect the environment. Although the intentions of these **zoning measures** are noble, their diverse objectives not only conflict with each other, they create a set of unintended consequences that harm consumers. **The harsh reality is that modern zoning ordinances have now morphed into a multi-layered regulatory boondoggle**. Thanks to the wide scope of these laws, city planning bureaucrats have considerable power in the approval process of housing developments. This delays **or even outright bans** the construction of certain housing units, thus reducing the overall supply of housing. Excessive zoning laws are at the root of the supply problem, which in turn has created housing affordability crises in major cities across the country. When local governments arbitrarily impose land-use restrictions that separate commercial areas from residential areas, it results in a decrease of the housing supply. **Consequently, the decreased housing supply leads to price increases in housing** — a stark reflection of the perverse [effects](http://marketurbanism.com/2016/09/06/shut-out-how-land-use-regulations-hurt-the-poor/) of zoning restrictions. These observations are not just confined to the theoretical realm of economics. In her piece, [Zoning, Land-Use Planning, and Housing Affordability](https://object.cato.org/sites/cato.org/files/pubs/pdf/pa-823.pdf), Cato Institute Scholar Vanessa Brown-Calder illustrates how increased zoning regulation is associated with the rise of real average home prices in 36 states. Generally speaking, **the states that increased land-use regulations the most tend to have higher housing prices**. Socially Destructive Effects of Zoning More than just byzantine economic figures and numbers, onerous zoning regulations also have questionable effects on social cohesion. In the [Death and Life of American Cities](http://amzn.to/2haN3m0), Jane Jacobs famously coined the planning term “Eyes on the street,” where the presence of people in mixed-use areas could keep criminals at bay and prevent them from committing crimes at will. The major challenge in creating such a dynamic is that current zoning codes throughout the nation hinder the development of such a mixed-use environment. What can be gathered from Jacobs’ analysis is that stable urban areas emerge from voluntary human action, not so much top-down central planning. In trying to design cities by fiat, planning bureaucrats inadvertently create a host of unintended consequences — high crime and increased housing costs — that hurt the very people they intend to help. Current Solutions: Half Measures at Best Sadly, current debates on housing policy mostly focus on various interventionist strategies, as opposed to private solutions, to tame housing costs. Common proposals include rent controls and subsidized housing, which on the surface seem reasonable, but are rife with unintended consequences. On one hand, rent controls function just like any other price control­, where artificially low prices lead consumers to demand more of a good (housing in this case) than producers are willing to supply. **When housing demand exceeds supply, housing shortages emerge**, which is a common occurrence in cities that implement [rent control](http://marketurbanism.com/2016/04/02/rent-control-is-bad-for-both-landlords-and-tenants/). On the other hand, **subsidized-housing policies miss the mark by effectively subsidizing the dwellers and not the dwellings**. As a [result](https://fee.org/articles/subsidies-work/), the number of families looking to occupy subsidized units increases instead of the number of housing units being built. When it comes to economic interventionism, the law of unintended consequences reigns supreme. **Give the Free Market a Chance** The solution to the current housing affordability crisis is increasing housing supply by allowing markets to meet the demand. To achieve that, policymakers should have all liberalization measures on the table — above all, zoning deregulation. There is a natural tendency to believe that deregulating zoning will lead to a chaotic environment rife with chaos, crime, and decay. But this was simply not the case throughout most of US history. Even to this day, cities like [Houston](https://fee.org/articles/how-spontaneous-order-keeps-houston-affordable/) **serve as standard bearers for lax zoning policies** as a viable strategy for urban development. Such a liberalized zoning and entrepreneurial environment has served **Houston** well, as it **has** turned into **one of** the most affordable and prosperous metro areas in the nation. Housing policy should be focused on consumers, not on satisfying the whims of politically entrenched developers or housing bureaucrats. It should involve policies that strike at the root of the problem — lackadaisical housing supply — and not hack at the branches by implementing more of the same policies that created the current supply crisis in the first place. Housing is not a right, but consumers deserve better when it comes to housing variety in the marketplace. And the best way to do that is by hacking away at cumbersome regulations like zoning ordinances.

#### 3] Independently, rent prices around the US are spiking right now. Layne 18:

Rachel Layne, CBS News, 7-6-2018 [U.S. housing rents hit record-high average of $1,405 per month, https://www.cbsnews.com/news/u-s-urban-rents-hit-all-time-high-at-average-1405-report/, 3-6-2019]//DW

**Think your rent is pricier than ever? You may be right. The national average rent reached an all-time high of $1,405** in June, **a 2.9 percent increase from a year earlier**, according to [data from Yardi Matrix](https://www.rentcafe.com/blog/rental-market/apartment-rent-report/national-rent-report-june-2018/). It's the latest sign of a [U.S. economic boom](https://www.cbsnews.com/news/jobs-report-june-hiring-employment-report/) that's pushing prices higher, just as job growth breaks another record and the Federal Reserve says it's starting to get concerned the economy may [overheat](https://www.cbsnews.com/news/fed-officials-discuss-rate-hikes-that-could-slow-growth/). Of the **250** biggest **U.S.** cities, 88 percent saw increased rents, 10 percent were unchanged **and just 2 percent fell** compared with June 2017, according to Yardi Matrix. The 20 biggest increases were in small cities, "where population migration and the strengthening economy are accelerating rent growth," according to the Yardi Matrix report. Two oil-boom cities in Texas led the way, with average increases in Midland of 39 percent and Odessa at 37 percent. Los Angeles suburb Lancaster, California; Reno, Nevada; and Peoria, Arizona, a Phoenix suburb, all had average rent increases of about 10 percent. Megacities didn't escape the boom, even with lower percentage increases. **Manhattan** broke its 12-month streak of "sluggish" rent growth -- declines or stagnant growth -- **with a June increase of 1.5 percent** compared to June 2017. Orlando led megacitiy rent increases at 8.4 percent, which Yardi called the most "significant" growth in its category. Las Vegas led larger cities higher, up 7 percent, followed by Phoenix at 6.4 percent and San Diego at 5.4 percent. Tampa, Florida, set the pace for mid-size cities with rents up 6.2 percent year-ver-year in June. Sacramento, California, and Mesa, Arizona, were next on the list at 5.9 percent each. Prices in Wichita, Kansas, and Tulsa, Oklahoma, remained virtually flat. Only a few markets saw June rents decline from a year earlier, and most of those markets were in Texas: Brownsville fell 1.9 percent to lead declines. Norman, Oklahoma, was next at a 1.8 percent drop, with Baton Rouge, Louisiana, next at 1.3 percent. McAllen, Texas, and Lubbock, Texas, rounded out the top five declines at 1.2 percent and 1.1 percent, respectively. **Manhattan is still the most expensive place in the U.S. to rent, at an average cost of $4,116 per-month, followed by San Francisco at $3,561 and Boston** at $3,374. Among the 250 cities analyzed, Wichita is least expensive, with an average rent of $639 in June. Brownsville, Texas, is a close second at $675 on average, just $1 less than Tulsa, Oklahoma's $676.

### Solvency

#### Affirming solves – two reasons.

#### A] The market is more effective at reducing rents – homeowners have incentives to keep costs low, and history proves. Husock:

Howard Husock, City Journal, Winter 1997 [We Don’t Need Subsidized Housing, https://www.city-journal.org/html/we-don%E2%80%99t-need-subsidized-housing-11954.html, 2-2-2019]//DW

t’s a scene that has been repeated time and again over the past four years, but it still seems almost too perfectly symbolic to be true. Secretary of Housing and Urban Development Henry Cisneros turns up to preside over the demolition of yet another “severely distressed” public housing project. But his speech directs attention away from what is actually happening. Just before the scarred blocks of apartments tumble down in a puff of smoke—such unequivocal failures that they aren’t worth preserving—the secretary confidently paints a vision of improved design and management that will make a new generation of government-supported housing work out. Sure, we’ve flopped so far, the message goes—but give us one more chance and we’ll finally get it right. But maybe the whole idea is wrong. Maybe our **housing programs** haven’t failed because of some minor management problem but because they **are flawed at the core**. The truth is, **devoting government resources to subsidized housing for the poor**—whether in the form of public housing or even housing vouchers—**is not just unnecessary but also counterproductive**. It not only derails what the private market can do on its own, but more significantly, it has profoundly destructive unintended consequences. For housing subsidies undermine the efforts of those poor families who work and sacrifice to advance their lot in life—and who have the right and the need to distinguish themselves, both physically and psychologically, from those who do not share their solid virtues. Rather than confront these harsh truths, we have over the past century gone through at least five major varieties of subsidized housing, always looking for the philosophers’ stone that will turn a bad idea into one that will work. We began with philanthropic housing built by “limited dividend” corporations, whose investors were to accept a below-market return in order to serve the poor. The disappointing results of such efforts—the projects served few people and tended to decline quickly—led housing advocates to call for public, not just private, spending for housing. Government first responded to their pleas with housing projects owned and operated by public authorities. These speedily declined. “Housers” then sought other solutions, such as using cheap, federally underwritten mortgages and rents paid by Washington to subsidize private landlords. The expense of this last approach, which had its heyday in the sixties, and the resultant wave of decline and foreclosure led to the twin approaches of our current era. In the first of these, tenants use portable, government-provided vouchers to pay any private landlord who will accept them. In the second, federal tax credits encourage deep-pocketed corporate investors looking for tax shelters to finance new or renovated rental housing owned and managed by nonprofit community groups. Both approaches have had serious problems, but this hasn’t deterred housing advocates from asserting that the way to fix the housing market is through even more such subsidies than the $12 billion that HUD already provides (out of its $25 billion annual budget) and the billions more in subsidies that state and local governments expend. This mountain of government housing subsidies rests on three remarkably tenacious myths. **Myth No. 1: The market will not provide**. The core belief of housing advocates is that the private market cannot and will not provide adequate housing within the means of the poor. The photos of immigrants squeezed into postage-stamp-sized rooms in a recent New York Times series on housing for the poor strain to make this point. But **housers have been making such assertions for more than 60 years, and reality keeps contradicting them**. In 1935, for example, Catherine Bauer—perhaps America’s most influential public housing crusader—claimed that the private housing market could not serve fully two-thirds of Americans and they would need public housing. The post–World War II era’s explosion of home ownership quickly gave the lie to such claims, certainly with respect to those in the lower middle class and up. As for the poor, a look at pre-Depression history shows that housing advocates get it wrong again. **From the end of the Civil War up until the New Deal and the National Housing Act of 1937—which gave public housing its first push**—**the private housing market generated a cornucopia of housing** forms to accommodate those of modest means as they gradually improved their condition. In those years Chicago saw the construction of 211,000 low-cost two-family homes—or 21 percent of its residences. In Brooklyn 120,000 two-family structures with ground-floor stores sprang up. In Boston some 40 percent of the population of 770,000 lived in the 65,376 units of the city’s three-decker frame houses, vilified by housing reformers. These areas of low-cost, unsubsidized housing were home to the striving poor. In Boston, as pioneer sociologists Robert Woods and Albert Kennedy describe it in their brilliant 1914 work, The Zone of Emergence, these neighborhoods teemed with clerks and skilled and semi-skilled workmen. “Over 65 percent of the residence property of the zone is owned by those who reside on it,” wrote Woods and Kennedy, “and this is the best possible index that can be given of the end that holds the imagination and galvanizes the powers of a large proportion of the population. Doubtless the greater share of this property is encumbered with mortgage, but it is an index of striving and accomplishment.” Even in the poorest neighborhoods, housing, if modest, was rarely abject. A 1907 report by the U.S. Immigration Commission, for instance, found that **in the eastern cities, crowding in such neighborhoods was by no means overwhelming, with 134 persons for every 100 rooms**. “Eighty-four in every 100 of the homes studied are in good or fair condition,” wrote the commission. True, many lived without hot water or their own bathrooms. But rents were cheap. A 1909 study by the President’s Homes Commission of Washington, D.C., found that **a majority of the 1,200 families surveyed paid but 17.5 percent of their income for housing** costs. Many of the poor—just like the “emerging” class that Woods and Kennedy described—lived in small homes they owned or in small buildings in which the owner lived. To be sure, as we know above all from Jacob Riis’s powerful 1891 book, How the Other Half Lives, some families lived in hovels, even in unlit cellars. “It no longer excites even passing attention when the sanitary police count 101 adults and 91 children in a Crosby Street house,” he wrote, “[o]r when a midnight inspection in Mulberry Street unearths 150 ‘lodgers’ sleeping on filthy floors in two buildings.” Many buildings did not have their own toilets, and large numbers of people relied on public baths to get clean. But it is essential to remember that the conditions in which these poor families lived were not permanent—a fact unacknowledged by either Riis or present-day housing advocates. After all, the generation of children for whom Riis despaired went on to accomplish America’s explosive economic growth after the turn of the century and into the twenties. By 1930 the New York settlement-house pioneer Lillian Wald would write in her memoirs of the Lower East Side that, where once Riis had deplored overcrowding, she now found herself surrounded by “empties”: the poor had climbed the economic ladder and headed to Brooklyn and the Bronx. In other words, “substandard” housing was a stage through which many passed, but in which they did not inevitably remain. The arrival of Dominicans from Washington Heights in Hudson River Valley towns and Salvadorans from Queens on Long Island is proof that this process continues. Perversely, housing reformers invariably make matters worse by banning the conditions that shock them. Insisting unrealistically on standards beyond the financial means of the poor, they help create housing shortages, which they then seek to remedy through public subsidies. Even Jacob Riis observed in 1907 that new tenement standards threatened “to make it impossible for anyone not able to pay $75 a month to live on Manhattan Island.” Though Riis’s colleague Lawrence Veiller, head of the influential New York–based National Housing Association from 1900 to 1920, cautioned that “housing legislation must distinguish between what is desirable and what is essential,” most housing programs since the New Deal have rejected this sensible advice. The high standards that have resulted—whether for the number of closets, the square feet of kitchen counter space, or handicapped access—have caused private owners and builders to bypass the low-income market. So stringent are the standards that, under current building codes and zoning laws, much of the distinctive lower-cost housing that shaped the architectural identity of America’s cities—such as Brooklyn’s attached brownstones with basement apartments—could not be built today. True, even with relaxed building and housing codes, we still might not be able to build brand-new housing within the reach of those earning the minimum wage or those living on public assistance. Yet this is not an irresistible argument for government subsidies. Used housing, like used cars, gets passed along to those of more and more modest means. When new homes are built for the lower middle class, the rental housing in which they’ve been living (itself probably inherited from the middle class) historically has been passed along to those who are poorer. In a subtle way, **the very existence of subsidized housing is likely to contribute to the over-regulation that leads to constraints in housing supply**—and to calls for further subsidies. **When builders have plenty of work putting up high-cost subsidized apartments, they don’t agitate for a less regulated market. Why should they seek an opportunity to build lower-margin low-cost housing?** The rejoinder, then, to the myth that the market will not provide is that a greater supply of housing could be—and has been—created in a less regulated market. **Myth No. 2: By taking profit-driven landlords out of the equation, state-supported housing can offer the poor higher-quality housing for the same rent**. Four generations of attempts to provide subsidized housing built to higher standards than the poor could afford on their own in the private market have proved that this idea just doesn’t work. Each generation has seen the same depressing pattern: initial success followed by serious decline and ultimately by demands for additional public funds to cover ever-rising costs. You can see the outlines of this pattern as early as 1854, when the New York Association for Improving the Condition of the Poor decided to build a “model tenement” at the corner of Elizabeth and Mott Streets. Constructed by a newly formed limited-dividend corporation, the building degenerated just 11 years later into what would be called “one of the worst slum pockets in the city.” It was sold and soon after demolished. Like its ill-fated predecessor, later public housing also aimed to do away with profit, financing construction through the sale of public bonds and then using the project’s rental income to pay a public authority to provide maintenance. But **the maintenance failures of public housing projects became legendary**, to the point that **a 1988 study estimated it would take at least $30 billion to remedy them**. Instead of providing housing that rental income from tenants can maintain, the federal government has had to supply $4 billion in annual “operating assistance” to housing authorities for maintenance and administrative costs—and still the maintenance problems multiply. The new public housing model that advocates favor retains the core—and fatal—dogma that the profit motive has no place in providing housing for the poor. In this model, nonprofit community groups run smaller, mixed-income apartment buildings, financed by monies raised through the Low-Income Housing Tax Credit, a program set up in 1986 to encourage corporations to support low-income housing. In New York City some 200 nonprofit groups manage 48,000 housing units. Though at this point such housing is widely viewed as successful, the New School for Social Research has found, in an examination of 34 developments in six cities, that “beyond an initial snapshot of well-being, loom major problems which, if unaddressed, will threaten the stock of affordable housing in this study.” Predictably enough, more than 60 percent of the projects already had trouble maintaining their paint and plaster, elevators, hall lighting, and roofs. Why does non-market housing founder? First, **providing the poor with better housing than they can afford also saddles them with higher maintenance costs** than they can afford. A newly announced state-financed “affordable housing” complex in Cambridge, Massachusetts, will cost $1.3 million—for eight units. That’s $162,500 per apartment. Recent subsidized projects in the Bronx and central Harlem cost $150,000 and $113,000 per unit, respectively. These apartments may be built to higher standards, but their fancier kitchens, more numerous bathrooms, and larger space mean more maintenance. Not surprisingly, limited rents can’t keep up with the need for service. The New York City Housing Partnership, which arranges private construction of housing for low-income buyers, has observed that nonprofit housing management groups in general “have no magic formula that allows them to manage property at less than cost. Ultimately they will need operating subsidies to remain viable.” Second, it is by no means true that cutting out the profit-making landlord reduces maintenance costs. On the contrary, **public authorities and nonprofit management firms are bureaucracies with their own overhead expenses, and unlike private owners, they have no incentive to control costs**. Nor have their employees any incentive to provide good service; and tenants, who are not full-fledged paying customers, have little leverage. **Indeed, public housing authorities have demonstrated an ability rivaling any slumlord to disinvest in their properties**. Rather than being a source of ill-gotten gains, **private ownership is a source of cost control**. The expensive but ineffective maintenance regime of subsidized housing—with its formal bids and union contracts—replaces housing maintenance performed through a far less costly informal economy. Poor homeowners and so-called “tenement landlords” (owners of small, multi-family buildings, many owner-occupied) contribute their own “sweat equity” or hire neighborhood tradesmen, not all of whom are licensed, let alone unionized. As one study of a low-income neighborhood in Montreal observed, “**Owners can maintain their buildings and keep their rents low through the cooperation of their tenants on maintenance and through their own hard work**.” **None of these factors comes into play in the bureaucratic environment of public or nonprofit ownership**. Far from being more cost-effective than private housing, subsidized housing is even more expensive than it first appears. Its cost includes the vast amount of property-tax revenue forgone when rental housing is held by public authorities or non-taxpaying nonprofit groups. **By choosing to invest in housing, cities choose not to invest in other services, or not to leave money in the private economy to finance growth that would provide opportunity for poor and non-poor alike**. Under the Rebuild New York program championed by the Koch and Dinkins administrations, the city “invested” an estimated $5 billion (much of it from its own operating budget) in housing renovation and gave up millions in property-tax revenues by deeding buildings to nonprofit organizations. The rejoinder, then, to the myth of the public or nonprofit alternative is that gleaming new projects are bound to decay—and to have significant long-term public costs. But for housing advocates, this is really just a political problem: that of making clear to the body politic that perpetually escalating subsidies to guarantee a safe and sanitary environment for the poor are the cost of living in a moral body politic. Here we arrive at the nub of their mistaken ideology.

#### Market-rate housing is the only way to get housing back in line—further empirics prove. Pinto 16:

Edward J. Pinto, AEI, 7-18-2016 [Market-based solutions are the only way to get housing back in line, http://www.aei.org/publication/market-solutions-only-way-get-housing-back-in-line/, 2-2-2019]//DW [brackets for clarity]

Recently **there has been a flurry of legislative proposals to add yet more housing subsidies** to the housing sector, already one of the most heavily subsidized. For example, S.2962 by Senator Cantwell would increase the Low-Income Housing Tax Credit (LIHTC) program to about $15 billion annually (a 50% increase) and S. 3175 by Senator Wyden would provide a refundable tax credit of up to $10,000 to first-time buyers with annual incomes of up to $80,000 (individuals) and $160,000 (married). As a frame of reference US median annual household income is $53,700. **These are the most recent in a long history of ill-conceived policies that increase housing demand** but do nothing about supply. **The result [in]: higher home prices and rents, particularly for low-income and minority households**, the very ones these initiatives profess to help. Today’s subsidy laden, government-centric housing finance and land-use control [systems are “economics free zones”,](http://www.urban.org/policy-centers/housing-finance-policy-center/projects/housing-finance-reform-incubator/edward-j-pinto-its-time-put-market-back-housing-finance) indifferent to supply and demand. The housing finance system’s alphabet soup of agencies has promoted a massive liberalization of mortgage credit backed by countless [trillions of dollars in lending](http://www.housingrisk.org/fifty-years-of-housing-policy-failure-how-housing-policies-have-made-housing-unaffordable/). At the same time, **layers of subsidies** combined with federal, state, and local regulations act to **drive up costs while simultaneously constraining supply**. How does this happen? **Consider this zoning example** — **a fixed density of ten units per acre creates a bias in favor of higher-end** 1200, 1500, and 1800 square foot **apartments and against economical** 400, 600, and 800 square foot **ones**. With the supply of economical housing so constricted, owner occupied and rental housing have become less, not more affordable. For example, Los Angeles has a median home price that is 8.8 times median income, up from 4.2 times in 1979. And **median rent in LA is 49% of the median income, up from 32%** in 1979. **These results are largely driven by** (i) easy access to credit which drive demand and prices ever higher, (ii) local land use restrictions and regulations that constrain new supply and drive building costs higher, and (iii) **housing subsidies that make it even more difficult for market rate housing to compete**. Leading home builders foreshadowed the problems subsidies cause in a 1953 book: (i) **subsidized housing is not like libraries and highways which are used by everyone**—subsidized **housing “is paid for by all and available to only a privileged few,**” (ii) subsidized housing “is not low cost housing. **It is high cost-cost housing offered at low rent**. And **low rent is only possible because of government subsidies charged to all tax payers**,” (iii) subsidized housing “invariably costs more than private housing,” (iv) to serve “the needs of the lowest income groups” reliance must be placed on the “maximum private production of well-planned homes with emphasis on lowest attainable price brackets,” and (v) most important relative to the recent legislative proposals, “instead of ‘protecting’ private housing, **[subsidized rentals] tend to breed dissatisfaction among private renters, and leads to pressure for ever larger housing programs** to cover middle income as well as low income groups.” **Market-based solutions are the only way to bring home prices and rents back in line with median incomes** and improve accessibility. First, bend the cost curve to Increase the supply of market rate, economical housing that largely serves service, light manufacturing and entry-level workers. Such housing is economical by design, making it naturally affordable, not expensive housing made affordable by subsidy. Local and state governments could help address this problem by (i) explicitly stating that increasing the supply of new, refurbished, and repurposed, market rate, economical housing is in the public interest, (ii) replacing static density and parking requirements, height maximums, and size minimums with equalized ones, taking into consideration the smaller size and parking needs of economical housing, (iii) authorizing expedited permitting and “just-in-time” building inspections, (iv) identify building code requirements and interpretations so to reduce cost impact, (v) establishing “good enough” [[1]](http://www.aei.org/publication/market-solutions-only-way-get-housing-back-in-line/#_ftn1)” and “substantial equivalence”[[](http://www.aei.org/publication/market-solutions-only-way-get-housing-back-in-line/#_ftn2)2] standards for code compliance, and (vi) adjusting impact and permitting fees to reflect any reduced impact of economical housing. If Congress wants to help fix this problem, it could begin by withholding federal infrastructure funds from states and localities that fail to implement land use policies that equalize treatment of and promote market rate, economical housing. These policy changes would encourage designers and builders to implement innovative and economical techniques for design, construction, and management of economical housing. Second, create a more stable housing finance market that provides low- and middle-income and minority households a safer, more reliable path to wealth building through homeownership than current policies which have led to over 12 million foreclosures since the 1970s. [Require the FHA and GSEs](http://www.insidesources.com/14587-2/) to adopt sound underwriting, pricing, and capital standards. Help low- and middle-income families with wealth-building strategies. Stephen Oliner and I developed the [Wealth Building Home Loan](http://www.scotsmanguide.com/News/2016/02/The-30-year-fixed-rate-mortgage-should-be-laid-to-rest--AEI-s-Ed-Pinto-says/) to [offer such a path](http://www.housingrisk.org/housing-finance-fact-or-fiction/)—[the 30-year mortgage](http://www.scotsmanguide.com/News/2016/02/The-30-year-fixed-rate-mortgage-should-be-laid-to-rest--AEI-s-Ed-Pinto-says/) does not. Repeal the GSE affordable housing goals to end destabilizing competition between the FHA and the GSEs and replace with the Low-income First Time Homebuyer (LIFT Home) tax credit. Lift Home would allow first-time buyers with incomes below 80% of area median income to forgo the interest deduction to receive a one-time refundable tax credit equal to 4 percent of the mortgage loan. The credit would be used to buy down the loan’s interest rate on loans with terms of 20 years or less, loans that provide a safer, more reliable path to wealth building through [homeownership.](http://www.americanbanker.com/bankthink/why-the-20-year-mortgage-is-the-answer-to-housing-finance-mess-1079206-1.html) As an added bonus, LIFT Home buyers would free up an estimated 150,000 existing low-income rental units. LIFT Home’s cost could be offset by reductions in the US Department of Housing and Urban Development’s budget and repurposing other budgeted amounts that support affordable housing by subsidy. **Better to direct tax dollars directly to homebuyers instead of having the money siphoned off by bureaucracies** and advocacy groups. More **subsidies and credit liberalization only drive up the cost of housing and lead to even larger subsidies** and more credit loosening. The answer is economical housing by design and incentives to reduce leverage so as to reliably build wealth, thereby allowing supply and demand to reach equilibrium at lower, more sustainable price points.

#### B] Increasing the supply solves the affordability crisis. Valdez 15

Roger Valdez 15, Forbes, 12-29-2015 [We Don't Need More Affordable Housing, We Need More Housing So It Will Be Affordable, https://www.forbes.com/sites/rogervaldez/2018/07/16/we-dont-need-more-affordable-housing-we-need-more-housing-so-it-will-be-affordable/#1e8477d415aa, 3-11-2019]//CD

If we believe that cities provide economic opportunity, produce fewer carbon emissions per capita than urban sprawl, that cities are more energy efficient, that they have less impact on oceans, lakes, rivers, and streams, that cities afford people of a wide variety of ethnic, economic, and cultural backgrounds to live close to each other and learn from one another, then we should believe that more people ought to be able to live in cities. That means we believe in more housing. If the number of housing units meets or exceeds the number of people that want and need them, those people have more freedom of choice, more mobility and more opportunity. It also means a smaller percentage of their income has to be spent on the basic necessity of shelter. There are two groups of people slow the production of more housing. First, people who already own homes know, on some level, that when supply fails to keep up with demand, the resulting scarcity makes their asset more valuable. Usually these are single-family neighbors who introduce all manner of red herrings against proposed new housing construction. Parking, design, construction noise, view blockage, loss of tree canopy, loss of bird habitat, the size of units (too big or too small), traffic, building materials, fenestration, and many others are all reasons to slow and stop new construction. But they also object to more development because it isn’t affordable. This obsession with affordability is something they share with the second group that slows housing production, left leaning progressives and socialists. The left holds that price is not a measure of supply of housing compared to demand. Price is a measure of inequality. Price is a measure of greed. When prices go up, it is because one group of people is getting rich at the expense of another group. High housing prices are a deliberate effort to transfer wealth from the bottom of the economy to the top. Since housing is an essential for living, developers and landlords price as high as they can regardless of people’s ability to pay. Since, in the view of progressives, there is only one economic pie and its size is finite, when one group has a bigger slice it necessarily came at the expense of those with smaller slices. The notion of baking more pies is off the table. If freed to build more housing, developers would make more, but keep charging high rents to generate even more wealth. These two groups, single-family neighbors and socialist, have married for convenience in the political arena and their child is the notion of “affordability.” The first group opposes new market rate housing because it will hurt them economically even though their stated reasons are a rhetorical distraction from that fact. The second group believes that the reason prices are high is because of profiteering, therefore they believe that in order to make housing affordable the only solution is to redistribute profits from market rate housing through fees and taxes to the production of affordable housing built by non-profits. Neighbors support these schemes such as Mandatory Inclusionary Zoning (MIZ) because they know they will slow the production of market rate housing with process and cost. This is why some progressives argue that housing should not be a commodity. It is a right. When I hear this I point out that if a 10,000 people are moving to a town with 7,500 units, the resulting scarcity will mean high prices. In a socialist utopia, it will mean rationing by a centralized bureaucracy. In a price economy, there will be an economic motive to build more housing. The result is more supply and lower prices even while the builders make more money. In an economy without price, the government would have to redistribute limited resources away from other public benefits to housing. Markets ration benefits impersonally through price, and prices fall with competition. In economies with no price, there is no incentive to increase supply and people with political agendas do the rationing and production of your “rights” – an example of what Hayek called “The Road to Serfdom.” Remember, affordability is qualitative measure of a person’s relationship to price. All housing is affordable to someone. For me, a three-bedroom penthouse apartment in New York City is not affordable; to Bill Gates or Jeff Bezos it is. The shift in language away from using price as a measure of supply and demand and toward the less precise term "affordability" is not an accident. It is a deliberate effort to thwart more housing by invested incumbents and an expression of an ideology that, in the words of Margaret Thatcher, would rather the poor were poorer, provided the rich are less rich. So be wary when you hear advocates ranging from so called YIMBYs and Urbanists to single-family neighbors and socialists and politicians saying, “We need more affordable housing;” that is another way of saying more money for non-profit housing developers to build a few expensive units years from now. What we all should be saying is, “We need more housing so that it will be affordable.” Rising housing prices mean we need more housing and fewer rules.

#### The market is specifically better at making housing more affordable. Nino 17:

José Niño, American Institute for Economic Research, 11-7-2017 [Zoning: The Nemesis of Housing Affordability, https://www.aier.org/article/zoning-nemesis-housing-affordability, 2-26-2019]//DW

It is no secret that major urban centers across the United States are experiencing steep [increases](https://www.zillow.com/blog/high-rents-homeless-221185/)in housing prices. While economic growth has fueled an increased demand for housing, wages have simply not been able to catch up to rents. Naturally, politicians come swooping in to the rescue with a cornucopia of interventionist policy proposals — subsidies, rent controls, etc. — to solve the current housing affordability crisis in urban areas. California, which is no stranger to housing-affordability problems, recently saw Governor Jerry Brown (D) [sign](http://www.mercurynews.com/2017/09/29/california-affordable-housing-bills-to-get-their-final-sign-off/) a package of housing-affordability bills into law that include more state funding for below-market-rate housing and cash incentives for local governments to create high-density housing districts next to public transit. Simply put, these measures are Band-Aids at best, **and have the potential to create a whole new set of unintended consequences** in the housing market. The real issue at hand in these discussions involves housing supply. Housing supply has **simply** not been able to keep up with **the unprecedented** demand for housing in large urban centers. Sadly, most policymakers and pundits overlook this elephant in the room. The present supply dilemma can largely be attributed to onerous zoning regulations which effectively reduce the overall supply of housing units in the market. This article will take a closer look at the impact of zoning regulations on housing affordability and what must be done to ensure a dynamic, yet affordable housing market for all consumers. Understanding Zoning Regulations To get a better grasp of the current housing affordability dilemma, one must first understand what zoning regulations entail. Zoning regulations are a type of land-use regulation that are under the purview of city or county ordinances. **Through zoning ordinances, local governments determine how property is used** within their confines. These **laws limit the commercial use of land in order to segregate commercial venues from residential neighborhoods**. Additionally, **zoning laws may also set regulatory standards for buildings and the land area surrounding them**, which may include such as size, dimension, and scale limitations. These standards are established with the aim of promoting urban growth in a reasonable and sustainable fashion. Needless to say, the zoning approval process is no simple matter. Developers and builders must jump through substantial bureaucratic hoops for planning commissions to finally approve their projects. Over the past few decades, the number of zoning regulations has increased in major cities across the country, and they have become a regulatory fixture that all developers must face when planning out their projects. The Negative Economic Effects of Zoning Historically speaking, comprehensive zoning laws did not come until existence until the 20th century. Prior to the comprehensive-zoning era, property rights were still respected and the courts mediated disputes between landowners. However, the arrival of the modern automobile completely changed the game. Los Angeles paved the way for comprehensive zoning by passing the first large-scale zoning ordinance in [1908](https://www.kcet.org/history-society/the-roots-of-sprawl-why-we-dont-live-where-we-work), with the intent of separating industrial zones from residential zones. Soon, countless cities across the nation followed Los Angeles’s lead and implemented zoning laws of their own. At first glance, zoning regulations make sense: they allow cities to control neighborhood traffic, contain pollution, and preserve home values. However, as time has passed, the scope of zoning laws has expanded beyond their original objective. Modern zoning laws now dictate aesthetic standards for creating visually pleasing urban environments, while also aiming to protect the environment. Although the intentions of these **zoning measures** are noble, their diverse objectives not only conflict with each other, they create a set of unintended consequences that harm consumers. **The harsh reality is that modern zoning ordinances have now morphed into a multi-layered regulatory boondoggle**. Thanks to the wide scope of these laws, city planning bureaucrats have considerable power in the approval process of housing developments. This delays **or even outright bans** the construction of certain housing units, thus reducing the overall supply of housing. Excessive zoning laws are at the root of the supply problem, which in turn has created housing affordability crises in major cities across the country. When local governments arbitrarily impose land-use restrictions that separate commercial areas from residential areas, it results in a decrease of the housing supply. **Consequently, the decreased housing supply leads to price increases in housing** — a stark reflection of the perverse [effects](http://marketurbanism.com/2016/09/06/shut-out-how-land-use-regulations-hurt-the-poor/) of zoning restrictions. These observations are not just confined to the theoretical realm of economics. In her piece, [Zoning, Land-Use Planning, and Housing Affordability](https://object.cato.org/sites/cato.org/files/pubs/pdf/pa-823.pdf), Cato Institute Scholar Vanessa Brown-Calder illustrates how increased zoning regulation is associated with the rise of real average home prices in 36 states. Generally speaking, **the states that increased land-use regulations the most tend to have higher housing prices**. Socially Destructive Effects of Zoning More than just byzantine economic figures and numbers, onerous zoning regulations also have questionable effects on social cohesion. In the [Death and Life of American Cities](http://amzn.to/2haN3m0), Jane Jacobs famously coined the planning term “Eyes on the street,” where the presence of people in mixed-use areas could keep criminals at bay and prevent them from committing crimes at will. The major challenge in creating such a dynamic is that current zoning codes throughout the nation hinder the development of such a mixed-use environment. What can be gathered from Jacobs’ analysis is that stable urban areas emerge from voluntary human action, not so much top-down central planning. In trying to design cities by fiat, planning bureaucrats inadvertently create a host of unintended consequences — high crime and increased housing costs — that hurt the very people they intend to help. Current Solutions: Half Measures at Best Sadly, current debates on housing policy mostly focus on various interventionist strategies, as opposed to private solutions, to tame housing costs. Common proposals include rent controls and subsidized housing, which on the surface seem reasonable, but are rife with unintended consequences. On one hand, rent controls function just like any other price control­, where artificially low prices lead consumers to demand more of a good (housing in this case) than producers are willing to supply. **When housing demand exceeds supply, housing shortages emerge**, which is a common occurrence in cities that implement [rent control](http://marketurbanism.com/2016/04/02/rent-control-is-bad-for-both-landlords-and-tenants/). On the other hand, **subsidized-housing policies miss the mark by effectively subsidizing the dwellers and not the dwellings**. As a [result](https://fee.org/articles/subsidies-work/), the number of families looking to occupy subsidized units increases instead of the number of housing units being built. When it comes to economic interventionism, the law of unintended consequences reigns supreme. **Give the Free Market a Chance** The solution to the current housing affordability crisis is increasing housing supply by allowing markets to meet the demand. To achieve that, policymakers should have all liberalization measures on the table — above all, zoning deregulation. There is a natural tendency to believe that deregulating zoning will lead to a chaotic environment rife with chaos, crime, and decay. But this was simply not the case throughout most of US history. Even to this day, cities like [Houston](https://fee.org/articles/how-spontaneous-order-keeps-houston-affordable/) **serve as standard bearers for lax zoning policies** as a viable strategy for urban development. Such a liberalized zoning and entrepreneurial environment has served Houston well, as it hasturned into **one of** the most affordable and prosperous metro areas in the nation. Housing policy should be focused on consumers, not on satisfying the whims of politically entrenched developers or housing bureaucrats. It should involve policies that strike at the root of the problem — lackadaisical housing supply — and not hack at the branches by implementing more of the same policies that created the current supply crisis in the first place. Housing is not a right, but consumers deserve better when it comes to housing variety in the marketplace. And the best way to do that is by hacking away at cumbersome regulations like zoning ordinances.

#### Increasing the supply also independently prevents gentrification and causes filtering. Hills 18

Roderick M. 18, Washington Post, 9-18-2018 [Perspective, https://www.washingtonpost.com/outlook/2018/09/18/why-do-so-many-affordable-housing-advocates-reject-law-supply-demand/, 2-12-2019]//CD

Housing prices are famously out of control in many cities — the average studio apartment in San Francisco goes for nearly $2,500 a month, more than $2,900 in Manhattan. This trend has inspired a movement called “YIMBY,” for “Yes in My Back Yard.” YIMBYs push for reductions on zoning restrictions to increase the supply of housing, reasoning that all new housing, market-rate as well as subsidized, helps to keep housing prices under control. “We should build more housing in every neighborhood — especially high-income neighborhoods,” reads the mission statement of the YIMBY Party, based in San Francisco. “… Increasing supply will lower prices for all and expand the number of people who can live in the Bay Area.” The YIMBY movement has become popular enough to win some bipartisan support: Housing and Urban Development Secretary Ben Carson endorsed on Twitter a pro-YIMBY column by Bloomberg’s Noah Smith. To some people, the YIMBY platform will sound painfully obvious. But YIMBYs face enormous opposition from self-styled progressives who flatly dismiss the idea that adding new market-rate housing to a city will improve housing affordability. Sometimes these activists go even further and argue that adding market-rate housing to cities actively hurts the poor (on the grounds that expensive apartments attract wealthier residents who bid up rents). Such activists will fiercely oppose even new market-rate buildings that include subsidized units. They end up allying themselves with NIMBY (“Not in My Back Yard”) homeowners who oppose all new construction in their neighborhoods. Working together, the two groups help choke off new construction that could ease housing prices. Call this attitude “Left NIMBYism.” Left NIMBYism not only flatly contradicts the logic of supply and demand but also flies in the face of empirical studies of what happens when cities see new construction. In its stubborn rejection of empirical reality, the Left NIMBYist view of housing markets shares characteristics of ideologically motivated refusals to accept evidence in other contexts, such as climate change or the safety of vaccines. [To end the affordable-housing crisis, Washington needs to legalize Main Street] Four authors for the Coalition for Community Advancement flatly asserted in 2016 that market-rate housing had no role to play in the policy discussion over housing affordability. Under a headline that said “Supply is not the Solution,” they wrote: “The only increase in housing supply that will help to alleviate New York’s affordable housing crisis is housing that is truly affordable to low-income and working-class people.” Bizarrely, the group was arguing against a plan to build 6,500 new apartments, of which fully half would go for below-market rents. The Los Angeles chapter of the Democratic Socialists of America put that idea more bluntly: “New housing is built at the high end of the market not to bring working-class people of color in, but to shut them out.” The logic underlying those sorts of statements is remarkably flimsy. Attributing rent increases to new market-rate housing is like attributing rainstorms to umbrellas. High demand for housing is driven by jobs that attract newcomers who bid up rents. New construction follows along. If new market-rate housing is not built, then wealthier-than-average people will just place higher bids on existing units, thereby preventing “filtering.” Filtering is the process by which, as housing ages, it becomes less desirable to wealthier residents, thereby becoming affordable to the middle class and poor. A huge share of affordable housing is hand-me-down housing: One study, by the Hudson Institute’s John C. Weicher and Econometrica Inc.’s Frederick J. Eggers and Fouad Moumen, found that between 1985 and 2013, 45.2 percent of the rental units that were affordable to very low-income renters in the United States — that is, those making less than 50 percent of the area median income — had filtered down from owner-occupied or higher-rent categories. As Syracuse University’s Stuart Rosenthal wrote in an American Economic Review article in 2014, the “direct evidence that housing filters down, on average,” is so indisputable that “there should no longer be debate on this point.” According to Rosenthal, market-rate housing filters down at a rate of almost 2 percent per year — fast enough to make a big difference. Housing filters fastest in the middle of the country, but it filters down on the expensive coasts, too, he found. In short, excluding new market-rate housing by means of stringent zoning regulation keeps wealthy households in existing units that might otherwise open up to lower-income households. What do anti-market housing activists say against this body of evidence? They pretty much just plug their ears, asserting that housing markets defy economic laws that govern other commodities. “Let’s talk about California, and specifically our region,” Zelda Bronstein, a former Berkeley planning commissioner, wrote in 2016. “Here the textbook theory of supply-and-demand — prices fall as supply increases — doesn’t apply.” The Council of Community Housing Organizations, which calls itself the “voice of San Francisco’s affordable housing movement,” echoed Bronstein’s assertion, producing infographics and other documents arguing that filtering is a “fallacy.” That’s because, it says — echoing Bronstein — rents continue to rise even when more market-rate units are built. That’s a stunning non sequitur. Of course rents rise when demand outstrips supply, even when new units are being built — so market-rate housing cannot be the only solution to the affordability crisis in our most expensive cities. But the data shows that rents rise even faster when market-rate housing is not built. New market-rate housing complements policies such as housing subsidies and units reserved for moderate-income households, restraining prices so that subsidies go further. Why such intense hostility to the evidence about housing markets? Two motivations seem to me to drive the Left NIMBY agenda: parochial attitudes and political expediency. [In obsessing about New York and San Francisco, we're ignoring the real rental crisis] First, anti-market community organizers tend to think in hyperlocal terms. The effects of adding new market-rate housing are geographically uneven. New market-rate housing slows rent increases citywide. But a fancy apartment could simultaneously increase rents in a particular neighborhood by making it seem safer, prettier or otherwise more desirable to wealthy migrants. The rational response to such “amenity effects” is to fight against restrictive zoning in already-expensive neighborhoods, where such effects are minimal. (There is no plausible reason to believe that new housing occupied by wealthy people will raise rents in areas where the existing housing is already occupied by the wealthy.) Anti-market housing activists, however, don’t rally for taller towers even in wealthy neighborhoods — they fight such development. Few if any housing activists spoke out against wealthy homeowners’ push to zone out new residential housing in Sutton Place, on the East Side of New York City, for instance. Second, consider the role of political strategy. Activists need votes from local legislators on a host of labor, environmental and civil rights issues aside from zoning. But local legislators tend to favor NIMBY homeowners whose members turn out with reliable ferocity when their home values seem threatened by new construction. Opposing homeowners’ NIMBYism is politically hazardous. Opposing market-rate construction, by contrast, is a great way to build rapport with city council members who support restrictive zoning. Despite the widespread self-delusion on this point, however, there are signs of hope in the housing debate. In recent years, a substantial number of left-leaning writers, including Ezra Klein and Matt Yglesias at Vox and, as mentioned, Smith at Bloomberg, have championed market-rate housing as part of the solution to affordability. Some YIMBYs are even running for office, such as Sonja Trauss, a YIMBY Party member and candidate for supervisor in San Francisco. As with resistance to evidence of global warming, resistance to evidence about housing markets yields slowly to data and logic, but it does seem to yield. In the meantime, it is wise to keep in mind a chastening moral: No side, left or right, has a monopoly on the capacity to ignore evidence staring it balefully in the face when the data is inconsistent with its ideology and pocketbooks.

#### Overall, the impact of skyrocketing rents is homelessness. Del Valle 18:

Gaby Del Valle, Vox, 12-14-2018 [How rising rents contribute to homelessness, https://www.vox.com/the-goods/2018/12/14/18131047/homelessness-rent-burden-study, 2-28-2019]//DW

Cities where a lot of people spend more than one-third of their income on rent are more likely to experience homelessness crises, according to [a new report](https://www.zillow.com/research/homelessness-rent-affordability-22247/#_edn2) by a team of researchers from the University of New Hampshire, Boston University, and the University of Pennsylvania. The report, which was released on December 11 and was sponsored by the real estate website Zillow, analyzed 386 real estate markets across the country and found that **increases in rent prices in less affordable areas make the homelessness rate rise faster**. Most troublingly, the report claims that the total homeless population is much greater than federal estimates suggest. According to the federal Department of Housing and Urban Development’s annual homelessness count, there were approximately 546,566 homeless Americans in 2017. The Zillow report, however, puts that figure at 660,996 — 20 percent higher than the HUD estimate. In big cities like New York, Seattle, and Los Angeles, steadily rising rents have contributed to a “no-win situation” for renters, according to the report. Even though people who live and work in these cities tend to make more money than people in other parts of the country, rent prices in these cities have outpaced wages. The result: More people are spending a larger percentage of their income on rent, contributing to what the researchers call “an affordability crunch with cascading effects.” The study found that rents in these cities are so high that people of all income levels, including those with higher-than-average salaries, are competing for a small number of affordable apartments. Everyone struggles when rents rise, but those at the bottom of the economic ladder struggle the most — even small increases in rents can push low-income families into homelessness, according to the report. According to the report, people communities **where the average renter spends more than 30 percent of their income on rent** — meaning that **they** can be described as being “rent-burdened” — **are particularly vulnerable to rapid increases in homelessness rates.** Prior research has also shown a link between high rents and homelessness; rent-burdened households tend to be more financially precarious than those that spend a smaller percentage of their income on rent, according to an April study [by the Pew Charitable Trusts](https://www.pewtrusts.org/en/research-and-analysis/reports/2018/04/american-families-face-a-growing-rent-burden). They also have higher rates of eviction, which could make them vulnerable to homelessness. This phenomenon isn’t just limited to big coastal cities. In Monroe County, Florida, the median rent is equivalent to nearly 63 percent of the median household income, the study found. The researchers grouped the 386 markets they studied into six “clusters” based on homelessness risk. One cluster — which is composed of 54 regions, including big coastal cities like New York and Los Angeles, as well as Las Vegas, St. Louis, Missouri, and Anchorage, Alaska — is home to 47 percent of the US’s entire homeless population, despite only housing 15 percent of all Americans. The cities in this cluster have higher rates of homelessness than other parts of the country, as well as higher average rents; nearly half of all renters in these cities are rent-burdened, based on the report’s findings. Conversely, another cluster that includes central Minnesota, Provo, Utah, and the entire state of Rhode Island has the lowest rate of homelessness, the lowest poverty rate, and lower-than-average rents. More than one-third of all Americans live in this cluster, according to the report, but it’s home to just 14 percent of the US’s total homeless population. The uneven spread of homelessness across the country suggests that even as [a majority of states report declining homelessness rates](https://www.hud.gov/press/press_releases_media_advisories/2017/HUDNo_17-109), the percentage of unhoused people is rising steadily in certain parts of the country — and this relative increase in homelessness is likely the result of high rents and stagnating incomes. According to HUD’s 2017 homelessness estimate, 30 states and Washington, DC, saw a decrease in their homeless populations between 2016 and 2017. But other parts of the country, including Los Angeles and New York City, reported increases in local homelessness rates, often driven by the high cost of housing. “It’s undoubtedly good news that the overall level of homelessness has fallen nationwide, even as housing costs have increased,” Skylar Olsen, Zillow’s director of economic research and outreach, [said in a statement](http://zillow.mediaroom.com/2018-12-11-Homelessness-Rate-Increases-Faster-in-Least-Affordable-Rental-Markets). “But that zoomed-out view obscures some very real, local tensions between housing affordability and homelessness, and ignores the reality that success in tackling homelessness in one community doesn’t necessarily have the same effect in another.” There is no one-size-fits-all solution to reducing homelessness rates, the researchers found — but in cities where the number of affordable apartments keeps dwindling, addressing the steady increase in rents may be a good place to start.

#### Homelessness causes devastating impacts. BMJ 09:

British Medical Journal, ScienceDaily, 10-28-2009 [High Death Rates And Short Life Expectancy Among Homeless And Marginally Housed, https://www.sciencedaily.com/releases/2009/10/091026192909.htm, 3-6-2019]//DW

Previous studies have found high levels of excess mortality among the homeless compared with the general population, but little information is available on death rates among homeless and marginally housed people living in low-cost collective dwellings, such as rooming houses and hotels. So, researchers at St Michael's Hospital in Toronto and Statistics Canada compared death rates and life expectancy among a representative sample of homeless and marginally housed people with rates in the poorest and richest income sectors of the general population. Using data from the 1991-2001 Canadian census, they tracked 15,000 homeless and marginally housed people across Canada for 11 years. Mortality rates among homeless and marginally housed people were substantially higher than rates in the poorest income groups, with the highest rates seen at younger ages. Among those who were homeless and marginally housed, the probability of survival to age 75 was 32% in men and 60% in women. This compared to 51% and 72% among men and women in the lowest income group in the general population. For men, this equates to about the same chance of surviving to age 75 as men in the general population of Canada in 1921 or men in Laos in 2006. For women, this equates to about the same chance of surviving to age 75 as women in the general population of Canada in 1956 or women in Guatemala in 2006. Remaining life expectancy at age 25 among homeless and marginally housed men was 42 years -- 10 years lower than the general population and six years lower than the poorest income group. For homeless and marginally housed women, remaining life expectancy at age 25 was 52 years -- seven years lower than the general population, and five years lower than the poorest income group. A large part of this premature mortality is potentially avoidable, say the authors. Many excess deaths were attributable to alcohol and smoking-related diseases and to violence and injuries, much of which might have been related to substance abuse. There were also many excess deaths related to mental disorders and suicides. This study shows that homeless and marginally housed people living in shelters, rooming houses, and hotels have much higher mortality and shorter life expectancy than could be expected on the basis of low income alone, they conclude. These findings emphasise the importance of considering housing situation as a marker of socioeconomic disadvantage.

## 1ac: Tech

**We affirm.**

### Contention 1: Deterioration

#### Current housing policy devastates urban areas in 3 ways

#### 1] Strengthening redlining. Norquist

Norquist, John O. The Wealth of Cities: Revitalizing the Centers of American Life. Perseus Books, 1998, [https://spoa.com/how-the-government-killed-affordable-housing/]//DW

What’s wrong with federally funded public housing other than poor targeting, poor design, poor management, and periodic scandal? Just one thing: It’s not needed. **The United States does not have a housing shortage**. Rather, **it has a distorted housing market. The federal government**, **by** **focusing on below-market public housing in city neighborhoods, has smothered market mechanisms that would attract private-sector investment. This has made it easy for lenders to “redline**” those neighborhoods. In his book HUD Scandals, Irving Welfeld points out how illogical it is to have the government build “affordable housing”: “If the poor cannot afford food, we earmark assistance and give them food stamps. We don’t create farms that grow only ’affordable food’ or build ’affordable food’ supermarkets where only the poor can shop.” The **housing problems** of cities **have been aggravated by government agencies** like **the Federal Housing Authority (FHA), which has insured** almost **$200 billion in mortgage loans for detached, single-family, new construction. The FHA diverted capital from the urban housing market by focusing almost exclusively on new single-family homes** in the suburbs. And for most of its existence, the FHA has been unnecessary. Mortgage insurance has been widely available in the private market since the mid-1950s. Yet the private companies providing it have to compete every day with the federal government. The federal Department of Housing and Urban Development (HUD) is another problem agency. It has 11,000 full-time employees (that’s more than 100 federal bureaucrats for every central city in the U.S.). It administers dozens of programs that add billions of dollars to the national debt each year. And most of these programs aim to solve problems that have actually been created by government.

#### Redlining has locked individuals in a cycle with devastating impacts. Matthew 16:

Dayna Bowen Matthew, Edward Rodrigue, and Richard V. Reeves, Brookings, 10-19-2016 [Time for justice: Tackling race inequalities in health and housing, https://www.brookings.edu/research/time-for-justice-tackling-race-inequalities-in-health-and-housing/, 2-19-2019]//DW

Wealth. The median black family has barely any wealth, in large part because blacks have not been able to participate in the wealth-generating momentum of the heavily-subsidized housing market. Many blacks who did get a foothold before the recession fell backwards during the Great Recession, when black median household wealth almost halved from $19,200 in 2007 to $11,000 in 2013. The median wealth of white households is now 13 times greater than for black households—the largest gap in a quarter century (see figure 3.2). Education. There are wide, well-documented race gaps in educational outcomes. School quality is a significant factor here, and since schools tend serve specific areas, residential segregation leads to school segregation, along both racial and economic lines. The compounding effects of [wealth](http://www.nytimes.com/2014/10/22/us/nations-wealthy-places-pour-private-money-into-public-schools-study-finds.html), [race](http://www.nytimes.com/2014/03/21/us/school-data-finds-pattern-of-inequality-along-racial-lines.html) and place means that even middle-income black students are more likely to attend high-poverty schools, as [recent research](http://www.nytimes.com/interactive/2016/04/29/upshot/money-race-and-success-how-your-school-district-compares.html) by Sean Reardon, Demetra Kalogrides and Kenneth Shore shows. This may be one reason why black children born into middle-income families are [twice as likely to be downwardly mobile](https://www.brookings.edu/blog/social-mobility-memos/2015/01/15/five-bleak-facts-on-black-opportunity/) as middle-income whites (see figure 3.3). Neighborhood effects. People living in areas with higher rates of poverty have worse outcomes across a range of social and economic measures. From sidewalks to social capital, differences in safety and neighborhood quality lead to differences in outcomes, as the [case-studies](https://www.brookings.edu/wp-content/uploads/2016/06/1024_concentrated_poverty.pdf) jointly produced by the Community Affairs Offices of the Federal Reserve System and Brookings show. Children in poor families that were able to use a voucher to move to a low-poverty neighborhood [saw a 16 percent increase in college attendance](http://scholar.harvard.edu/hendren/publications/effects-Exposure-Better-Neighborhoods-Children-New-Evidence-Moving-Opportunity) and were much less likely to become single parents, compared to a control group; those who moved earned 31 percent more in their mid-twenties.

#### 2] Blocking investment. Husock 3

Howard Husock, City Journal, xx-xx-2003 [How Public Housing Harms Cities, https://www.city-journal.org/html/how-public-housing-harms-cities-12410.html, 2-28-2019]//rjs

Most policy experts agree these days that **big public housing projects are noxious environments** for their tenants. What’s less well understood is how noxious such projects are for the cities that surround them. **Housing projects** radiate dysfunction and social problems outward, **damaging local businesses and neighborhood property values. They** hurt cities by inhibiting or even **prevent**ing these **rundown areas from coming back to life by attracting higher-income homesteaders and new business investment**. Making matters worse, **for decades cities have zoned whole areas to be public housing forever, shutting out in perpetuity the constant recycling of property that helps dynamic cities generate new wealth and opportunity for rich and poor alike**. Public housing spawns neighborhood social problems because it concentrates together welfare-dependent, single-parent families, whose fatherless children disproportionately turn out to be school dropouts, drug users, non-workers, and criminals. These are not, of course, the families public housing originally aimed to serve. But as the U.S. economy boomed after World War II, the lower-middle-class working families for whom the projects had been built discovered that they could afford privately built homes in America’s burgeoning suburbs, and by the 1960s, they had completely abandoned public housing. Left behind were the poorest, most disorganized, non-working families, almost all of them headed by single women. Public housing then became a key component of the vast welfare-support network that gave young women their own income and apartment if they gave birth to illegitimate kids. As the fatherless children of these women grew up and went astray, many projects became lawless places, with gunfire a nightly occurrence and murder commonplace. The crime and disorder didn’t stay within the confines of the blighted projects, as residents in neighborhoods dominated by public housing know only too well. Joe Petrone, a longtime resident of Philadelphia’s East Falls neighborhood, where his family owns a real-estate business, has watched the whole life cycle of America’s experiment in subsidized housing play out on his doorstep. The now demolished East Falls housing project opened some 40 years ago as housing for working families. “We’d celebrate people ‘graduating’ from the projects,” Petrone recalls of neighbors in those days. “We viewed it as an up and out situation.” But as non-working residents replaced the working ones, explains Petrone, a director of real estate for the city of Philadelphia, kids from the project began menacing the long blocks of privately owned row houses on adjoining Calumet Street and the neighborhood shopping area along Ridge Avenue. “You’d have bricks coming through windows on Calumet Street, thrown from high-rises,” he says. “Ninety percent of the robberies involved a perp who would disappear into the project.” The disorder exacted a huge toll on the neighborhood’s economic vitality, Petrone says. “It got to the point where you wouldn’t sell a three-story house in the area for more than $600”—a house that had once taken a whole working-class lifetime to own free of debt and that represented a family’s life savings.

#### 3] Driving competition for subsidy between low income families. Nino 17

José Niño, American Institute for Economic Research, 11-7-2017 [Zoning: The Nemesis of Housing Affordability, https://www.aier.org/article/zoning-nemesis-housing-affordability, 2-26-2019]//DW

It is no secret that major urban centers across the United States are experiencing steep [increases](https://www.zillow.com/blog/high-rents-homeless-221185/)in housing prices. While economic growth has fueled an increased demand for housing, wages have simply not been able to catch up to rents. Naturally, politicians come swooping in to the rescue with a cornucopia of interventionist policy proposals — subsidies, rent controls, etc. — to solve the current housing affordability crisis in urban areas. California, which is no stranger to housing-affordability problems, recently saw Governor Jerry Brown (D) [sign](http://www.mercurynews.com/2017/09/29/california-affordable-housing-bills-to-get-their-final-sign-off/) a package of housing-affordability bills into law that include more state funding for below-market-rate housing and cash incentives for local governments to create high-density housing districts next to public transit. Simply put, these measures are Band-Aids at best, **and have the potential to create a whole new set of unintended consequences** in the housing market. The real issue at hand in these discussions involves housing supply. Housing supply has **simply** not been able to keep up with **the unprecedented** demand for housing in large urban centers. Sadly, most policymakers and pundits overlook this elephant in the room. The present supply dilemma can largely be attributed to onerous zoning regulations which effectively reduce the overall supply of housing units in the market. This article will take a closer look at the impact of zoning regulations on housing affordability and what must be done to ensure a dynamic, yet affordable housing market for all consumers. Understanding Zoning Regulations To get a better grasp of the current housing affordability dilemma, one must first understand what zoning regulations entail. Zoning regulations are a type of land-use regulation that are under the purview of city or county ordinances. **Through zoning ordinances, local governments determine how property is used** within their confines. These **laws limit the commercial use of land in order to segregate commercial venues from residential neighborhoods**. Additionally, **zoning laws may also set regulatory standards for buildings and the land area surrounding them**, which may include such as size, dimension, and scale limitations. These standards are established with the aim of promoting urban growth in a reasonable and sustainable fashion. Needless to say, the zoning approval process is no simple matter. Developers and builders must jump through substantial bureaucratic hoops for planning commissions to finally approve their projects. Over the past few decades, the number of zoning regulations has increased in major cities across the country, and they have become a regulatory fixture that all developers must face when planning out their projects. The Negative Economic Effects of Zoning Historically speaking, comprehensive zoning laws did not come until existence until the 20th century. Prior to the comprehensive-zoning era, property rights were still respected and the courts mediated disputes between landowners. However, the arrival of the modern automobile completely changed the game. Los Angeles paved the way for comprehensive zoning by passing the first large-scale zoning ordinance in [1908](https://www.kcet.org/history-society/the-roots-of-sprawl-why-we-dont-live-where-we-work), with the intent of separating industrial zones from residential zones. Soon, countless cities across the nation followed Los Angeles’s lead and implemented zoning laws of their own. At first glance, zoning regulations make sense: they allow cities to control neighborhood traffic, contain pollution, and preserve home values. However, as time has passed, the scope of zoning laws has expanded beyond their original objective. Modern zoning laws now dictate aesthetic standards for creating visually pleasing urban environments, while also aiming to protect the environment. Although the intentions of these **zoning measures** are noble, their diverse objectives not only conflict with each other, they create a set of unintended consequences that harm consumers. **The harsh reality is that modern zoning ordinances have now morphed into a multi-layered regulatory boondoggle**. Thanks to the wide scope of these laws, city planning bureaucrats have considerable power in the approval process of housing developments. This delays **or even outright bans** the construction of certain housing units, thus reducing the overall supply of housing. Excessive zoning laws are at the root of the supply problem, which in turn has created housing affordability crises in major cities across the country. When local governments arbitrarily impose land-use restrictions that separate commercial areas from residential areas, it results in a decrease of the housing supply. **Consequently, the decreased housing supply leads to price increases in housing** — a stark reflection of the perverse [effects](http://marketurbanism.com/2016/09/06/shut-out-how-land-use-regulations-hurt-the-poor/) of zoning restrictions. These observations are not just confined to the theoretical realm of economics. In her piece, [Zoning, Land-Use Planning, and Housing Affordability](https://object.cato.org/sites/cato.org/files/pubs/pdf/pa-823.pdf), Cato Institute Scholar Vanessa Brown-Calder illustrates how increased zoning regulation is associated with the rise of real average home prices in 36 states. Generally speaking, **the states that increased land-use regulations the most tend to have higher housing prices**. Socially Destructive Effects of Zoning More than just byzantine economic figures and numbers, onerous zoning regulations also have questionable effects on social cohesion. In the [Death and Life of American Cities](http://amzn.to/2haN3m0), Jane Jacobs famously coined the planning term “Eyes on the street,” where the presence of people in mixed-use areas could keep criminals at bay and prevent them from committing crimes at will. The major challenge in creating such a dynamic is that current zoning codes throughout the nation hinder the development of such a mixed-use environment. What can be gathered from Jacobs’ analysis is that stable urban areas emerge from voluntary human action, not so much top-down central planning. In trying to design cities by fiat, planning bureaucrats inadvertently create a host of unintended consequences — high crime and increased housing costs — that hurt the very people they intend to help. Current Solutions: Half Measures at Best Sadly, current debates on housing policy mostly focus on various interventionist strategies, as opposed to private solutions, to tame housing costs. Common proposals include rent controls and subsidized housing, which on the surface seem reasonable, but are rife with unintended consequences. On one hand, rent controls function just like any other price control­, where artificially low prices lead consumers to demand more of a good (housing in this case) than producers are willing to supply. **When housing demand exceeds supply, housing shortages emerge**, which is a common occurrence in cities that implement [rent control](http://marketurbanism.com/2016/04/02/rent-control-is-bad-for-both-landlords-and-tenants/). On the other hand, **subsidized-housing policies miss the mark by effectively subsidizing the dwellers and not the dwellings**. As a [result](https://fee.org/articles/subsidies-work/), the number of families looking to occupy subsidized units increases instead of the number of housing units being built. When it comes to economic interventionism, the law of unintended consequences reigns supreme. **Give the Free Market a Chance** The solution to the current housing affordability crisis is increasing housing supply by allowing markets to meet the demand. To achieve that, policymakers should have all liberalization measures on the table — above all, zoning deregulation. There is a natural tendency to believe that deregulating zoning will lead to a chaotic environment rife with chaos, crime, and decay. But this was simply not the case throughout most of US history. Even to this day, cities like [Houston](https://fee.org/articles/how-spontaneous-order-keeps-houston-affordable/) **serve as standard bearers for lax zoning policies** as a viable strategy for urban development. Such a liberalized zoning and entrepreneurial environment has served **Houston** well, as it **has** turned into **one of** the most affordable and prosperous metro areas in the nation. Housing policy should be focused on consumers, not on satisfying the whims of politically entrenched developers or housing bureaucrats. It should involve policies that strike at the root of the problem — lackadaisical housing supply — and not hack at the branches by implementing more of the same policies that created the current supply crisis in the first place. Housing is not a right, but consumers deserve better when it comes to housing variety in the marketplace. And the best way to do that is by hacking away at cumbersome regulations like zoning ordinances.

### Contention 2: Urban Development

#### Building more market rate housing advances urban conditions in 4 ways

#### 1] Increasing Supply decreases rents. Valdez 15

Roger Valdez 15, Forbes, 12-29-2015 [We Don't Need More Affordable Housing, We Need More Housing So It Will Be Affordable, https://www.forbes.com/sites/rogervaldez/2018/07/16/we-dont-need-more-affordable-housing-we-need-more-housing-so-it-will-be-affordable/#1e8477d415aa, 3-11-2019]//CD

If we believe that cities provide economic opportunity, produce fewer carbon emissions per capita than urban sprawl, that cities are more energy efficient, that they have less impact on oceans, lakes, rivers, and streams, that cities afford people of a wide variety of ethnic, economic, and cultural backgrounds to live close to each other and learn from one another, then we should believe that more people ought to be able to live in cities. That means we believe in more housing. If the number of housing units meets or exceeds the number of people that want and need them, those people have more freedom of choice, more mobility and more opportunity. It also means a smaller percentage of their income has to be spent on the basic necessity of shelter. There are two groups of people slow the production of more housing. First, people who already own homes know, on some level, that when supply fails to keep up with demand, the resulting scarcity makes their asset more valuable. Usually these are single-family neighbors who introduce all manner of red herrings against proposed new housing construction. Parking, design, construction noise, view blockage, loss of tree canopy, loss of bird habitat, the size of units (too big or too small), traffic, building materials, fenestration, and many others are all reasons to slow and stop new construction. But they also object to more development because it isn’t affordable. This obsession with affordability is something they share with the second group that slows housing production, left leaning progressives and socialists. The left holds that price is not a measure of supply of housing compared to demand. Price is a measure of inequality. Price is a measure of greed. When prices go up, it is because one group of people is getting rich at the expense of another group. High housing prices are a deliberate effort to transfer wealth from the bottom of the economy to the top. Since housing is an essential for living, developers and landlords price as high as they can regardless of people’s ability to pay. Since, in the view of progressives, there is only one economic pie and its size is finite, when one group has a bigger slice it necessarily came at the expense of those with smaller slices. The notion of baking more pies is off the table. If freed to build more housing, developers would make more, but keep charging high rents to generate even more wealth. These two groups, single-family neighbors and socialist, have married for convenience in the political arena and their child is the notion of “affordability.” The first group opposes new market rate housing because it will hurt them economically even though their stated reasons are a rhetorical distraction from that fact. The second group believes that the reason prices are high is because of profiteering, therefore they believe that in order to make housing affordable the only solution is to redistribute profits from market rate housing through fees and taxes to the production of affordable housing built by non-profits. Neighbors support these schemes such as Mandatory Inclusionary Zoning (MIZ) because they know they will slow the production of market rate housing with process and cost. This is why some progressives argue that housing should not be a commodity. It is a right. When I hear this I point out that if a 10,000 people are moving to a town with 7,500 units, the resulting scarcity will mean high prices. In a socialist utopia, it will mean rationing by a centralized bureaucracy. In a price economy, there will be an economic motive to build more housing. The result is more supply and lower prices even while the builders make more money. In an economy without price, the government would have to redistribute limited resources away from other public benefits to housing. Markets ration benefits impersonally through price, and prices fall with competition. In economies with no price, there is no incentive to increase supply and people with political agendas do the rationing and production of your “rights” – an example of what Hayek called “The Road to Serfdom.” Remember, affordability is qualitative measure of a person’s relationship to price. All housing is affordable to someone. For me, a three-bedroom penthouse apartment in New York City is not affordable; to Bill Gates or Jeff Bezos it is. The shift in language away from using price as a measure of supply and demand and toward the less precise term "affordability" is not an accident. It is a deliberate effort to thwart more housing by invested incumbents and an expression of an ideology that, in the words of Margaret Thatcher, would rather the poor were poorer, provided the rich are less rich. So be wary when you hear advocates ranging from so called YIMBYs and Urbanists to single-family neighbors and socialists and politicians saying, “We need more affordable housing;” that is another way of saying more money for non-profit housing developers to build a few expensive units years from now. What we all should be saying is, “We need more housing so that it will be affordable.” Rising housing prices mean we need more housing and fewer rules.

#### That causes filtering down. Hills 18

Roderick M. 18, Washington Post, 9-18-2018 [Perspective, https://www.washingtonpost.com/outlook/2018/09/18/why-do-so-many-affordable-housing-advocates-reject-law-supply-demand/, 2-12-2019]//CD

Housing prices are famously out of control in many cities — the average studio apartment in San Francisco goes for nearly $2,500 a month, more than $2,900 in Manhattan. This trend has inspired a movement called “YIMBY,” for “Yes in My Back Yard.” YIMBYs push for reductions on zoning restrictions to increase the supply of housing, reasoning that all new housing, market-rate as well as subsidized, helps to keep housing prices under control. “We should build more housing in every neighborhood — especially high-income neighborhoods,” reads the mission statement of the YIMBY Party, based in San Francisco. “… Increasing supply will lower prices for all and expand the number of people who can live in the Bay Area.” The YIMBY movement has become popular enough to win some bipartisan support: Housing and Urban Development Secretary Ben Carson endorsed on Twitter a pro-YIMBY column by Bloomberg’s Noah Smith. To some people, the YIMBY platform will sound painfully obvious. But YIMBYs face enormous opposition from self-styled progressives who flatly dismiss the idea that adding new market-rate housing to a city will improve housing affordability. Sometimes these activists go even further and argue that adding market-rate housing to cities actively hurts the poor (on the grounds that expensive apartments attract wealthier residents who bid up rents). Such activists will fiercely oppose even new market-rate buildings that include subsidized units. They end up allying themselves with NIMBY (“Not in My Back Yard”) homeowners who oppose all new construction in their neighborhoods. Working together, the two groups help choke off new construction that could ease housing prices. Call this attitude “Left NIMBYism.” Left NIMBYism not only flatly contradicts the logic of supply and demand but also flies in the face of empirical studies of what happens when cities see new construction. In its stubborn rejection of empirical reality, the Left NIMBYist view of housing markets shares characteristics of ideologically motivated refusals to accept evidence in other contexts, such as climate change or the safety of vaccines. [To end the affordable-housing crisis, Washington needs to legalize Main Street] Four authors for the Coalition for Community Advancement flatly asserted in 2016 that market-rate housing had no role to play in the policy discussion over housing affordability. Under a headline that said “Supply is not the Solution,” they wrote: “The only increase in housing supply that will help to alleviate New York’s affordable housing crisis is housing that is truly affordable to low-income and working-class people.” Bizarrely, the group was arguing against a plan to build 6,500 new apartments, of which fully half would go for below-market rents. The Los Angeles chapter of the Democratic Socialists of America put that idea more bluntly: “New housing is built at the high end of the market not to bring working-class people of color in, but to shut them out.” The logic underlying those sorts of statements is remarkably flimsy. Attributing rent increases to new market-rate housing is like attributing rainstorms to umbrellas. High demand for housing is driven by jobs that attract newcomers who bid up rents. New construction follows along. If new market-rate housing is not built, then wealthier-than-average people will just place higher bids on existing units, thereby preventing “filtering.” Filtering is the process by which, as housing ages, it becomes less desirable to wealthier residents, thereby becoming affordable to the middle class and poor. A huge share of affordable housing is hand-me-down housing: One study, by the Hudson Institute’s John C. Weicher and Econometrica Inc.’s Frederick J. Eggers and Fouad Moumen, found that between 1985 and 2013, 45.2 percent of the rental units that were affordable to very low-income renters in the United States — that is, those making less than 50 percent of the area median income — had filtered down from owner-occupied or higher-rent categories. As Syracuse University’s Stuart Rosenthal wrote in an American Economic Review article in 2014, the “direct evidence that housing filters down, on average,” is so indisputable that “there should no longer be debate on this point.” According to Rosenthal, market-rate housing filters down at a rate of almost 2 percent per year — fast enough to make a big difference. Housing filters fastest in the middle of the country, but it filters down on the expensive coasts, too, he found. In short, excluding new market-rate housing by means of stringent zoning regulation keeps wealthy households in existing units that might otherwise open up to lower-income households. What do anti-market housing activists say against this body of evidence? They pretty much just plug their ears, asserting that housing markets defy economic laws that govern other commodities. “Let’s talk about California, and specifically our region,” Zelda Bronstein, a former Berkeley planning commissioner, wrote in 2016. “Here the textbook theory of supply-and-demand — prices fall as supply increases — doesn’t apply.” The Council of Community Housing Organizations, which calls itself the “voice of San Francisco’s affordable housing movement,” echoed Bronstein’s assertion, producing infographics and other documents arguing that filtering is a “fallacy.” That’s because, it says — echoing Bronstein — rents continue to rise even when more market-rate units are built. That’s a stunning non sequitur. Of course rents rise when demand outstrips supply, even when new units are being built — so market-rate housing cannot be the only solution to the affordability crisis in our most expensive cities. But the data shows that rents rise even faster when market-rate housing is not built. New market-rate housing complements policies such as housing subsidies and units reserved for moderate-income households, restraining prices so that subsidies go further. Why such intense hostility to the evidence about housing markets? Two motivations seem to me to drive the Left NIMBY agenda: parochial attitudes and political expediency. [In obsessing about New York and San Francisco, we're ignoring the real rental crisis] First, anti-market community organizers tend to think in hyperlocal terms. The effects of adding new market-rate housing are geographically uneven. New market-rate housing slows rent increases citywide. But a fancy apartment could simultaneously increase rents in a particular neighborhood by making it seem safer, prettier or otherwise more desirable to wealthy migrants. The rational response to such “amenity effects” is to fight against restrictive zoning in already-expensive neighborhoods, where such effects are minimal. (There is no plausible reason to believe that new housing occupied by wealthy people will raise rents in areas where the existing housing is already occupied by the wealthy.) Anti-market housing activists, however, don’t rally for taller towers even in wealthy neighborhoods — they fight such development. Few if any housing activists spoke out against wealthy homeowners’ push to zone out new residential housing in Sutton Place, on the East Side of New York City, for instance. Second, consider the role of political strategy. Activists need votes from local legislators on a host of labor, environmental and civil rights issues aside from zoning. But local legislators tend to favor NIMBY homeowners whose members turn out with reliable ferocity when their home values seem threatened by new construction. Opposing homeowners’ NIMBYism is politically hazardous. Opposing market-rate construction, by contrast, is a great way to build rapport with city council members who support restrictive zoning. Despite the widespread self-delusion on this point, however, there are signs of hope in the housing debate. In recent years, a substantial number of left-leaning writers, including Ezra Klein and Matt Yglesias at Vox and, as mentioned, Smith at Bloomberg, have championed market-rate housing as part of the solution to affordability. Some YIMBYs are even running for office, such as Sonja Trauss, a YIMBY Party member and candidate for supervisor in San Francisco. As with resistance to evidence of global warming, resistance to evidence about housing markets yields slowly to data and logic, but it does seem to yield. In the meantime, it is wise to keep in mind a chastening moral: No side, left or right, has a monopoly on the capacity to ignore evidence staring it balefully in the face when the data is inconsistent with its ideology and pocketbooks.

#### 2] Easing income bracket competition. Hertz 16

David, Washington Post, 2016 [https://www.washingtonpost.com/news/wonk/wp/2016/02/19/how-to-make-expensive-cities-affordable-for-everyone-again/?utm\_term=.f7c52f68b054] rjs

Over the last several years, the San Francisco area has gained almost four times as many new jobs as new homes. You don’t need to use the words “supply” or “demand” to predict the result: **When high-income and low-income people compete for the same homes, high-income people win—by driving up rents until no one else can afford them**. Importantly, most of those high-rent apartments are not new construction — they’re just older apartments that used to be cheaper. Like other cities, San Francisco has historically relied on “filtering”— a fancy way of saying “homes that are cheap because they’re old”— to provide most of its affordable housing. But filtering relies on a steady flow of high-income people moving into trendy new homes, and not competing for the older ones. For decades, by building at far lower rates than other cities, San Francisco has experimented with what happens when the gap between new jobs and new homes grows wider and wider, forcing the high- and low-income to compete for the same increasingly insufficient number of apartments. The results have been disastrous. By comparison, cities like Seattle, Denver, and Washington have recently seen rapid housing price increases grind to a halt after big construction booms. Of course, subsidized housing still has a crucial role to play. But as affordable housing activists in the Mission recently discovered, even large amounts of housing subsidies can’t be effective if market prices stay out of control: a windfall $50 million from an affordable housing bond issue bought just three plots of land because of high prices. **Cities facing affordable housing crises need multipronged solutions: more subsidized housing, but also more market-rate housing construction, even high-end construction, to ease competition between high- and low-income renters for the same apartments, slow rapid price increases, and give housing subsidies a fighting chance to fill the remaining gap.**

#### 3] Revenue capture via middle class influx. Wiener 18

Scott Wiener, San Francisco Business Times, 3-1-2018 [Market-rate housing vs. affordable: It's not either-or. It's both, https://www.bizjournals.com/sanfrancisco/news/2018/03/01/guest-opinion-market-rate-housing-vs-affordable.html, 2-15-2019]//rjs

If we don’t fund subsidized housing for low-income people, we will exacerbate our high poverty rate, increase homelessness, and undermine our communities. And, **if we don’t build a large amount of privately produced housing, we will continue to lose our middle class, as families move in order to afford housing that meets their needs.** Moreover, failing to build enough housing in urbanized areas will continue to undermine our climate goals, as we push people into sprawl housing, where they must rely on cars for crushing commutes. We need much more dense infill housing in our urbanized areas. **The only way to meet our massive housing needs is to build a lot of new privately produced housing to bring down costs for the middle class, and put a lot of public resources (via tax dollars and inclusionary zoning requirements) into building subsidized housing for low-income people.** Let’s make both happen and stop pitting middle-income and low-income people against one another. We need an “all of the above” approach to housing. We’ve started down the path toward a better housing future for all Californians. In 2017, we passed an aggressive housing package, which streamlines housing approvals both for market rate and low income housing (under my Senate Bill 35). **We allocated significant new funding for low-income housing;** we made it harder for local communities to obstruct housing; and we made clear that local communities can require affordable rental housing as part of new developments.

#### Expansion of middle class presence is key to reducing poverty. Desai 17

Raj M. Desai and Homi Kharas, Brookings, 7-13-2017 [Is a growing middle class good for the poor? Social policy in a time of globalization, https://www.brookings.edu/research/is-a-growing-middle-class-good-for-the-poor-social-policy-in-a-time-of-globalization/, 2-28-2019]//rjs

Examining cross-country, time-series (unbalanced) **data covering** more than **100 countries from 1870 to the present**, we **find a strong effect of the middle class on poverty**, even correcting for country income levels, but this effect has diminished over time. Today’s rich countries had far lower levels of poverty between 1870 and 1920 than today’s developing countries have, even though per capita income levels are roughly equivalent. **We also find evidence that the middle-class impact on poverty reduction is both direct and mediated through social spending**, but the marginal effect of the latter declines as middle-class size expands, with social spending having no marginal effect on poverty reduction once the size of the middle class approaches 30 percent of the population. On average, half of the total effect of middle-class size on poverty is mediated through social spending. Turning to an analysis of current developing countries since 2000, we find that the **dollar benefits available to the poorest quintile within each country get larger in the presence of a larger middle class**. In contrast, the size of absolute benefits to those in the top quintile (which usually includes most of the middleclass households in a developing country context) that is about three times as great as the poorest quintile, suggesting that the middle class is capturing significantly greater benefits from national social spending programs than are the poor. Our results highlight the politically pivotal role that the middle class plays in supporting the expansion of social protection—and thus the need for cross-class solidarity—but also illustrates the disproportionate influence of the middle class in shaping a country’s social protection regime. A major conclusion is that it is critically important to distinguish between social assistance and social insurance. In most countries, assistance programs are funded at relatively modest rates and progressivity is modest. Social insurance tends to be more universal in terms of coverage (and enjoys stronger political support from the middle class) and dispenses far larger amounts of money, but benefits are strongly oriented toward the richest quintiles.[1] Our analysis suggests that increasing the volume of resources going toward social assistance and altering the design and regressivity of social insurance are the policy areas most likely to benefit the poor.

#### 4] More houses increase the property tax base – that’s key to urban schooling. Urban Institute 16

Authors, Urban Institute, xx-xx-2015 [Property Taxes, https://www.urban.org/policy-centers/cross-center-initiatives/state-local-finance-initiative/projects/state-and-local-backgrounders/property-taxes, 3-11-2019]//rjs

Property taxes are a very small source of revenue for states, in part because states typically tax personal property but not real property. State governments collected $15 billion in revenue from property taxes **in 2015** or 1 percent of state general revenue. In contrast, **property taxes were one of the largest sources of revenue for local governments.** **Local governments collected $473 billion in property taxes or 30 percent of local government general revenue**, surpassed only by government transfers, which were 36 percent of general revenue. [Table Omitted] School districts, counties, municipalities, and townships all collect property tax revenue. **Property tax revenues typically account for a significant portion of general revenues in those jurisdictions, particularly for school districts.** The remaining local government property tax revenue was collected by “special districts,” which are specific-purpose units such as water and sewer authorities.

#### Funding for low income schools decreases achievement gaps. Boser 16

Ulrich Boser Contributor, 3-17-2016, Ulrich Boser Contributor 3-17-2016, Money Clearly Matters, US News & World Report, https://www.usnews.com/opinion/knowledge-bank/articles/2016-03-17/why-money-matters-for-low-income-schools, 6-23-2017]//rjs

But a [growing body of evidence](http://www.shankerinstitute.org/resource/does-money-matter) demonstrates that **additional education funding makes an important and enduring difference for students in low-income schools**. [A new working paper](http://www.nber.org/papers/w22011) from the National Bureau of Economic Research provides the latest support for this idea, arguing that investing more money in low-income districts leads to significant increases in student outcomes. In the report, the researchers showed that **state spending on low-income students predicted a significant increase in a student's future earnings, with a return on investment of around 40 percent** over a student's lifetime. As part of the paper, economists Julien Lafortune, Jesse Rothstein and Diane Whitmore Schanzenbach looked at state fiscal initiatives over the past 25 years, either as a result of a court order or legislative initiatives, and they found significant increases in school spending overall as well as more progressive funding systems that provide more money for low-income districts. The economists also showed that, as a result of the increases in spending, student learning in reading and math increased, with gains driven largely by low-income students. Using different datasets, other recent studies have come to similar findings. Most notably, researcher Kirabo Jackson and some colleagues recently found that increases in spending on low-income students sparked subsequent jumps in outcomes. According to the analysis, education spending led to both higher incomes and greater levels of education. What the recent research has also made clear is that students from low-income backgrounds need more money than their peers to succeed in school. This is apparent in the latest National Bureau of Economic Research study, and according to the authors, the performance of low-income schools went up because they received additional dollars from the state. The U.S. Department of Education's recent Equity and Excellent Commission made a similar argument, pointing out that **high-poverty schools need extra funds in order to boost student outcomes**. In fact, the commission argued specifically for federal legislation that "targets significant new federal funding to schools with high concentrations of low-income students."

#### Education is key to pulling urban students out of poverty. Santiago 17

Santiago 17 - Gloria Bonilla Santiago, Board Chair, LEAP Academy University Charter School, 2017 ("Education: Key to Breaking Cycle of Poverty", HuffPost, 1-24-2017, Available Online from http://www.huffingtonpost.com/gloria-bonilla-santiago/education-key-to-breaking\_b\_14369716.html, Accessed on 6-21-2017)//BM

There is only one thing that proves to be more expensive than education in life. The lack of it. But, when addressed, the **results are** nothing short of **a miracle** — ESPECIALLY **in America’s inner-cities**. In fact, a book I recently wrote, Miracle on Cooper Street, showed that beginning a decade ago, we took inner city kids from schools **in Camden**, New Jersey, where **dropout rates were** **higher than 50 percent**. Then **we proceeded to graduate 100 percent of them**. Each year. **Thirteen years in a row**. Moreover, 100 per cent went on to college - some to schools such as Brown, Cornell and the University of Pennsylvania. For other cities looking for similar results, prepare to change and charge ahead, confident that your kids can attain the same results. Indeed, the work that my colleagues and I have led in Camden, New Jersey provides evidence and hope for the possibilities to adapt new practices to different settings where social and economic conditions disconnect the most vulnerable members of our communities from opportunity and prosperity. **If you provide children with quality education options,** support families and children holistically in a community setting and enlist the support of universities as partners with community, you produce better academic results and improved community outcomes. Then what happens? Eventually, the cycle of poverty breaks. One family at a time. The school I founded, the LEAP Academy University Charter School in Camden, provides an example of what can be — for those cities that are open to the change. LEAP is built on the premise that a school can enhance the education and future career opportunities for urban minority children and families. The **School has a dual focus on closing the achievement gap and ensuring college preparation** and completion among African American and Latino students who are poor and mostly first-generation college students. LEAP has successfully developed a comprehensive educational Pipeline program that integrates pre-kindergarten through secondary education, all in one street. Several elements have contributed to the School’s success in college placement and graduation rates, including: • A focus on building an educational pipeline that supports children from infancy through college to ensure that we address the academic and socio-emotional needs of children as early as possible. • Integrating school-based support structures to help children and families stay in the pipeline, including a Family Support Center and a School Based Health Center that provides health, counseling and wellness services to families and students. • For classroom teachers, performance-based evaluation and providing professional development options that guide teachers in improving student learning and academic growth. • Having an extended school day and school year to allow time to provide experiences that lead to better outcomes for children and increased engagement with families and community. • A college-going culture that includes families and students throughout all grade levels anchored in the integration of college readiness through college access centers at each school building. • Dual Enrollment in College courses and STEM internships for all our students. • Engaging parents while working to strengthen their capacity and self-sufficiency by keeping a two-generation focus that binds families and children together. We understand that governments and universities are searching for viable approaches to improve the quality of educational opportunities for poor children and how best integrate education within larges agendas for community development. This framework creates new conditions for effectively preparing children and adults to participate as full members in the civic, cultural, and economic life of the community and region. The nature of how we plan this comprehensive initiative has become a replicable model and one that could be very useful in other parts of the United States of abroad. Our teachers at the very start tell our kids how to shake a hand firmly, and look people in the eye. No insecure looking away. Project who you are, because you are SOMEBODY in the world, no matter the condition of the house you came from and go home to. And **this model has worked in Camden. Could it work elsewhere? I believe the answer is a resounding ‘yes.’**

#### Overall, poverty is devastating. FRAC 17:

Food Research and Action Center, December 2017, The Impact of Poverty, Food Insecurity, and Poor Nutrition on Health and Well-Being, [<http://frac.org/wp-content/uploads/hunger-health-impact-poverty-food-insecurity-health-well-being.pdf>, Accessed 01-07-2019]//DW

Finally, **poverty reduces life expectancy** and quality of life. One study found a 4.5 year gap in life expectancy at birth between counties with the highest versus lowest socioeconomic ranking.65 Another estimate found that **living at less than** 200 percent of **the federal poverty line results in a net loss of 8.2 years of quality-adjusted life expectancy** at age 18.66 Research shows that **these inequalities have widened over time as life expectancy has risen more rapidly for higher-income groups than lower-income groups**.67

## 1ac: Tech v2

### Contention 1: Deterioration

#### Current housing policy devastates urban areas in 2 ways

#### 1] Strengthening redlining. Norquist

Norquist, John O. The Wealth of Cities: Revitalizing the Centers of American Life. Perseus Books, 1998, [https://spoa.com/how-the-government-killed-affordable-housing/]//DW

What’s wrong with federally funded public housing other than poor targeting, poor design, poor management, and periodic scandal? Just one thing: It’s not needed. **The United States does not have a housing shortage**. Rather, **it has a distorted housing market. The federal government**, **by** **focusing on below-market public housing in city neighborhoods, has smothered market mechanisms that would attract private-sector investment. This has made it easy for lenders to “redline**” those neighborhoods. In his book HUD Scandals, Irving Welfeld points out how illogical it is to have the government build “affordable housing”: “If the poor cannot afford food, we earmark assistance and give them food stamps. We don’t create farms that grow only ’affordable food’ or build ’affordable food’ supermarkets where only the poor can shop.” The **housing problems** of cities **have been aggravated by government agencies** like **the Federal Housing Authority (FHA), which has insured** almost **$200 billion in mortgage loans for detached, single-family, new construction. The FHA diverted capital from the urban housing market by focusing almost exclusively on new single-family homes** in the suburbs. And for most of its existence, the FHA has been unnecessary. Mortgage insurance has been widely available in the private market since the mid-1950s. Yet the private companies providing it have to compete every day with the federal government. The federal Department of Housing and Urban Development (HUD) is another problem agency. It has 11,000 full-time employees (that’s more than 100 federal bureaucrats for every central city in the U.S.). It administers dozens of programs that add billions of dollars to the national debt each year. And most of these programs aim to solve problems that have actually been created by government.

#### Redlining has locked individuals in a cycle with devastating impacts. Matthew 16:

Dayna Bowen Matthew, Edward Rodrigue, and Richard V. Reeves, Brookings, 10-19-2016 [Time for justice: Tackling race inequalities in health and housing, https://www.brookings.edu/research/time-for-justice-tackling-race-inequalities-in-health-and-housing/, 2-19-2019]//DW

Wealth. The median black family has barely any wealth, in large part because blacks have not been able to participate in the wealth-generating momentum of the heavily-subsidized housing market. Many blacks who did get a foothold before the recession fell backwards during the Great Recession, when black median household wealth almost halved from $19,200 in 2007 to $11,000 in 2013. The median wealth of white households is now 13 times greater than for black households—the largest gap in a quarter century (see figure 3.2). Education. There are wide, well-documented race gaps in educational outcomes. School quality is a significant factor here, and since schools tend serve specific areas, residential segregation leads to school segregation, along both racial and economic lines. The compounding effects of [wealth](http://www.nytimes.com/2014/10/22/us/nations-wealthy-places-pour-private-money-into-public-schools-study-finds.html), [race](http://www.nytimes.com/2014/03/21/us/school-data-finds-pattern-of-inequality-along-racial-lines.html) and place means that even middle-income black students are more likely to attend high-poverty schools, as [recent research](http://www.nytimes.com/interactive/2016/04/29/upshot/money-race-and-success-how-your-school-district-compares.html) by Sean Reardon, Demetra Kalogrides and Kenneth Shore shows. This may be one reason why black children born into middle-income families are [twice as likely to be downwardly mobile](https://www.brookings.edu/blog/social-mobility-memos/2015/01/15/five-bleak-facts-on-black-opportunity/) as middle-income whites (see figure 3.3). Neighborhood effects. People living in areas with higher rates of poverty have worse outcomes across a range of social and economic measures. From sidewalks to social capital, differences in safety and neighborhood quality lead to differences in outcomes, as the [case-studies](https://www.brookings.edu/wp-content/uploads/2016/06/1024_concentrated_poverty.pdf) jointly produced by the Community Affairs Offices of the Federal Reserve System and Brookings show. Children in poor families that were able to use a voucher to move to a low-poverty neighborhood [saw a 16 percent increase in college attendance](http://scholar.harvard.edu/hendren/publications/effects-Exposure-Better-Neighborhoods-Children-New-Evidence-Moving-Opportunity) and were much less likely to become single parents, compared to a control group; those who moved earned 31 percent more in their mid-twenties.

#### 2] Driving competition for subsidy between low income families. Nino 17

José Niño, American Institute for Economic Research, 11-7-2017 [Zoning: The Nemesis of Housing Affordability, https://www.aier.org/article/zoning-nemesis-housing-affordability, 2-26-2019]//DW

It is no secret that major urban centers across the United States are experiencing steep [increases](https://www.zillow.com/blog/high-rents-homeless-221185/)in housing prices. While economic growth has fueled an increased demand for housing, wages have simply not been able to catch up to rents. Naturally, politicians come swooping in to the rescue with a cornucopia of interventionist policy proposals — subsidies, rent controls, etc. — to solve the current housing affordability crisis in urban areas. California, which is no stranger to housing-affordability problems, recently saw Governor Jerry Brown (D) [sign](http://www.mercurynews.com/2017/09/29/california-affordable-housing-bills-to-get-their-final-sign-off/) a package of housing-affordability bills into law that include more state funding for below-market-rate housing and cash incentives for local governments to create high-density housing districts next to public transit. Simply put, these measures are Band-Aids at best, **and have the potential to create a whole new set of unintended consequences** in the housing market. The real issue at hand in these discussions involves housing supply. Housing supply has **simply** not been able to keep up with **the unprecedented** demand for housing in large urban centers. Sadly, most policymakers and pundits overlook this elephant in the room. The present supply dilemma can largely be attributed to onerous zoning regulations which effectively reduce the overall supply of housing units in the market. This article will take a closer look at the impact of zoning regulations on housing affordability and what must be done to ensure a dynamic, yet affordable housing market for all consumers. Understanding Zoning Regulations To get a better grasp of the current housing affordability dilemma, one must first understand what zoning regulations entail. Zoning regulations are a type of land-use regulation that are under the purview of city or county ordinances. **Through zoning ordinances, local governments determine how property is used** within their confines. These **laws limit the commercial use of land in order to segregate commercial venues from residential neighborhoods**. Additionally, **zoning laws may also set regulatory standards for buildings and the land area surrounding them**, which may include such as size, dimension, and scale limitations. These standards are established with the aim of promoting urban growth in a reasonable and sustainable fashion. Needless to say, the zoning approval process is no simple matter. Developers and builders must jump through substantial bureaucratic hoops for planning commissions to finally approve their projects. Over the past few decades, the number of zoning regulations has increased in major cities across the country, and they have become a regulatory fixture that all developers must face when planning out their projects. The Negative Economic Effects of Zoning Historically speaking, comprehensive zoning laws did not come until existence until the 20th century. Prior to the comprehensive-zoning era, property rights were still respected and the courts mediated disputes between landowners. However, the arrival of the modern automobile completely changed the game. Los Angeles paved the way for comprehensive zoning by passing the first large-scale zoning ordinance in [1908](https://www.kcet.org/history-society/the-roots-of-sprawl-why-we-dont-live-where-we-work), with the intent of separating industrial zones from residential zones. Soon, countless cities across the nation followed Los Angeles’s lead and implemented zoning laws of their own. At first glance, zoning regulations make sense: they allow cities to control neighborhood traffic, contain pollution, and preserve home values. However, as time has passed, the scope of zoning laws has expanded beyond their original objective. Modern zoning laws now dictate aesthetic standards for creating visually pleasing urban environments, while also aiming to protect the environment. Although the intentions of these **zoning measures** are noble, their diverse objectives not only conflict with each other, they create a set of unintended consequences that harm consumers. **The harsh reality is that modern zoning ordinances have now morphed into a multi-layered regulatory boondoggle**. Thanks to the wide scope of these laws, city planning bureaucrats have considerable power in the approval process of housing developments. This delays **or even outright bans** the construction of certain housing units, thus reducing the overall supply of housing. Excessive zoning laws are at the root of the supply problem, which in turn has created housing affordability crises in major cities across the country. When local governments arbitrarily impose land-use restrictions that separate commercial areas from residential areas, it results in a decrease of the housing supply. **Consequently, the decreased housing supply leads to price increases in housing** — a stark reflection of the perverse [effects](http://marketurbanism.com/2016/09/06/shut-out-how-land-use-regulations-hurt-the-poor/) of zoning restrictions. These observations are not just confined to the theoretical realm of economics. In her piece, [Zoning, Land-Use Planning, and Housing Affordability](https://object.cato.org/sites/cato.org/files/pubs/pdf/pa-823.pdf), Cato Institute Scholar Vanessa Brown-Calder illustrates how increased zoning regulation is associated with the rise of real average home prices in 36 states. Generally speaking, **the states that increased land-use regulations the most tend to have higher housing prices**. Socially Destructive Effects of Zoning More than just byzantine economic figures and numbers, onerous zoning regulations also have questionable effects on social cohesion. In the [Death and Life of American Cities](http://amzn.to/2haN3m0), Jane Jacobs famously coined the planning term “Eyes on the street,” where the presence of people in mixed-use areas could keep criminals at bay and prevent them from committing crimes at will. The major challenge in creating such a dynamic is that current zoning codes throughout the nation hinder the development of such a mixed-use environment. What can be gathered from Jacobs’ analysis is that stable urban areas emerge from voluntary human action, not so much top-down central planning. In trying to design cities by fiat, planning bureaucrats inadvertently create a host of unintended consequences — high crime and increased housing costs — that hurt the very people they intend to help. Current Solutions: Half Measures at Best Sadly, current debates on housing policy mostly focus on various interventionist strategies, as opposed to private solutions, to tame housing costs. Common proposals include rent controls and subsidized housing, which on the surface seem reasonable, but are rife with unintended consequences. On one hand, rent controls function just like any other price control­, where artificially low prices lead consumers to demand more of a good (housing in this case) than producers are willing to supply. **When housing demand exceeds supply, housing shortages emerge**, which is a common occurrence in cities that implement [rent control](http://marketurbanism.com/2016/04/02/rent-control-is-bad-for-both-landlords-and-tenants/). On the other hand, **subsidized-housing policies miss the mark by effectively subsidizing the dwellers and not the dwellings**. As a [result](https://fee.org/articles/subsidies-work/), the number of families looking to occupy subsidized units increases instead of the number of housing units being built. When it comes to economic interventionism, the law of unintended consequences reigns supreme. **Give the Free Market a Chance** The solution to the current housing affordability crisis is increasing housing supply by allowing markets to meet the demand. To achieve that, policymakers should have all liberalization measures on the table — above all, zoning deregulation. There is a natural tendency to believe that deregulating zoning will lead to a chaotic environment rife with chaos, crime, and decay. But this was simply not the case throughout most of US history. Even to this day, cities like [Houston](https://fee.org/articles/how-spontaneous-order-keeps-houston-affordable/) **serve as standard bearers for lax zoning policies** as a viable strategy for urban development. Such a liberalized zoning and entrepreneurial environment has served **Houston** well, as it **has** turned into **one of** the most affordable and prosperous metro areas in the nation. Housing policy should be focused on consumers, not on satisfying the whims of politically entrenched developers or housing bureaucrats. It should involve policies that strike at the root of the problem — lackadaisical housing supply — and not hack at the branches by implementing more of the same policies that created the current supply crisis in the first place. Housing is not a right, but consumers deserve better when it comes to housing variety in the marketplace. And the best way to do that is by hacking away at cumbersome regulations like zoning ordinances.

### Contention 2: Urban Development

#### Building more market rate housing advances urban conditions in 4 ways

#### 1] Increasing Supply decreases rents. Valdez 15

Roger Valdez 15, Forbes, 12-29-2015 [We Don't Need More Affordable Housing, We Need More Housing So It Will Be Affordable, https://www.forbes.com/sites/rogervaldez/2018/07/16/we-dont-need-more-affordable-housing-we-need-more-housing-so-it-will-be-affordable/#1e8477d415aa, 3-11-2019]//CD

If we believe that cities provide economic opportunity, produce fewer carbon emissions per capita than urban sprawl, that cities are more energy efficient, that they have less impact on oceans, lakes, rivers, and streams, that cities afford people of a wide variety of ethnic, economic, and cultural backgrounds to live close to each other and learn from one another, then we should believe that more people ought to be able to live in cities. That means we believe in more housing. If the number of housing units meets or exceeds the number of people that want and need them, those people have more freedom of choice, more mobility and more opportunity. It also means a smaller percentage of their income has to be spent on the basic necessity of shelter. There are two groups of people slow the production of more housing. First, people who already own homes know, on some level, that when supply fails to keep up with demand, the resulting scarcity makes their asset more valuable. Usually these are single-family neighbors who introduce all manner of red herrings against proposed new housing construction. Parking, design, construction noise, view blockage, loss of tree canopy, loss of bird habitat, the size of units (too big or too small), traffic, building materials, fenestration, and many others are all reasons to slow and stop new construction. But they also object to more development because it isn’t affordable. This obsession with affordability is something they share with the second group that slows housing production, left leaning progressives and socialists. The left holds that price is not a measure of supply of housing compared to demand. Price is a measure of inequality. Price is a measure of greed. When prices go up, it is because one group of people is getting rich at the expense of another group. High housing prices are a deliberate effort to transfer wealth from the bottom of the economy to the top. Since housing is an essential for living, developers and landlords price as high as they can regardless of people’s ability to pay. Since, in the view of progressives, there is only one economic pie and its size is finite, when one group has a bigger slice it necessarily came at the expense of those with smaller slices. The notion of baking more pies is off the table. If freed to build more housing, developers would make more, but keep charging high rents to generate even more wealth. These two groups, single-family neighbors and socialist, have married for convenience in the political arena and their child is the notion of “affordability.” The first group opposes new market rate housing because it will hurt them economically even though their stated reasons are a rhetorical distraction from that fact. The second group believes that the reason prices are high is because of profiteering, therefore they believe that in order to make housing affordable the only solution is to redistribute profits from market rate housing through fees and taxes to the production of affordable housing built by non-profits. Neighbors support these schemes such as Mandatory Inclusionary Zoning (MIZ) because they know they will slow the production of market rate housing with process and cost. This is why some progressives argue that housing should not be a commodity. It is a right. When I hear this I point out that if a 10,000 people are moving to a town with 7,500 units, the resulting scarcity will mean high prices. In a socialist utopia, it will mean rationing by a centralized bureaucracy. In a price economy, there will be an economic motive to build more housing. The result is more supply and lower prices even while the builders make more money. In an economy without price, the government would have to redistribute limited resources away from other public benefits to housing. Markets ration benefits impersonally through price, and prices fall with competition. In economies with no price, there is no incentive to increase supply and people with political agendas do the rationing and production of your “rights” – an example of what Hayek called “The Road to Serfdom.” Remember, affordability is qualitative measure of a person’s relationship to price. All housing is affordable to someone. For me, a three-bedroom penthouse apartment in New York City is not affordable; to Bill Gates or Jeff Bezos it is. The shift in language away from using price as a measure of supply and demand and toward the less precise term "affordability" is not an accident. It is a deliberate effort to thwart more housing by invested incumbents and an expression of an ideology that, in the words of Margaret Thatcher, would rather the poor were poorer, provided the rich are less rich. So be wary when you hear advocates ranging from so called YIMBYs and Urbanists to single-family neighbors and socialists and politicians saying, “We need more affordable housing;” that is another way of saying more money for non-profit housing developers to build a few expensive units years from now. What we all should be saying is, “We need more housing so that it will be affordable.” Rising housing prices mean we need more housing and fewer rules.

#### That causes filtering down. Hills 18

Roderick M. 18, Washington Post, 9-18-2018 [Perspective, https://www.washingtonpost.com/outlook/2018/09/18/why-do-so-many-affordable-housing-advocates-reject-law-supply-demand/, 2-12-2019]//CD

Housing prices are famously out of control in many cities — the average studio apartment in San Francisco goes for nearly $2,500 a month, more than $2,900 in Manhattan. This trend has inspired a movement called “YIMBY,” for “Yes in My Back Yard.” YIMBYs push for reductions on zoning restrictions to increase the supply of housing, reasoning that all new housing, market-rate as well as subsidized, helps to keep housing prices under control. “We should build more housing in every neighborhood — especially high-income neighborhoods,” reads the mission statement of the YIMBY Party, based in San Francisco. “… Increasing supply will lower prices for all and expand the number of people who can live in the Bay Area.” The YIMBY movement has become popular enough to win some bipartisan support: Housing and Urban Development Secretary Ben Carson endorsed on Twitter a pro-YIMBY column by Bloomberg’s Noah Smith. To some people, the YIMBY platform will sound painfully obvious. But YIMBYs face enormous opposition from self-styled progressives who flatly dismiss the idea that adding new market-rate housing to a city will improve housing affordability. Sometimes these activists go even further and argue that adding market-rate housing to cities actively hurts the poor (on the grounds that expensive apartments attract wealthier residents who bid up rents). Such activists will fiercely oppose even new market-rate buildings that include subsidized units. They end up allying themselves with NIMBY (“Not in My Back Yard”) homeowners who oppose all new construction in their neighborhoods. Working together, the two groups help choke off new construction that could ease housing prices. Call this attitude “Left NIMBYism.” Left NIMBYism not only flatly contradicts the logic of supply and demand but also flies in the face of empirical studies of what happens when cities see new construction. In its stubborn rejection of empirical reality, the Left NIMBYist view of housing markets shares characteristics of ideologically motivated refusals to accept evidence in other contexts, such as climate change or the safety of vaccines. [To end the affordable-housing crisis, Washington needs to legalize Main Street] Four authors for the Coalition for Community Advancement flatly asserted in 2016 that market-rate housing had no role to play in the policy discussion over housing affordability. Under a headline that said “Supply is not the Solution,” they wrote: “The only increase in housing supply that will help to alleviate New York’s affordable housing crisis is housing that is truly affordable to low-income and working-class people.” Bizarrely, the group was arguing against a plan to build 6,500 new apartments, of which fully half would go for below-market rents. The Los Angeles chapter of the Democratic Socialists of America put that idea more bluntly: “New housing is built at the high end of the market not to bring working-class people of color in, but to shut them out.” The logic underlying those sorts of statements is remarkably flimsy. Attributing rent increases to new market-rate housing is like attributing rainstorms to umbrellas. High demand for housing is driven by jobs that attract newcomers who bid up rents. New construction follows along. If new market-rate housing is not built, then wealthier-than-average people will just place higher bids on existing units, thereby preventing “filtering.” Filtering is the process by which, as housing ages, it becomes less desirable to wealthier residents, thereby becoming affordable to the middle class and poor. A huge share of affordable housing is hand-me-down housing: One study, by the Hudson Institute’s John C. Weicher and Econometrica Inc.’s Frederick J. Eggers and Fouad Moumen, found that between 1985 and 2013, 45.2 percent of the rental units that were affordable to very low-income renters in the United States — that is, those making less than 50 percent of the area median income — had filtered down from owner-occupied or higher-rent categories. As Syracuse University’s Stuart Rosenthal wrote in an American Economic Review article in 2014, the “direct evidence that housing filters down, on average,” is so indisputable that “there should no longer be debate on this point.” According to Rosenthal, market-rate housing filters down at a rate of almost 2 percent per year — fast enough to make a big difference. Housing filters fastest in the middle of the country, but it filters down on the expensive coasts, too, he found. In short, excluding new market-rate housing by means of stringent zoning regulation keeps wealthy households in existing units that might otherwise open up to lower-income households. What do anti-market housing activists say against this body of evidence? They pretty much just plug their ears, asserting that housing markets defy economic laws that govern other commodities. “Let’s talk about California, and specifically our region,” Zelda Bronstein, a former Berkeley planning commissioner, wrote in 2016. “Here the textbook theory of supply-and-demand — prices fall as supply increases — doesn’t apply.” The Council of Community Housing Organizations, which calls itself the “voice of San Francisco’s affordable housing movement,” echoed Bronstein’s assertion, producing infographics and other documents arguing that filtering is a “fallacy.” That’s because, it says — echoing Bronstein — rents continue to rise even when more market-rate units are built. That’s a stunning non sequitur. Of course rents rise when demand outstrips supply, even when new units are being built — so market-rate housing cannot be the only solution to the affordability crisis in our most expensive cities. But the data shows that rents rise even faster when market-rate housing is not built. New market-rate housing complements policies such as housing subsidies and units reserved for moderate-income households, restraining prices so that subsidies go further. Why such intense hostility to the evidence about housing markets? Two motivations seem to me to drive the Left NIMBY agenda: parochial attitudes and political expediency. [In obsessing about New York and San Francisco, we're ignoring the real rental crisis] First, anti-market community organizers tend to think in hyperlocal terms. The effects of adding new market-rate housing are geographically uneven. New market-rate housing slows rent increases citywide. But a fancy apartment could simultaneously increase rents in a particular neighborhood by making it seem safer, prettier or otherwise more desirable to wealthy migrants. The rational response to such “amenity effects” is to fight against restrictive zoning in already-expensive neighborhoods, where such effects are minimal. (There is no plausible reason to believe that new housing occupied by wealthy people will raise rents in areas where the existing housing is already occupied by the wealthy.) Anti-market housing activists, however, don’t rally for taller towers even in wealthy neighborhoods — they fight such development. Few if any housing activists spoke out against wealthy homeowners’ push to zone out new residential housing in Sutton Place, on the East Side of New York City, for instance. Second, consider the role of political strategy. Activists need votes from local legislators on a host of labor, environmental and civil rights issues aside from zoning. But local legislators tend to favor NIMBY homeowners whose members turn out with reliable ferocity when their home values seem threatened by new construction. Opposing homeowners’ NIMBYism is politically hazardous. Opposing market-rate construction, by contrast, is a great way to build rapport with city council members who support restrictive zoning. Despite the widespread self-delusion on this point, however, there are signs of hope in the housing debate. In recent years, a substantial number of left-leaning writers, including Ezra Klein and Matt Yglesias at Vox and, as mentioned, Smith at Bloomberg, have championed market-rate housing as part of the solution to affordability. Some YIMBYs are even running for office, such as Sonja Trauss, a YIMBY Party member and candidate for supervisor in San Francisco. As with resistance to evidence of global warming, resistance to evidence about housing markets yields slowly to data and logic, but it does seem to yield. In the meantime, it is wise to keep in mind a chastening moral: No side, left or right, has a monopoly on the capacity to ignore evidence staring it balefully in the face when the data is inconsistent with its ideology and pocketbooks.

#### 2] Easing income bracket competition. Hertz 16

David, Washington Post, 2016 [https://www.washingtonpost.com/news/wonk/wp/2016/02/19/how-to-make-expensive-cities-affordable-for-everyone-again/?utm\_term=.f7c52f68b054] rjs

Over the last several years, the San Francisco area has gained almost four times as many new jobs as new homes. You don’t need to use the words “supply” or “demand” to predict the result: **When high-income and low-income people compete for the same homes, high-income people win—by driving up rents until no one else can afford them**. Importantly, most of those high-rent apartments are not new construction — they’re just older apartments that used to be cheaper. Like other cities, San Francisco has historically relied on “filtering”— a fancy way of saying “homes that are cheap because they’re old”— to provide most of its affordable housing. But filtering relies on a steady flow of high-income people moving into trendy new homes, and not competing for the older ones. For decades, by building at far lower rates than other cities, San Francisco has experimented with what happens when the gap between new jobs and new homes grows wider and wider, forcing the high- and low-income to compete for the same increasingly insufficient number of apartments. The results have been disastrous. By comparison, cities like Seattle, Denver, and Washington have recently seen rapid housing price increases grind to a halt after big construction booms. Of course, subsidized housing still has a crucial role to play. But as affordable housing activists in the Mission recently discovered, even large amounts of housing subsidies can’t be effective if market prices stay out of control: a windfall $50 million from an affordable housing bond issue bought just three plots of land because of high prices. **Cities facing affordable housing crises need multipronged solutions: more subsidized housing, but also more market-rate housing construction, even high-end construction, to ease competition between high- and low-income renters for the same apartments, slow rapid price increases, and give housing subsidies a fighting chance to fill the remaining gap.**

#### 3] Zoning regulations increase rent costs. Kendall 18

Ross Kendall and Peter Tulip, Cato Institute, 8-1-2018 [The Effect of Zoning on Housing Prices, https://www.cato.org/publications/research-briefs-economic-policy/effect-zoning-housing-prices, 3-14-2019]//rjs

To put this another way, excluding the effect of zoning, the marginal Sydney house buyer could have been supplied with an average house for $671,000—it would have cost $395,000 to build the structure, and landowners (existing or potential) would have been prepared to forgo the land for $276,000. Instead, buyers needed to pay $1.16 million, which is $489,000 (about 73 percent) above the cost of supply. The difference between the average (or market) price and the marginal (or physical) value of land represents an arbitrage opportunity. In the absence of zoning, an investor could purchase properties where the marginal value of land is lower than the average value, subdivide them to create multiple smaller properties, and make a profit. There are many reasons why such a wedge might arise, but for it to persist requires some barrier. The fact that subdivision is illegal for most blocks of urban land provides a compelling explanation. Other possible explanations, such as imperfect competition or production lags, seem to be empirically unimportant. This effect is similar but smaller in other cities. We estimate that zoning restrictions raised the average price of detached houses, relative to supply costs, by 69 percent in Melbourne, 42 percent in Brisbane, and 54 percent in Perth. As a share of the total price, these contributions are 42 percent (Sydney), 41 percent (Melbourne), 29 percent (Brisbane), and 35 percent (Perth). Higher-density dwellings require a slightly different approach. **We estimate that zoning restrictions raised average apartment prices, relative to marginal cost, by 85 percent in Sydney, 30 percent in Melbourne, and 26 percent in Brisbane**. These **estimates are qualitatively similar to** those that other researchers have found, including **studies focusing on real estate prices in Southern California, Florida**, New Zealand, **Manhattan**, and Europe. As shown in Figure 1, the effect of zoning has increased substantially over time. **This increase seems attributable to rising demand—due in turn to higher population, higher incomes, and lower interest rates—interacting with regulations that have prevented supply from keeping up.**

#### Removing restrictions by promoting the free market ends zoning. Somi 18

Ilya Somi, Reason, 12-8-2018 [Minneapolis Strikes a Blow for Affordable Housing by Slashing Zoning Restrictions, https://reason.com/volokh/2018/12/08/minneapolis-strikes-blow-for-affordable, 3-14-2019]//rjs

Yesterday, the City of Minneapolis struck a major blow for both property rights and affordable housing by enacting the most extensive reduction in zoning restrictions adopted by any major US city for a long time. Henry Grabar of Slate summarizes this welcome development: Minneapolis will become the first major U.S. city to end single-family home zoning, a policy that has done as much as any to entrench segregation, high housing costs, and sprawl as the American urban paradigm over the past century. On Friday, the City Council passed Minneapolis 2040, a comprehensive plan to permit three-family homes in the city's residential neighborhoods, abolish parking minimums for all new construction, and allow high-density buildings along transit corridors. "Large swaths of our city are exclusively zoned for single-family homes, so unless you have the ability to build a very large home on a very large lot, you can't live in the neighborhood," Minneapolis Mayor Jacob Frey told me this week. Single-family home zoning was devised as a legal way to keep black Americans and other minorities from moving into certain neighborhoods, and it still functions as an effective barrier today. Abolishing restrictive zoning, the mayor said, was part of a general consensus that the city ought to begin to mend the damage wrought in pursuit of segregation. Human diversity—which nearly everyone in this staunchly liberal city would say is a good thing—only goes as far as the housing stock... A lot of research has been done on the history that's led us to this point," said Cam Gordon, a city councilman who represents the Second Ward, which includes the University of Minnesota's flagship campus. "That history helped people realize that the way the city is set up right now is based on this government-endorsed and sanctioned racist system." Kriston Capps of City Lab writes that "Minneapolis 2040 is the most ambitious upzoning guide yet passed by an American city." Some 75 percent of city residents live in areas where single-family zoning restrictions currently apply. The case for **cutting back on zoning restrictions unites** economists and **housing policy experts across the political spectrum**. **That include**s both **pro-free market experts** and prominent left-liberals such as Nobel Prize-winning economist Paul Krugman, Matthew Yglesias of Vox, Yale Law School Professor David Schleicher, and Jason Furman, Chair of President Obama's Council of Economic Advisers. In addition to greatly increasing housing costs, zoning also cuts off many poor and lower-middle class Americans from valuable job opportunities, thereby also greatly reducing economic growth. As Grabar points out, many zoning restrictions (including many single-family home rules of the sort repealed by Minneapolis) were enacted in large part because of a desire to exclude African-Americans and other minorities. Minneapolis Mayor Jacob Frey notes that "Minneapolis has a long history going back 100 years of redlining and intentional segregation. We literally have maps at the city that identify north Minneapolis as a slum for blacks and Jews." Both liberals concerned about expanding opportunities for the poor and racial minorities, and conservative and libertarian property rights advocates have good reason to support abolishing zoning rules that make it difficult or impossible to build new multifamily housing in many major cities. Up until now, however, most reform efforts have been stymied by a combination of public ignorance, interest group pressure, and NIMBYism. Earlier this year, for example, the California state legislature defeated Bill 827, a reform effort that would have greatly expanded the availability of housing in a state that has particularly onerous zoning restrictions. Sadly, liberal Democratic cities ruled by political coalitions supposedly committed to helping the poor have some of the nation's most severe zoning rules, thereby cutting off many of the poor from both housing and jobs. Affordable housing advocate Shane Phillips has rightly highlighted the "disconnect between liberal aspirations and liberal housing policy." Minneapolis' new plan is a welcome break from this sad state of affairs. Having criticized other blue jurisdictions for their failure on this issue, it is only fair that I give full credit to Minneapolis' overwhelmingly liberal Democratic city government for achieving a major breakthrough. Policy experts and other reform advocates would do well to study the Minneapolis effort to see if it contains any insights on how to achieve similar progress elsewhere. Kriston Capps' City Lab post includes an interview with Minneapolis Mayor Jacob Frey discussing how the plan came about, though he offers few specifics on what he and his allies did that differed from less successful efforts elsewhere.

#### 4] More houses increase the property tax base – that’s key to urban schooling. Urban Institute 16

Authors, Urban Institute, xx-xx-2015 [Property Taxes, https://www.urban.org/policy-centers/cross-center-initiatives/state-local-finance-initiative/projects/state-and-local-backgrounders/property-taxes, 3-11-2019]//rjs

Property taxes are a very small source of revenue for states, in part because states typically tax personal property but not real property. State governments collected $15 billion in revenue from property taxes **in 2015** or 1 percent of state general revenue. In contrast, **property taxes were one of the largest sources of revenue for local governments.** **Local governments collected $473 billion in property taxes or 30 percent of local government general revenue**, surpassed only by government transfers, which were 36 percent of general revenue. [Table Omitted] School districts, counties, municipalities, and townships all collect property tax revenue. **Property tax revenues typically account for a significant portion of general revenues in those jurisdictions, particularly for school districts.** The remaining local government property tax revenue was collected by “special districts,” which are specific-purpose units such as water and sewer authorities.

#### Funding for low income schools decreases achievement gaps. Boser 16

Ulrich Boser Contributor, 3-17-2016, Ulrich Boser Contributor 3-17-2016, Money Clearly Matters, US News & World Report, https://www.usnews.com/opinion/knowledge-bank/articles/2016-03-17/why-money-matters-for-low-income-schools, 6-23-2017]//rjs

But a [growing body of evidence](http://www.shankerinstitute.org/resource/does-money-matter) demonstrates that **additional education funding makes an important and enduring difference for students in low-income schools**. [A new working paper](http://www.nber.org/papers/w22011) from the National Bureau of Economic Research provides the latest support for this idea, arguing that investing more money in low-income districts leads to significant increases in student outcomes. In the report, the researchers showed that **state spending on low-income students predicted a significant increase in a student's future earnings, with a return on investment of around 40 percent** over a student's lifetime. As part of the paper, economists Julien Lafortune, Jesse Rothstein and Diane Whitmore Schanzenbach looked at state fiscal initiatives over the past 25 years, either as a result of a court order or legislative initiatives, and they found significant increases in school spending overall as well as more progressive funding systems that provide more money for low-income districts. The economists also showed that, as a result of the increases in spending, student learning in reading and math increased, with gains driven largely by low-income students. Using different datasets, other recent studies have come to similar findings. Most notably, researcher Kirabo Jackson and some colleagues recently found that increases in spending on low-income students sparked subsequent jumps in outcomes. According to the analysis, education spending led to both higher incomes and greater levels of education. What the recent research has also made clear is that students from low-income backgrounds need more money than their peers to succeed in school. This is apparent in the latest National Bureau of Economic Research study, and according to the authors, the performance of low-income schools went up because they received additional dollars from the state. The U.S. Department of Education's recent Equity and Excellent Commission made a similar argument, pointing out that **high-poverty schools need extra funds in order to boost student outcomes**. In fact, the commission argued specifically for federal legislation that "targets significant new federal funding to schools with high concentrations of low-income students."

#### Education is key to pulling urban students out of poverty. Santiago 17

Santiago 17 - Gloria Bonilla Santiago, Board Chair, LEAP Academy University Charter School, 2017 ("Education: Key to Breaking Cycle of Poverty", HuffPost, 1-24-2017, Available Online from http://www.huffingtonpost.com/gloria-bonilla-santiago/education-key-to-breaking\_b\_14369716.html, Accessed on 6-21-2017)//BM

There is only one thing that proves to be more expensive than education in life. The lack of it. But, when addressed, the **results are** nothing short of **a miracle** — ESPECIALLY **in America’s inner-cities**. In fact, a book I recently wrote, Miracle on Cooper Street, showed that beginning a decade ago, we took inner city kids from schools **in Camden**, New Jersey, where **dropout rates were** **higher than 50 percent**. Then **we proceeded to graduate 100 percent of them**. Each year. **Thirteen years in a row**. Moreover, 100 per cent went on to college - some to schools such as Brown, Cornell and the University of Pennsylvania. For other cities looking for similar results, prepare to change and charge ahead, confident that your kids can attain the same results. Indeed, the work that my colleagues and I have led in Camden, New Jersey provides evidence and hope for the possibilities to adapt new practices to different settings where social and economic conditions disconnect the most vulnerable members of our communities from opportunity and prosperity. **If you provide children with quality education options,** support families and children holistically in a community setting and enlist the support of universities as partners with community, you produce better academic results and improved community outcomes. Then what happens? Eventually, the cycle of poverty breaks. One family at a time. The school I founded, the LEAP Academy University Charter School in Camden, provides an example of what can be — for those cities that are open to the change. LEAP is built on the premise that a school can enhance the education and future career opportunities for urban minority children and families. The **School has a dual focus on closing the achievement gap and ensuring college preparation** and completion among African American and Latino students who are poor and mostly first-generation college students. LEAP has successfully developed a comprehensive educational Pipeline program that integrates pre-kindergarten through secondary education, all in one street. Several elements have contributed to the School’s success in college placement and graduation rates, including: • A focus on building an educational pipeline that supports children from infancy through college to ensure that we address the academic and socio-emotional needs of children as early as possible. • Integrating school-based support structures to help children and families stay in the pipeline, including a Family Support Center and a School Based Health Center that provides health, counseling and wellness services to families and students. • For classroom teachers, performance-based evaluation and providing professional development options that guide teachers in improving student learning and academic growth. • Having an extended school day and school year to allow time to provide experiences that lead to better outcomes for children and increased engagement with families and community. • A college-going culture that includes families and students throughout all grade levels anchored in the integration of college readiness through college access centers at each school building. • Dual Enrollment in College courses and STEM internships for all our students. • Engaging parents while working to strengthen their capacity and self-sufficiency by keeping a two-generation focus that binds families and children together. We understand that governments and universities are searching for viable approaches to improve the quality of educational opportunities for poor children and how best integrate education within larges agendas for community development. This framework creates new conditions for effectively preparing children and adults to participate as full members in the civic, cultural, and economic life of the community and region. The nature of how we plan this comprehensive initiative has become a replicable model and one that could be very useful in other parts of the United States of abroad. Our teachers at the very start tell our kids how to shake a hand firmly, and look people in the eye. No insecure looking away. Project who you are, because you are SOMEBODY in the world, no matter the condition of the house you came from and go home to. And **this model has worked in Camden. Could it work elsewhere? I believe the answer is a resounding ‘yes.’**

#### Overall, poverty is devastating. FRAC 17:

Food Research and Action Center, December 2017, The Impact of Poverty, Food Insecurity, and Poor Nutrition on Health and Well-Being, [<http://frac.org/wp-content/uploads/hunger-health-impact-poverty-food-insecurity-health-well-being.pdf>, Accessed 01-07-2019]//DW

Finally, **poverty reduces life expectancy** and quality of life. One study found a 4.5 year gap in life expectancy at birth between counties with the highest versus lowest socioeconomic ranking.65 Another estimate found that **living at less than** 200 percent of **the federal poverty line results in a net loss of 8.2 years of quality-adjusted life expectancy** at age 18.66 Research shows that **these inequalities have widened over time as life expectancy has risen more rapidly for higher-income groups than lower-income groups**.67

## 1ac: Smart Cities

**We affirm.**

### Contention 1: Property Taxes

#### Urban growth is already collapsing without market rate housing. Lin 17

No Author xx, No Publication, xx-xx-xxxx [, https://www.philadelphiafed.org/-/media/research-and-data/publications/economic-insights/2017/q3/eiq3\_understanding-gentrifications-causes.pdf, 2-12-2019]//CD

Since 2000, a growing number **of** downtown neighborhoods across the U.S. have gentrified.1 The term gentrification has many meanings. In this article, I use it to refer to increased investment and an influx of residents of higher socioeconomic status into a lower socioeconomic status neighborhood. The increased socioeconomic status of U.S. downtowns today is a reversal of the trend in the early to mid-20th century, during which white, higher-income households left central neighborhoods for the suburbs. Gentrification today is also happening more broadly and more quickly compared with the gentrification of isolated cities and neighborhoods that occurred in the 1970s and 1980s, a period of overall central city decline.2 Despite these distinctions, recent gentrification resembles earlier periods of rapid neighborhood change in at least two ways. One, history shows changes in neighborhood status are quite common. The likelihood that the relative status of a neighborhood will decline or rebound hasn’t increased over several decades. And two, neighborhoods tend to move back toward the average over time: High-status neighborhoods decline, while low-status neighborhoods improve.

#### Increasing number of units through market rate housing increases total property tax revenue. Kiernan 19

John S Kiernan, WalletHub, 2-26-2019 [2019’s Property Taxes by State, https://wallethub.com/edu/states-with-the-highest-and-lowest-property-taxes/11585/, 3-11-2019]//rjs

Depending on where you live, property taxes can be a small inconvenience or a major burden. **The average American** household **spends $2,279 on property taxes** for their homes **each year**, according to the U.S. Census Bureau, and residents of the 27 states with vehicle property taxes shell out another $440. Considering these figures and the rising amount of debt in America, it should come as no surprise that more than $14 billion in property taxes go unpaid each year, the National Tax Lien Association has found. And though property taxes might appear to be a non-issue for the 36 percent of renter households, that couldn’t be further from the truth. We all pay property taxes, whether directly or indirectly, as they impact the rent we pay as well as the finances of state and local governments. But which states have the largest property tax load, and what should residents keep in mind when it comes to meeting and minimizing their tax obligations? In search of answers, we analyzed the 50 states and the District of Columbia in terms of real-estate and vehicle property taxes. We also asked a panel of property-tax experts for practical and political insight. Read on for our findings and a full description of our methodology.

#### Increased tax revenue is key for 2 reasons

#### 1] Tax revenue independently provides funding for housing subsidy – the middle class is key. Wiener 18

Scott Wiener, San Francisco Business Times, 3-1-2018 [Market-rate housing vs. affordable: It's not either-or. It's both, https://www.bizjournals.com/sanfrancisco/news/2018/03/01/guest-opinion-market-rate-housing-vs-affordable.html, 2-15-2019]//rjs

If we don’t fund subsidized housing for low-income people, we will exacerbate our high poverty rate, increase homelessness, and undermine our communities. And, **if we don’t build a large amount of privately produced housing, we will continue to lose our middle class, as families move in order to afford housing that meets their needs.** Moreover, failing to build enough housing in urbanized areas will continue to undermine our climate goals, as we push people into sprawl housing, where they must rely on cars for crushing commutes. We need much more dense infill housing in our urbanized areas. **The only way to meet our massive housing needs is to build a lot of new privately produced housing to bring down costs for the middle class, and put a lot of public resources (via [property] tax dollars and inclusionary zoning requirements) into building subsidized housing for low-income people.** Let’s make both happen and stop pitting middle-income and low-income people against one another. We need an “all of the above” approach to housing. We’ve started down the path toward a better housing future for all Californians. In 2017, we passed an aggressive housing package, which streamlines housing approvals both for market rate and low income housing (under my Senate Bill 35). **We allocated significant new funding for low-income housing;** we made it harder for local communities to obstruct housing; and we made clear that local communities can require affordable rental housing as part of new developments.

#### Expansion of middle class presence is key to reducing poverty. Desai 17

Raj M. Desai and Homi Kharas, Brookings, 7-13-2017 [Is a growing middle class good for the poor? Social policy in a time of globalization, https://www.brookings.edu/research/is-a-growing-middle-class-good-for-the-poor-social-policy-in-a-time-of-globalization/, 2-28-2019]//rjs

Examining cross-country, time-series (unbalanced) **data covering** more than **100 countries from 1870 to the present**, we **find a strong effect of the middle class on poverty**, even correcting for country income levels, but this effect has diminished over time. Today’s rich countries had far lower levels of poverty between 1870 and 1920 than today’s developing countries have, even though per capita income levels are roughly equivalent. **We also find evidence that the middle-class impact on poverty reduction is both direct and mediated through social spending**, but the marginal effect of the latter declines as middle-class size expands, with social spending having no marginal effect on poverty reduction once the size of the middle class approaches 30 percent of the population. On average, half of the total effect of middle-class size on poverty is mediated through social spending. Turning to an analysis of current developing countries since 2000, we find that the **dollar benefits available to the poorest quintile within each country get larger in the presence of a larger middle class**. In contrast, the size of absolute benefits to those in the top quintile (which usually includes most of the middleclass households in a developing country context) that is about three times as great as the poorest quintile, suggesting that the middle class is capturing significantly greater benefits from national social spending programs than are the poor. Our results highlight the politically pivotal role that the middle class plays in supporting the expansion of social protection—and thus the need for cross-class solidarity—but also illustrates the disproportionate influence of the middle class in shaping a country’s social protection regime. A major conclusion is that it is critically important to distinguish between social assistance and social insurance. In most countries, assistance programs are funded at relatively modest rates and progressivity is modest. Social insurance tends to be more universal in terms of coverage (and enjoys stronger political support from the middle class) and dispenses far larger amounts of money, but benefits are strongly oriented toward the richest quintiles.[1] Our analysis suggests that increasing the volume of resources going toward social assistance and altering the design and regressivity of social insurance are the policy areas most likely to benefit the poor.

#### 2] Tax revenue is key to boosting urban schooling. Urban Institute 16

Authors, Urban Institute, xx-xx-2015 [Property Taxes, https://www.urban.org/policy-centers/cross-center-initiatives/state-local-finance-initiative/projects/state-and-local-backgrounders/property-taxes, 3-11-2019]//rjs

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#### Education is key to pulling urban students out of poverty. Santiago 17

Santiago 17 - Gloria Bonilla Santiago, Board Chair, LEAP Academy University Charter School, 2017 ("Education: Key to Breaking Cycle of Poverty", HuffPost, 1-24-2017, Available Online from http://www.huffingtonpost.com/gloria-bonilla-santiago/education-key-to-breaking\_b\_14369716.html, Accessed on 6-21-2017)//BM

There is only one thing that proves to be more expensive than education in life. The lack of it. But, when addressed, the **results are** nothing short of **a miracle** — ESPECIALLY **in America’s inner-cities**. In fact, a book I recently wrote, Miracle on Cooper Street, showed that beginning a decade ago, we took inner city kids from schools **in Camden**, New Jersey, where **dropout rates were** **higher than 50 percent**. Then **we proceeded to graduate 100 percent of them**. Each year. **Thirteen years in a row**. Moreover, 100 per cent went on to college - some to schools such as Brown, Cornell and the University of Pennsylvania. For other cities looking for similar results, prepare to change and charge ahead, confident that your kids can attain the same results. Indeed, the work that my colleagues and I have led in Camden, New Jersey provides evidence and hope for the possibilities to adapt new practices to different settings where social and economic conditions disconnect the most vulnerable members of our communities from opportunity and prosperity. **If you provide children with quality education options,** support families and children holistically in a community setting and enlist the support of universities as partners with community, you produce better academic results and improved community outcomes. Then what happens? Eventually, the cycle of poverty breaks. One family at a time. The school I founded, the LEAP Academy University Charter School in Camden, provides an example of what can be — for those cities that are open to the change. LEAP is built on the premise that a school can enhance the education and future career opportunities for urban minority children and families. The **School has a dual focus on closing the achievement gap and ensuring college preparation** and completion among African American and Latino students who are poor and mostly first-generation college students. LEAP has successfully developed a comprehensive educational Pipeline program that integrates pre-kindergarten through secondary education, all in one street. Several elements have contributed to the School’s success in college placement and graduation rates, including: • A focus on building an educational pipeline that supports children from infancy through college to ensure that we address the academic and socio-emotional needs of children as early as possible. • Integrating school-based support structures to help children and families stay in the pipeline, including a Family Support Center and a School Based Health Center that provides health, counseling and wellness services to families and students. • For classroom teachers, performance-based evaluation and providing professional development options that guide teachers in improving student learning and academic growth. • Having an extended school day and school year to allow time to provide experiences that lead to better outcomes for children and increased engagement with families and community. • A college-going culture that includes families and students throughout all grade levels anchored in the integration of college readiness through college access centers at each school building. • Dual Enrollment in College courses and STEM internships for all our students. • Engaging parents while working to strengthen their capacity and self-sufficiency by keeping a two-generation focus that binds families and children together. We understand that governments and universities are searching for viable approaches to improve the quality of educational opportunities for poor children and how best integrate education within larges agendas for community development. This framework creates new conditions for effectively preparing children and adults to participate as full members in the civic, cultural, and economic life of the community and region. The nature of how we plan this comprehensive initiative has become a replicable model and one that could be very useful in other parts of the United States of abroad. Our teachers at the very start tell our kids how to shake a hand firmly, and look people in the eye. No insecure looking away. Project who you are, because you are SOMEBODY in the world, no matter the condition of the house you came from and go home to. And **this model has worked in Camden. Could it work elsewhere? I believe the answer is a resounding ‘yes.’**

### Contention 2: Smart Cities

#### Current housing policies restrict the market’s desire to construct new units. Molloy 14

[https://www.nber.org/papers/w20536.pdf //](https://www.nber.org/papers/w20536.pdf%20//) rjs

As noted earlier, Katz and Rosen (1987) find that in the San Francisco Bay area, house prices are at least 17 percent higher in jurisdictions with at least one formal growth management program. In Malpezzi’s 1996 study of 56 metropolitan areas, **increasing the level of regulation from its average by 1 standard deviation is associated with 22 percent higher house prices and 11 percent lower construction.** Also in a cross section of metropolitan areas, Mayer and Somerville (2000) find that increasing the time to receive a subdivision approval by only 1 month reduces building permits by 10 percent. In their survey of the literature, Quigley and Rosenthal (2005) provide a list of 40 articles estimating the effect of regulation on the price and quantity of housing and their results. One important issue when using a cross section of locations to infer the effect of regulation on housing markets is that regulations are not distributed randomly across locations. The theories discussed in Section III suggest that higher house prices could induce stricter regulation by giving homeowners a greater incentive to protect their property values. In this case, high house prices lead to stricter regulation, rather than vice versa. Also, faster growing areas could implement growth restrictions to reduce congestion or preserve local amenities, making the negative effect of regulation on construction more difficult to observe in the data. Because regulations change infrequently and tend to reflect historical land use patterns, it is not obvious that simply using lagged values of regulation can alleviate concerns about reversecausality. Another difficulty with identifying the effects of regulation is that many unobservable variables, such as the amenity value of a location, could be correlated with housing supply regulation as well as having independent effects on house prices and quantities.

#### Modern construction will advance smart cities. Aiman 18

Shulenbayeva 18 (Aiman Shulenbayeva, Chancellor at Smart City Enterprise, 7-12-2018, "Construction Innovation & the Smart Cities Opportunity", SMART CITY, https://makemycitysmart.com/2017/12/02/construction-innovation-smart-cities/, accessed 7-11-2018) ml

Smart Cities are rapidly evolving from futuristic aspiration to emerging reality. Many governments and local councils across the world have embarked on ambitious plans to transform their territories into smart connected ecosystems. The building blocks required for this transformation are already being created, from infrastructure projects in Wuhan and Barcelona to airports in Abu Dhabi and Singapore. There continues to be a lot of focus and attention on the ICT infrastructure, capabilities and services that will be required to build smart cities. Almost every technology major has already made a strategic play to develop solutions and innovations for smart cities. To cite just a couple of examples, IBM launched its Smarter Cities program back in 2009 and currently offers a suite of smart city technologies to governments and local authorities in various global markets. Alphabet, Google’s parent company, launched Sidewalk Labs in 2015 to improve urban infrastructure and accelerate urban innovation. In addition, there are a host of technology startups developing solutions that address different aspects of the urban renewal context, from water usage to waste management and parking to urban planning. But smart cities are not merely about smart technologies. They are about smart construction where innovative ICT capabilities and services solutions are embedded into intelligent structures. And that is the opportunity and the challenge for the construction industry. The smart city phenomenon opens up a huge new opportunity for the construction industry. But it also poses a significant challenge to an industry that has traditionally been rather slow to adopt the latest technologies and innovations. The **construction** industry **will** need to quickly adapt and evolve to embrace new technologies and innovations and to upgrade and align conventional capabilities, processes and models with the smart city opportunity. There are already a whole host of new technologies with the promise to transform the industry. Technology is already transforming BIM (Building Information Modeling), a process that was primarily associated with project design. But the evolution of technology is constantly expanding the scope and the capabilities of the BIM process. Today, 7D BIM integrates a range of diverse real-time variables and allows construction professionals to track and manage projects across their entire lifecycle including operations and maintenance. Mobile and wearable devices are constantly redefining the way the industry connects and collaborates across teams, activities and sites. Technology-enhanced wearables like glasses, helmets, vests and trackers are radically redefining the industry’s approach to collaboration, productivity, quality and safety. Embedded NFC and GPS capabilities are transforming the way the industry tracks and manages the flow of personnel, equipment and materials. Virtual Reality(VR) and Augmented Reality(AR) applications allow the industry to seamlessly combine pre-construction simulations with real-world execution. Unmanned Aerial Vehicles (UAVs) are helping project managers track work progress, performance and productivity. New technological concepts like Big Data and IoT will have a huge impact not only on the industry’s approach to construction but also on facilities and asset management. On the one hand these technologies will enable the industry to manage the productivity and quality of core tasks. On other, they will also play a critical role in ensuring more efficient facility management and influencing how smart structures react to the real-time flow of operational and environmental information. Above and beyond all this, the industry also needs to reinvent its fundamental approach to design and planning. In a smart construction culture, structures will have to be holistically designed with embedded intelligence as a standard feature. Key smart concepts, like optimizing energy usage and reducing environmental impact, will have to become key drivers of the planning and design process. This reinvention will require a new and unified perspective that involves smart materials, that respond to environmental conditions, advanced techniques, like prefabrication and modularization to enhance quality and reduce environmental impact and emerging technologies, like 3D printing and robotics. The success of a smart city hinges on a perfect combination of smart policy, smart infrastructure and smart technologies. The construction industry needs to adopt an organic whole-building whole-city approach to development in order to deliver the conceptual, functional and technological requirements of the smart city paradigm. It also requires significantly more coordination and collaboration to create a vast connected ecosystem of entities and services working towards some specified common outcomes. This can pose a significant challenge for an industry that has traditionally taken a siloed approach to project development. The transition to a collaborative approach will likely be driven by business model innovations that emphasize cross-functional cross-stakeholder partnerships and empower construction firms to contribute and compete more successfully in this new paradigm. Building strategic and specialized partnerships with key stakeholders – in urban planning, urban services, technology etc. – in the development process will be critical for progressive companies looking to create sustainable competitive advantage. According to one report, the **global smart cities market will expand** at a CAGR of nearly **19 percent over the next 10 years** to reach US$ 3.482 trillion in 2026. Of this, smart buildings will constitute a 15 percent share of value at US$ 520 billion. **This is not an opportunity that any player in the construction business can afford to ignore. But the ability to embrace technological innovations and to build cross-sector partnerships will be critical** for firms seeking to participate in this huge and transformative opportunity.

## 1ac: Theory + DeDev

### 1: Theory

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#### B] Violation: Nothing is on your wiki – you don’t even have any place to disclose your cases – screenshots prove

#### C] Standards:

#### 1] Quality engagement—disclosure allows in-depth prep before the round which checks back against unpredictable positions and allows debaters to effectively write case negs and blocks—allows for reciprocal engagement where each side has an equal opportunity to prepare as opposed to scouting capacity to determine success, and incentivizes in-depth debates which is key to clash and topic education

#### 2] Reciprocity— I disclosed and put my cases on the wiki. They get access to cites and cards for cases and prep, but we can’t predict them. This outweighs—a) every reason disclosure is good is an advantage for them and not me, b) view their counter-interp with a grain of salt since it’s self-serving. Reciprocity key to fairness—ensures equal access to the ballot.

#### 3] Academic Integrity – under my interp, we can check to see whether or not evidence is miscut. Even if we can get cites, my interp is always better since everyone can check if evidence is miscut. In a world absent disclosure, people can read 4 minutes of fake evidence with no way to check back. We can’t read every PDF in 2 minutes of prep. Academic integrity is an indepent voter since academic honesty is a portable skill. Controls fairness, can’t have a fair debate with falsified evidence. Key to education, more peer review means debaters will cut higher quality evidence and research more.

#### D] Voters— Fairness is a voter—debate is a competitive activity that requires objective evaluation. Education is a voter—it’s intrinsic to debate. Debate helps us facilitate intelligible discourse on current issues. Drop the debater—the abuse has already occurred and my time allocation has shifted—also the shell indicts anything you do.

#### 1. Competing interps:

#### A. Reasonability causes a race to the bottom where we read increasingly unfair practices that minimally fit the bright-line- we should set the best norms.

#### B. Competing Interps are about setting a best norm so you have to justify why not disclosing is a better norm.

#### C. Reasonability is also extremely arbitrary and thus begs judge intervention.

#### 2. No RVIs on Theory

#### A. They incentivize debaters to go all in in theory and bait it with abusive practices, killing substantive clash on other flows.

#### B. They can run theory on me too if I’m unfair so theory is reciprocal because we’re both able to check abuse

#### C. Illogical: being fair isn’t a reason you should win, it’s a burden for both sides.

#### Also, make them justify everything related to theory in the second constructive—not doing so causes a massive time-skew and its literally conceded across 2 speeches. Also, not doing so means that can make new args after we extended this.

### 2: Plan

#### The Status Quo is faltering – consumption is unsustainable. Michaux 16

Michaux 16 (Simon, Researcher of industrial recycling at the University of Liege and a PhD in mining engineering “Peak Mining: Stepping down from high resource use,” in Haydn Washington & Paul Twomey (Eds.) *A Future beyond growth: Towards a steady state economy*, 2016, p. 90-92)

The **existing trends resulted in the** complete depletion of natural resources, which seriously hampered fundamental reform. **The basic behavior model of the world system is exponential growth** of population and capital **followed by collapse. Application of technology** to the apparent problem of resource depletion or pollution or food shortages **has no impact on the essential problem of exponential growth. Population crisis** and crash **could be postponed, but not indefinitely**. Turner (2008) from the CSIRO examined the conclusions put forward by the original study in the context of data collected for the 30 years after the 1972 report was released. This showed that **for 30 years, world data has tracked close to the original Limits to Growth models**. These seem to be symptoms of a world in ‘overshoot' (Catton 1982), where **we** **are drawing on the world's resources faster than they can be restored**, **and we are releasing wastes and pollutants faster than the Earth can absorb them** or render them harmless (see Washington in this volume). **It would seem they are leading us toward** global environmental and economic collapse**.** Evolution of human civilization **Every non-renewable natural resource we depend upon is** now depleting to **the point of** peak extraction, or will do so soon. **Industrial systems that are heavily dependent on energy reserves and metal resources are now at serious risk of collapse as production** of those raw materials **will** soon **not be able to meet demand**. **All living systems** on the planet **are in serious stress and are also being heavily degraded** (MEA 2005). **Natural ecosystems** of all kinds are being **depleted in the name of uncontrolled economic development**. The planet's climate is also undergoing rapid change, while entire regions of the planet are heavily polluted. As the Earth's natural bio systems are being devastated by human industrialisation, **the planet has been forced to absorb the environmental fallout** while economic targets have been pursued. Thus, economic performance has been seen as important, and environmental pollution has been ignored. While humanity has been able to do this to date, **there will soon come a time when planetary environmental degradation will mean that industrialisation will not be feasible**, **therefore neither will our global society or the global economy.** As **our economic and financial systems are volatile** and virtual in form **(with a foundation of consumer confidence** and administered as electronic data as opposed to being based on physical assets), **the economic system would be the first system put under functional stres**s in a fashion **that would impact the industrial society to operate normally.** Our **financial institutions** and nation state economies **are saturated with debt** (US Debt Clock 2015) and are not in a position to engage in industrial reform. A fundamental problem is the exponential growth of the human population, in conjunction with industrial technological development consuming pre resources per capita as time progresses. All of the activities that describe human development can be modelled using an exponential function. As this is a finite planet, **there will come a point where resource scarcity will override economic development.** We are reaching such a point, or it's possible we may have passed it already. The **fundamental challenge** that faces humanity **is a choice between our consciousness and our ability to learn** from our mistakes, or our cultural conditioning from our past. Are we driven to consume everything in our path? **Or can our intelligence and understanding help us evolve to become a respectfully sustainable society**? If we wish to take our place on this planet as a genuinely sustainable species, **'we the people' have to decide what kind of world we wish to live in. This choice is now upon us. Peak mining is a symptom** of an unsustainable worldview, ethics and a 'shop till you drop' consumer culture (pushed along by massive advertising spending) (see Assadourian in this volume). The limits of the Earth are becoming more apparent - and **peak mining and energy demonstrate this as well as other indicators such as an unsustainable ecological footprint.** In terms of a steady state economy, Daly (1991) made it clear that a key aspect was low sustainable resource use. Peak mining shows the essential need for such a commitment, and also shows us that low resource use is not just a good idea philosophically and ethically (which it is), it is essential for very practical reasons. **The world is finite, so endless physical use of non-renewable resources cannot work. Our culture needs to accept that reality, and evolve and transform.**

#### Plan Text: Resolved: The United States Federal Government should develop 200 trillion market rate housing units funded by extra money printed by the Federal Reserve.

#### That ensures economic collapse through inflation. Zakaria 09

**Zakaria 9**—Editor of Newsweek, BA from Yale, PhD in pol sci, Harvard. He serves on the board of Yale University, The Council on Foreign Relations, The Trilateral Commission, and Shakespeare and Company. Named "one of the 21 most important people of the 21st Century" (Fareed, The Secrets of Stability, 12 December 2009, http://www.fareedzakaria.com/articles/articles.html)

The second force for stability is the victory—after a decades-long struggle—over the cancer of inflation. Thirty-five years ago, much of the world was plagued by high inflation, with deep social and political consequences. Severe **inflation can be far more disruptive than a recession, because while recessions rob you of better jobs and wages that you might have had in the future, inflation robs you of what you have now by destroying your savings**. In many countries in the 1970s, **hyperinflation led to the destruction of the middle class,** which was the background condition for many of the political dramas of the era—**coups in Latin America**, the **suspension of democracy in India**, the **overthrow of the shah in Iran**. But then in 1979, the tide began to turn when Paul Volcker took over the U.S. Federal Reserve and waged war against inflation. Over two decades, central banks managed to decisively beat down the beast. At this point, only one country in the world suffers from -hyperinflation: Zimbabwe. **Low inflation allows** people, businesses, and governments to plan for the future, **a key precondition for stability.**

#### Collapse solves – causes a mindset shift to sustainable de-growth. Lewis 02

Lewis ‘02 [Chris H. Lewis (Ph.D. University of Colorado at Boulder, Instructor in the Sewall American Studies Program at the University of Colorado), On the Edge of Scarcity, 2002, Chapter 2, "Global Industrial Civilization: The Necessary Collapse", Pg. 21, Accessed via Google Books at: <http://books.google.com/books?id=6STNTT8g14MC&printsec=frontcover#v=onepage&q&f=false>]

With **the collapse of global industrial civilization, smaller, autonomous, local and regional civilizations, cultures, and polities will emerge. We can reduce the threat of mass death and genocide that will surely accompany this collapse by encouraging the creation and growth of sustainable, self-sufficient** regional **polities**. John Cobb has already made a case for how this may work in the United States and how it is working in Kerala, India. After the collapse of global industrial civilization, First and Third World peoples won't have the material resources, biological capital, and energy and **human resources to re-establish global industrial civilization.** Forced by economic necessity to become dependent on local resources **and ecosystems for their survival, peoples throughout the world will work to conserve and restore their environments.** Those societies that destroy their local environments and economies, as modern people so often do, will themselves face collapse and ruin.

#### Two Impacts:

#### [1] Growth destroys the environment and an economic collapse is necessary to avoid extinction by warming. Smith 14

Smith 14 (Richard, Richard Smith is an economic historian. He wrote his UCLA history Ph.D. thesis on the transition to capitalism in China and held post-docs at the East-West Center in Honolulu and Rutgers University., 1-9-2014, "Green Capitalism: The God That Failed," Truthout, <http://www.truth-out.org/news/item/21060-green-capitalism-the-god-that-failed>) JT

As soaring greenhouse gas (GHG) emissions drove global CO2 concentrations past 400 parts per million in May 2013, shell-shocked climate scientists warned that unless we urgently adopt "radical" measures to suppress GHG emissions (50 percent cuts in emissions by 2020, 90 percent by 2050) we're headed for an average temperature rise of 3 degrees or 4 degrees Celsius before the end of the century. Four degrees might not seem like much, but make no mistake: Such an increase will be catastrophic for our species and most others. Humans have never experienced a rise of 4 degrees in average temperatures. But our ancestors experienced a four-degree cooler world. That was during the last ice age, the Wisconsin Stage (26,000 to 13,300 years ago). At that time, there were two miles of ice on top of where I'm sitting right now in New York City. In a four-degree warmer world "Heat waves of undreamt-of-ferocity will scorch the Earth's surface as the climate becomes hotter than anything humans have ever experienced. ... There will be "no ice at either pole." "Global warming of this magnitude would leave the whole planet without ice for the first time in nearly 40 million years." Sea levels will rise 25 meters - submerging Florida, Bangladesh, New York, Washington DC, London, Shanghai, the coastlines and cities where nearly half the world's people presently live. Freshwater aquifiers will dry up; snow caps and glaciers will evaporate - and with them, the rivers that feed the billions of Asia, South America and California. The "wholesale destruction of ecosystems" will bring on the collapse of agriculture around much of the world. "Russia's harsh cold will be a distant memory" as "temperatures in Europe will resemble the Middle East. ... The Sahara will have crossed the Strait of Gibraltar and be working its way north into the heart of Spain and Portugal. ... With food supplies crashing, humanity's grip on its future will become ever more tentative." Yet long before the temperature increase hits four degrees, the melting will have begun thawing the permafrost of the Arctic, releasing vast quantities of methane buried under the Arctic seas and the Siberian and North American tundra, accelerating GHG concentrations beyond any human power to stop runaway warming and sealing our fate as a species.(1) Yet paradoxically, most climate scientists and even most climate activists have yet to grapple with the implications of their science: namely that GHG suppression on the order of 90 percent in less than 40 years would require a radical across-the-board economic contraction in the developed industrialized countries, and economic contraction is incompatible with a stable capitalism. On this point, the Chamber of Commerce and National Association of Manufacturers would appear to be right and pro-growth, pro-market environmentalists wrong: Under capitalism, growth and jobs are more often than not at odds with environmental protection. There may be some win-wins here and there. But for the most part, given capitalism, imposing big cuts in greenhouse gas emissions means imposing big job cuts across industrialized economies around the world. That's why, regardless of protests, no capitalist government on the planet will accept mandatory cuts in GHG emissions. Since the Reagan Revolution of the 1980s, when environmentalists began to turn to the market, "green growth" theorists and proponents have argued au contraire that "jobs and environment are not opposed," that economic growth is compatible with emissions reduction, that carbon taxes and/or cap-and-trade schemes could suppress GHG emissions while "green jobs" in new tech, especially renewable energy, would offset lost jobs in fossil fuel industries. Their strategy has failed completely, yet this remains the dominant view of leading climate scientists, including James Hansen, and of most environmental organizations. All such market-based efforts are doomed to fail, and a sustainable economy is inconceivable without sweeping systemic economic change. The project of sustainable capitalism based on carbon taxes, green marketing, "dematerialization" and so forth was misconceived and doomed from the start because maximizing profit and saving the planet are inherently in conflict and cannot be systematically aligned even if, here and there, they might coincide for a moment. That's because under capitalism, CEOs and corporate boards are not responsible to society; they're responsible to private shareholders. CEOs can embrace environmentalism so long as this increases profits. But saving the world requires that the pursuit of profits be systematically subordinated to ecological concerns: For example, the science tells us that to save the humans, we have to drastically suppress fossil fuel consumption, even close down industries like coal. But no corporate board can sacrifice earnings, let alone put themselves out of business, just to save humanity, and no government can suppress fossil fuel industries because to do so would precipitate economic collapse. I claim that profit-maximization is an iron rule of capitalism, a rule that trumps all else, and this sets the limits to ecological reform - not the other way around, as green capitalism theorists had supposed. And contrary to green capitalism proponents, across the spectrum from resource extraction to manufacturing, the practical possibilities for "greening" and "dematerializing" production are severely limited. This means the only way to prevent overshoot and collapse is to enforce a massive economic contraction in the industrialized economies, retrenching production across a broad range of unnecessary, resource-hogging, wasteful and polluting industries, even virtually shutting down the worst. Yet this option is foreclosed under capitalism because this is not socialism: No one is promising new jobs to unemployed coal miners, oil drillers, automakers, airline pilots, chemists, plastic junk makers and others whose jobs would be lost because their industries would have to be retrenched - and unemployed workers don't pay taxes. So CEOs, workers and governments find that they all "need" to maximize growth, overconsumption, even pollution, to destroy their children's tomorrows to hang onto their jobs today. If they don't, the system falls into crisis, or worse. So we're all on board the TGV of ravenous and ever-growing plunder and pollution. As our locomotive races toward the cliff of ecological collapse, the only thoughts on the minds of our CEOs, capitalist economists, politicians and most labor leaders is how to stoke the locomotive to get us there faster. Corporations aren't necessarily evil. They just can't help themselves. They're doing what they're supposed to do for the benefit of their owners. But this means that, so long as the global economy is based on capitalism and private property and corporate property and competitive production for market, we're doomed to a collective social suicide - and no amount of tinkering with the market can brake the drive to global ecological collapse. We can't shop our way to sustainability, because the problems we face cannot be solved by individual choices in the marketplace. They require collective democratic control over the economy to prioritize the needs of society and the environment. And they require local, reigional, national and international economic planning to reorganize the economy and redeploy labor and resources to these ends. I conclude, therefore, that if humanity is to save itself, we have no choice but to overthrow capitalism and replace it with a democratically planned eco-socialist economy.

#### [2] Depletion causes a resource war. Trainer 10

Trainer, 10 – (Ted, Conjoint Lecturer in the School of Social Sciences, University of New South Wales. He has taught and written about sustainability and justice issues for many years, developing Pigface Point, an alternative lifestyle educational site near Sydney, and a website for use by critical global educators, “Global Peace and Conflict”, 10/10/10, <https://socialsciences.arts.unsw.edu.au/tsw/PEACE.htm>) // DT

Throughout history conflict and war have mostly been caused by the determination to take the resources of others, or to take more than a fair share of the available resources. The armed conflicts in the world today are mostly explicable in these terms. It is not possible to understand the problem of peace and war in the world today if we do not connect it to the taken for granted affluence of rich countries. Our high "living standards" in rich countries would not be possible if we were not getting far more than our fair share of the world's resources. The global economy is massively unjust; it increasingly allocates most of the world's wealth to the rich few. This is not possible without a) the deprivation of the Third World, because most of their resources are flowing to the rich countries, and b) armed conflict, because the situation cannot be maintained without the use of force and violence. If we insist on remaining as affluent as we are we will have to support repressive regimes and remain heavily armed and ready to use force to preserve our access to more than our fair share of the world's wealth. CONSIDER OUR SITUATION --- Resources are scarce and many are being depleted at a rapid rate. --- Rich countries are heavily and increasingly dependent on imports for their resources and energy. We have only about 15% of the world's population but we get about 80% of resources produced. --- Thus the distribution of world resource use is extremely unjust; a few rich countries are getting most of them, through the normal operation of the global market economy. If the already-rich countries insist on becoming even richer the distributions will become even worse. --- Many of the resources the rich countries consume are taken from poor countries through normal economic processes which seriously deprive the majority of the world's people. For example much of the best Third World land grows crops to export, not to feed hungry local people. --- World population will probably reach 9+ billion somewhere after 2060, so there are likely to be 1.5 times as many people demanding resources as there are now. --- Land available for agriculture might not increase at all, because the rate at which it is being eroded and otherwise lost to production. Water resources, fish and forests are rapidly becoming more scarce. There will be much greater demand for these biological resources in the near future. However the most serious problems are probably going to be set by the peaking of petroleum supply, possibly between 2005 and 2010. If all the people the world will probably have by 2060 were to have the per capita resource consumption that people in rich countries average now, demand for resources would be about 8 times as great as it is now. ...and everyone, including even people in the richest countries, is obsessed with increasing living standards, economic output, production and consumption and affluence as fast as possible and without end! The inescapable conclusion:- While all parties remain dedicated to greater and greater affluence regardless of how rich they already are, and there are nowhere near enough resources to enable all to be as affluent as the rich are now, there can be no outcome other than increasing competition and conflict between nations for resources and markets. In other words, global peace is not possible unless there is movement towards a society in which we can all live well on far lower per capita resource use rates than at present.

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#### B. They can run theory on me too if I’m unfair so theory is reciprocal because we’re both able to check abuse

#### C. Illogical: being fair isn’t a reason you should win, it’s a burden for both sides.

#### Also, make them justify everything related to theory in the second constructive—not doing so causes a massive time-skew and its literally conceded across 2 speeches. Also, not doing so means that can make new args after we extended this.

### 2: Property Taxes

#### Urban growth is already collapsing without market rate housing. Lin 17

No Author xx, No Publication, xx-xx-xxxx [, https://www.philadelphiafed.org/-/media/research-and-data/publications/economic-insights/2017/q3/eiq3\_understanding-gentrifications-causes.pdf, 2-12-2019]//CD

Since 2000, a growing number **of** downtown neighborhoods across the U.S. have gentrified.1 The term gentrification has many meanings. In this article, I use it to refer to increased investment and an influx of residents of higher socioeconomic status into a lower socioeconomic status neighborhood. The increased socioeconomic status of U.S. downtowns today is a reversal of the trend in the early to mid-20th century, during which white, higher-income households left central neighborhoods for the suburbs. Gentrification today is also happening more broadly and more quickly compared with the gentrification of isolated cities and neighborhoods that occurred in the 1970s and 1980s, a period of overall central city decline.2 Despite these distinctions, recent gentrification resembles earlier periods of rapid neighborhood change in at least two ways. One, history shows changes in neighborhood status are quite common. The likelihood that the relative status of a neighborhood will decline or rebound hasn’t increased over several decades. And two, neighborhoods tend to move back toward the average over time: High-status neighborhoods decline, while low-status neighborhoods improve.

#### Increasing number of units through market rate housing increases total property tax revenue. Kiernan 19

John S Kiernan, WalletHub, 2-26-2019 [2019’s Property Taxes by State, https://wallethub.com/edu/states-with-the-highest-and-lowest-property-taxes/11585/, 3-11-2019]//rjs

Depending on where you live, property taxes can be a small inconvenience or a major burden. **The average American** household **spends $2,279 on property taxes** for their homes **each year**, according to the U.S. Census Bureau, and residents of the 27 states with vehicle property taxes shell out another $440. Considering these figures and the rising amount of debt in America, it should come as no surprise that more than $14 billion in property taxes go unpaid each year, the National Tax Lien Association has found. And though property taxes might appear to be a non-issue for the 36 percent of renter households, that couldn’t be further from the truth. We all pay property taxes, whether directly or indirectly, as they impact the rent we pay as well as the finances of state and local governments. But which states have the largest property tax load, and what should residents keep in mind when it comes to meeting and minimizing their tax obligations? In search of answers, we analyzed the 50 states and the District of Columbia in terms of real-estate and vehicle property taxes. We also asked a panel of property-tax experts for practical and political insight. Read on for our findings and a full description of our methodology.

#### Increased tax revenue is key for 2 reasons

#### 1] Tax revenue independently provides funding for housing subsidy – the middle class is key. Wiener 18

Scott Wiener, San Francisco Business Times, 3-1-2018 [Market-rate housing vs. affordable: It's not either-or. It's both, https://www.bizjournals.com/sanfrancisco/news/2018/03/01/guest-opinion-market-rate-housing-vs-affordable.html, 2-15-2019]//rjs

If we don’t fund subsidized housing for low-income people, we will exacerbate our high poverty rate, increase homelessness, and undermine our communities. And, **if we don’t build a large amount of privately produced housing, we will continue to lose our middle class, as families move in order to afford housing that meets their needs.** Moreover, failing to build enough housing in urbanized areas will continue to undermine our climate goals, as we push people into sprawl housing, where they must rely on cars for crushing commutes. We need much more dense infill housing in our urbanized areas. **The only way to meet our massive housing needs is to build a lot of new privately produced housing to bring down costs for the middle class, and put a lot of public resources (via [property] tax dollars and inclusionary zoning requirements) into building subsidized housing for low-income people.** Let’s make both happen and stop pitting middle-income and low-income people against one another. We need an “all of the above” approach to housing. We’ve started down the path toward a better housing future for all Californians. In 2017, we passed an aggressive housing package, which streamlines housing approvals both for market rate and low income housing (under my Senate Bill 35). **We allocated significant new funding for low-income housing;** we made it harder for local communities to obstruct housing; and we made clear that local communities can require affordable rental housing as part of new developments.

#### Expansion of middle class presence is key to reducing poverty. Desai 17

Raj M. Desai and Homi Kharas, Brookings, 7-13-2017 [Is a growing middle class good for the poor? Social policy in a time of globalization, https://www.brookings.edu/research/is-a-growing-middle-class-good-for-the-poor-social-policy-in-a-time-of-globalization/, 2-28-2019]//rjs

Examining cross-country, time-series (unbalanced) **data covering** more than **100 countries from 1870 to the present**, we **find a strong effect of the middle class on poverty**, even correcting for country income levels, but this effect has diminished over time. Today’s rich countries had far lower levels of poverty between 1870 and 1920 than today’s developing countries have, even though per capita income levels are roughly equivalent. **We also find evidence that the middle-class impact on poverty reduction is both direct and mediated through social spending**, but the marginal effect of the latter declines as middle-class size expands, with social spending having no marginal effect on poverty reduction once the size of the middle class approaches 30 percent of the population. On average, half of the total effect of middle-class size on poverty is mediated through social spending. Turning to an analysis of current developing countries since 2000, we find that the **dollar benefits available to the poorest quintile within each country get larger in the presence of a larger middle class**. In contrast, the size of absolute benefits to those in the top quintile (which usually includes most of the middleclass households in a developing country context) that is about three times as great as the poorest quintile, suggesting that the middle class is capturing significantly greater benefits from national social spending programs than are the poor. Our results highlight the politically pivotal role that the middle class plays in supporting the expansion of social protection—and thus the need for cross-class solidarity—but also illustrates the disproportionate influence of the middle class in shaping a country’s social protection regime. A major conclusion is that it is critically important to distinguish between social assistance and social insurance. In most countries, assistance programs are funded at relatively modest rates and progressivity is modest. Social insurance tends to be more universal in terms of coverage (and enjoys stronger political support from the middle class) and dispenses far larger amounts of money, but benefits are strongly oriented toward the richest quintiles.[1] Our analysis suggests that increasing the volume of resources going toward social assistance and altering the design and regressivity of social insurance are the policy areas most likely to benefit the poor.

#### 2] Tax revenue is key to boosting urban schooling. Urban Institute 16

Authors, Urban Institute, xx-xx-2015 [Property Taxes, https://www.urban.org/policy-centers/cross-center-initiatives/state-local-finance-initiative/projects/state-and-local-backgrounders/property-taxes, 3-11-2019]//rjs

Property taxes are a very small source of revenue for states, in part because states typically tax personal property but not real property. State governments collected $15 billion in revenue from property taxes **in 2015** or 1 percent of state general revenue. In contrast, **property taxes were one of the largest sources of revenue for local governments.** **Local governments collected $473 billion in property taxes or 30 percent of local government general revenue**, surpassed only by government transfers, which were 36 percent of general revenue. [Table Omitted] School districts, counties, municipalities, and townships all collect property tax revenue. **Property tax revenues typically account for a significant portion of general revenues in those jurisdictions, particularly for school districts.** The remaining local government property tax revenue was collected by “special districts,” which are specific-purpose units such as water and sewer authorities.

#### Funding for low income schools decreases achievement gaps. Boser 16

Ulrich Boser Contributor, 3-17-2016, Ulrich Boser Contributor 3-17-2016, Money Clearly Matters, US News & World Report, https://www.usnews.com/opinion/knowledge-bank/articles/2016-03-17/why-money-matters-for-low-income-schools, 6-23-2017]//rjs

But a [growing body of evidence](http://www.shankerinstitute.org/resource/does-money-matter) demonstrates that **additional education funding makes an important and enduring difference for students in low-income schools**. [A new working paper](http://www.nber.org/papers/w22011) from the National Bureau of Economic Research provides the latest support for this idea, arguing that investing more money in low-income districts leads to significant increases in student outcomes. In the report, the researchers showed that **state spending on low-income students predicted a significant increase in a student's future earnings, with a return on investment of around 40 percent** over a student's lifetime. As part of the paper, economists Julien Lafortune, Jesse Rothstein and Diane Whitmore Schanzenbach looked at state fiscal initiatives over the past 25 years, either as a result of a court order or legislative initiatives, and they found significant increases in school spending overall as well as more progressive funding systems that provide more money for low-income districts. The economists also showed that, as a result of the increases in spending, student learning in reading and math increased, with gains driven largely by low-income students. Using different datasets, other recent studies have come to similar findings. Most notably, researcher Kirabo Jackson and some colleagues recently found that increases in spending on low-income students sparked subsequent jumps in outcomes. According to the analysis, education spending led to both higher incomes and greater levels of education. What the recent research has also made clear is that students from low-income backgrounds need more money than their peers to succeed in school. This is apparent in the latest National Bureau of Economic Research study, and according to the authors, the performance of low-income schools went up because they received additional dollars from the state. The U.S. Department of Education's recent Equity and Excellent Commission made a similar argument, pointing out that **high-poverty schools need extra funds in order to boost student outcomes**. In fact, the commission argued specifically for federal legislation that "targets significant new federal funding to schools with high concentrations of low-income students."

#### Education is key to pulling urban students out of poverty. Santiago 17

Santiago 17 - Gloria Bonilla Santiago, Board Chair, LEAP Academy University Charter School, 2017 ("Education: Key to Breaking Cycle of Poverty", HuffPost, 1-24-2017, Available Online from http://www.huffingtonpost.com/gloria-bonilla-santiago/education-key-to-breaking\_b\_14369716.html, Accessed on 6-21-2017)//BM

There is only one thing that proves to be more expensive than education in life. The lack of it. But, when addressed, the **results are** nothing short of **a miracle** — ESPECIALLY **in America’s inner-cities**. In fact, a book I recently wrote, Miracle on Cooper Street, showed that beginning a decade ago, we took inner city kids from schools **in Camden**, New Jersey, where **dropout rates were** **higher than 50 percent**. Then **we proceeded to graduate 100 percent of them**. Each year. **Thirteen years in a row**. Moreover, 100 per cent went on to college - some to schools such as Brown, Cornell and the University of Pennsylvania. For other cities looking for similar results, prepare to change and charge ahead, confident that your kids can attain the same results. Indeed, the work that my colleagues and I have led in Camden, New Jersey provides evidence and hope for the possibilities to adapt new practices to different settings where social and economic conditions disconnect the most vulnerable members of our communities from opportunity and prosperity. **If you provide children with quality education options,** support families and children holistically in a community setting and enlist the support of universities as partners with community, you produce better academic results and improved community outcomes. Then what happens? Eventually, the cycle of poverty breaks. One family at a time. The school I founded, the LEAP Academy University Charter School in Camden, provides an example of what can be — for those cities that are open to the change. LEAP is built on the premise that a school can enhance the education and future career opportunities for urban minority children and families. The **School has a dual focus on closing the achievement gap and ensuring college preparation** and completion among African American and Latino students who are poor and mostly first-generation college students. LEAP has successfully developed a comprehensive educational Pipeline program that integrates pre-kindergarten through secondary education, all in one street. Several elements have contributed to the School’s success in college placement and graduation rates, including: • A focus on building an educational pipeline that supports children from infancy through college to ensure that we address the academic and socio-emotional needs of children as early as possible. • Integrating school-based support structures to help children and families stay in the pipeline, including a Family Support Center and a School Based Health Center that provides health, counseling and wellness services to families and students. • For classroom teachers, performance-based evaluation and providing professional development options that guide teachers in improving student learning and academic growth. • Having an extended school day and school year to allow time to provide experiences that lead to better outcomes for children and increased engagement with families and community. • A college-going culture that includes families and students throughout all grade levels anchored in the integration of college readiness through college access centers at each school building. • Dual Enrollment in College courses and STEM internships for all our students. • Engaging parents while working to strengthen their capacity and self-sufficiency by keeping a two-generation focus that binds families and children together. We understand that governments and universities are searching for viable approaches to improve the quality of educational opportunities for poor children and how best integrate education within larges agendas for community development. This framework creates new conditions for effectively preparing children and adults to participate as full members in the civic, cultural, and economic life of the community and region. The nature of how we plan this comprehensive initiative has become a replicable model and one that could be very useful in other parts of the United States of abroad. Our teachers at the very start tell our kids how to shake a hand firmly, and look people in the eye. No insecure looking away. Project who you are, because you are SOMEBODY in the world, no matter the condition of the house you came from and go home to. And **this model has worked in Camden. Could it work elsewhere? I believe the answer is a resounding ‘yes.’**

# 2ac

## 2ac: Case Turns

### 2ac: Regulations = High Cost

#### Regulations are horrible. Molloy 14

[https://www.nber.org/papers/w20536.pdf //](https://www.nber.org/papers/w20536.pdf%20//) rjs

As noted earlier, Katz and Rosen (1987) find that in the San Francisco Bay area, house prices are at least 17 percent higher in jurisdictions with at least one formal growth management program. In Malpezzi’s 1996 study of 56 metropolitan areas, i**ncreasing the level of regulation from its average by 1 standard deviation is associated with 22 percent higher house prices and 11 percent lower construction.** Also in a cross section of metropolitan areas, Mayer and Somerville (2000) find that increasing the time to receive a subdivision approval by only 1 month reduces building permits by 10 percent. In their survey of the literature, Quigley and Rosenthal (2005) provide a list of 40 articles estimating the effect of regulation on the price and quantity of housing and their results. One important issue when using a cross section of locations to infer the effect of regulation on housing markets is that regulations are not distributed randomly across locations. The theories discussed in Section III suggest that higher house prices could induce stricter regulation by giving homeowners a greater incentive to protect their property values. In this case, high house prices lead to stricter regulation, rather than vice versa. Also, faster growing areas could implement growth restrictions to reduce congestion or preserve local amenities, making the negative effect of regulation on construction more difficult to observe in the data. Because regulations change infrequently and tend to reflect historical land use patterns, it is not obvious that simply using lagged values of regulation can alleviate concerns about reversecausality. Another difficulty with identifying the effects of regulation is that many unobservable variables, such as the amenity value of a location, could be correlated with housing supply regulation as well as having independent effects on house prices and quantities.

### 2ac: Energy Costs

#### Market-rate housing is key to energy efficiency. Dastrup 12

Samuel, NYU, xx-xx-2012 [, http://citeseerx.ist.psu.edu/viewdoc/download?doi=10.1.1.295.3713&amp;rep=rep1&amp;type=pdf, 3-5-2019]//rjs

Household energy consumption is crucial to national energy policy. This article analyzes how the rules covering utility costs in the four major federal housing assistance programs alter landlord and tenant incentives for energy efficiency investment and conservation. We conclude that, **relative to market-rate housing, assistance programs provide less incentive** to landlords and tenants **for energy efficiency investment and conservation**, and utilities are more likely to be included in the rent. Using data from the American Housing Survey, we examine the differences in utility billing arrangements between assisted and unassisted low-income renters and find that—even when controlling for observable building and tenant differences—the rent that assisted tenants pay is more likely to include utilities. Among all tenants who pay utility bills separately from rent, observable differences in energy expenses for assisted and unassisted tenants are driven by unit, building, and household characteristics rather than the receipt of government assistance.

#### Energy efficiency is key to reducing costs. EPA 11

EPA, No Publication, xx-xx-2011 [, https://www.epa.gov/sites/production/files/2015-08/documents/affordable\_housing.pdf, 3-5-2019]//rjs

Reduce energy costs. According to HUD, **energy costs consume 19 percent of total annual income for single, elderly, poor, and disabled persons living on social security** (compared with a national average of only 4 percent) (U.S. HUD, 2007h). **Reducing energy costs is an effective way to ensure that housing remains affordable for these individuals**. The federal government’s Partnership for Home Energy Efficiency (PHEE), a collaborative effort between EPA, the U.S. Department of Energy (DOE), and HUD, estimates that many **households can save between 20 and 30 percent on energy costs by improving energy efficiency** (Energy Savers, 2007). According to EPA, **a**n ENERGY STAR labeled **new home is at least 15 percent more energy efficient** than a home built to the 2004 International Residential Code (IRC) and includes **additional energy-saving measures that typically make it 20-30 percent more energy efficient than standard homes** (U.S. EPA, 2008p). An ENERGY STAR home can save homeowners between $200 and $400 per year on their utility bills on average (U.S. EPA, 2008d).3 In rented affordable housing units, energy cost savings can accrue to the renter or the building owner (Shafer, 2003).4 In some affordable housing units, utility costs are embedded in rent payments, whereby the building owner will reap the direct benefits of energy efficiency improvements, with the resident benefiting indirectly from a lower risk of rent increase. In such cases, residents may have no obvious incentive to reduce their energy use and education is critical. When residents pay utility bills directly, they are the direct beneficiaries of much of the energy cost savings; building owners can still benefit directly from reduced energy consumption in building common areas and indirectly from reduced utility allowances and energy assistance program costs. ■ Increase economic benefits through job creation and market development. Investing in energy efficiency can stimulate the local economy and encourage development of energy efficiency service markets. Across the nation, energy efficiency technologies and services are estimated to have created 8.5 million jobs in 2006 (ASES, 2007**). In addition, incentives for affordable housing developers can encourage businesses to relocate to the region, bringing increased tax revenues and jobs** (Nebraska DED, 2007). ■ Demonstrate leadership. Promoting energy efficiency in affordable housing can help raise public awareness about the energy conservation, environmental, health and wellness, economic, and other benefits of energy efficiency by making these benefits tangible for affordable housing residents. Increased awareness of the benefits of energy efficiency can lead to broader adoption of energy-efficient and green practices throughout the community. EPA, 2008d). 4 Some PHAs provide subsidies to private landowners to develop and manage public affordable housing units. In addition, by providing incentives for developers to incorporate energy efficiency in affordable housing design and renovation, local governments promote broader use of energy-efficient practices by local businesses, including developers, architects, contractors, property management firms, and retailers. Businesses may look to differentiate themselves by enhancing their energy efficiency expertise, which can result in accelerated development of the market and delivery infrastructure for energy-efficient products and services (AHEE, 2007). For more information on how local governments can lead by example through energy-efficient product procurement, see EPA’s Energy-Efficient Product Procurement guide in the Local Government Climate and Energy Strategy Series. ■ Improve indoor air quality. Improving energy efficiency in affordable housing can have the indirect effect of enhancing indoor air quality when adequate ventilation systems are in use. Properly installing insulation and sealing air leaks in a home’s envelope and duct system, for example, can reduce heating and cooling energy costs and improve indoor air quality by ensuring an adequate supply of fresh air, minimizing infiltration of dust and pollen from attics and basements into living areas, and reducing noise and odor intrusion from the outside environment (U.S. EPA, 2008f). These benefits can be especially significant for seniors or other populations particularly susceptible to poor air quality. One review of building performance found that improving air quality in buildings can reduce the incidence of colds and flu by 51 percent, on average (Carnegie Mellon, 2005). ■ Reduce risk of eviction. **Reducing the energy cost burden on affordable housing residents can help reduce a resident’s risk of eviction**. According to HUD, **26 percent of evictions in St. Paul, Minnesota, in 1997 were precipitated by electric and gas utility service termination** (U.S. HUD, 2004). Preserve affordability. **Utility costs, in addition to rent, are an important factor in determining a home’s affordability, meaning that building low-cost homes is not necessarily the same as building affordable homes** (AHEE, 2007). **Reducing energy costs can help to ensure that low-rent housing remains affordable**. According to one report**, a 25 percent reduction in energy costs can reduce combined rent and energy costs in the average housing unit by 8 percent**. **This reduction could potentially bring nearly 1.2 million additional housing units within the national standard for affordability** (U.S. HUD, 2007k).

### 2ac: Balancing Effect

#### The aff balances market demand and decreases rent. Hertz 16

David, Washington Post, 2016 [https://www.washingtonpost.com/news/wonk/wp/2016/02/19/how-to-make-expensive-cities-affordable-for-everyone-again/?utm\_term=.f7c52f68b054] rjs

Over the last several years, the San Francisco area has gained almost four times as many new jobs as new homes. You don’t need to use the words “supply” or “demand” to predict the result: **When high-income and low-income people compete for the same homes, high-income people win—by driving up rents until no one else can afford them**. Importantly, most of those high-rent apartments are not new construction — they’re just older apartments that used to be cheaper. Like other cities, San Francisco has historically relied on “filtering”— a fancy way of saying “homes that are cheap because they’re old”— to provide most of its affordable housing. But filtering relies on a steady flow of high-income people moving into trendy new homes, and not competing for the older ones. For decades, by building at far lower rates than other cities, San Francisco has experimented with what happens when the gap between new jobs and new homes grows wider and wider, forcing the high- and low-income to compete for the same increasingly insufficient number of apartments. The results have been disastrous. By comparison, cities like Seattle, Denver, and Washington have recently seen rapid housing price increases grind to a halt after big construction booms. Of course, subsidized housing still has a crucial role to play. But as affordable housing activists in the Mission recently discovered, even large amounts of housing subsidies can’t be effective if market prices stay out of control: a windfall $50 million from an affordable housing bond issue bought just three plots of land because of high prices. **Cities facing affordable housing crises need multipronged solutions: more subsidized housing, but also more market-rate housing construction, even high-end construction, to ease competition between high- and low-income renters for the same apartments,** slow rapid price increases, and give housing subsidies a fighting chance to fill the remaining gap.

### 2ac: Investment

#### Investment key to urban revitalization. Hirson 17

Hirson 17 (David, lawyer at David Hirson & Partners LLP, has more than 30 years of experience in immigration law, specializes in EB-5 investment immigration law, certified specialist in immigration and nationality law by the State Bar of California, “Why the EB-5 Program is Essential to the U.S. Economy”, 2/22/17, https://www.hirsonimmigration.com/why-the-eb-5-program-is-essential-to-the-u-s-economy/)//rjs

The immigrant investor program, also known as the EB-5 program, was part of an overhaul of the U.S. immigration system. The purpose of the program is to stimulate the U.S. economy and to create jobs by giving foreign investors the opportunity to permanently live and work in the United States after they have invested in a job-creating U.S. business. In short, if a foreign entrepreneur invests money in a U.S. business and, because of that investment, at least 10 full-time U.S. jobs are created, the foreign investor, his spouse and his children (under the age of 21) will receive U.S. green cards. Since its inception, the EB-5 program has undergone a great deal of reform and has evolved tremendously. Once an obscure federal immigration program, the EB-5 investor visa program has become an essential tool for creating jobs and boosting the U.S. economy on both national and local levels. The two most obvious reasons why the EB-5 program is essential to the U.S. economy are its capacity to generate foreign investment and its ability to create jobs. However, during the recent economic crisis, a few other reasons also became clear. The EB-5 Program Makes Capital Available During Economic Downturns With the help of [EB-5 Regional Centers](https://www.hirsonimmigration.com/regional-centers/), the EB-5 program showed itself to be a reliable method of financing even in the midst of a recession and banking crisis. A Regional Center is a business organization that is designated and regulated by the U.S. Citizenship and Immigration Service to administer EB-5 investment funds. The role that Regional Centers play in the EB-5 process is critical to the program’s performance and has accounted for the majority of visas granted since its establishment. Regional Centers pool funds raised through the EB-5 program and lend them to qualifying projects. For U.S. business owners and developers, the global funds made accessible through EB-5 Regional Centers helps to broaden the availability of capital when resources are scarce. In fact, during the latest economic crisis, the number of EB-5 Regional Centers increased dramatically, as did the number of EB-5 visas granted and EB-5 projects that were started. This is because, unlike financial institutions, private foreign investors are likely to invest money for a modest rate of return in exchange for obtaining their ultimate objective of a Green Card. Consequently, EB-5 funding can withstand even the toughest economic conditions. The EB-5 Program Addresses Common Urban Challenges Urban areas across the United States constantly face difficulties such as rising unemployment, shortages of quality housing, and a lack of affordable housing. Thus, **cities have to consistently come up with ways to create jobs**, improve economic growth **and increase housing development**. Regional **Centers** **look for investment opportunities that** will **create jobs in** **areas** with high unemployment and market those [EB-5 investment opportunities](https://www.hirsonimmigration.com/eb-5-investment-immigration/) to foreign investors. In this way, Regional Centers helped to revitalize the nation’s urban economy during the recent recession. But, the benefits of these EB-5 investments to U.S. communities were not limited to their ability to create jobs. **EB-5 investments** also **boosted the urban commercial real estate market and dealt with the lack of affordable housing by facilitating the launch of large housing developments, urban improvement projects, and senior living facilities** that speak to the particular needs of the nation’s elderly. The EB-5 Program Costs U.S. Taxpayers Nothing Not unlike other nations, the United States needs laws and regulations that will create jobs and boost investment in order to maintain economic growth through both short-term and long-term challenges––at zero cost to the taxpayer. While the 2009 American Recovery and Reinvestment Act, also known as the “stimulus” bill, generated one job for every $100,000 to $400,000 in public spending, the EB-5 program has created tens of thousands of jobs without the use of public funds. Since 2008, more than $13 billion in foreign direct investment entered the U.S. economy through the EB-5 program. In addition, **the EB-5 program added $9.62 billion to GDP and $2 billion to local, state and federal taxes, all while creating an average of over 29,300 jobs per year—at no cost to U.S. taxpayers**. A decade earlier, few people could have foreseen how successful the EB-5 program would become. At that time, the lending environment was a lot friendlier and there was not as much need for alternative financing. However, U.S. economic conditions have changed a great deal, and the EB-5 Program has proven itself to be a reliable source of alternative financing that can attract private investment to create U.S. jobs and economic growth at no cost to U.S. taxpayers. Above all, it is an excellent opportunity for foreign entrepreneurs to live and work in the United States.

### 2ac: Profit Revenue

#### Profit revenue is reallocated to subsidy. Pajaro 18

file:///Users/RJ/Downloads/housing\_report\_salinas\_pajaro\_4-19-18.pdf

Like inclusionary zoning, **Public Benefit Zoning** (PBZ), sometimes called ‘Land Value Recapture’, can be used to **generate[s] new local revenue for affordable housing** and is discussed in elsewhere in this report. And like an inclusionary housing program**, it can be a powerful tool for leverag**ing **production of affordable housing by market-rate developers in exchange for land use concessions**. The difference is primarily in the justification. Inclusionary housing is, in many ways, about creating inclusive communities where affordable units are built in new growth areas simultaneously with market-rate units to better achieve social and economic integration. **PBZ, on the other hand, operates on the premise that land values are created, in large part, by public actions such as zoning designations and changes.** Land values are also created by value-enhancing externalities like public investment in nearby roads, sewer, water, and electrical infrastructure, and schools, parks, hospitals, and transit. Therefore, **when a land owner sells the property at a market price** or moves to develop it, **some of the value of the land imputed to public action should be ‘recaptured’ and contribute to community betterment, including affordable housing**. Upzonings from less intensive to more intensive land uses, such as from agricultural to residential, or single-family to multifamily residential, are the most obvious instances where public action confers increased land values on current owners through no actions of their own. The same can be said for increased density from reduction of set-backs, unit sizes, FARs, parking, and open space requirements, and increases in height. The tool of “tiers” of additional density/height has been utilized in San Francisco, with layering of additional requirements for each additional tier. The City also requires developers in areas rezoned from industrial to residential to produce more affordable housing than what is obligated under the City’s inclusionary housing ordinance. For farmworker housing, public benefit zoning can be used whenever land with agricultural, industrial, or commercial zoning designations is upzoned to residential, or when a single-family residential zone is rezoned to multi-family residential. Agriculturally-zoned land that is contiguous to an urbanized area, is not being used for agriculture, and has poor soil quality, could be a strong candidate for conversion to residential purposes, especially farmworker housing. Old warehouses and shopping centers could be converted to mixed-used sites that include farmworker housing. When the land is undeveloped, or under-utilized, and its highest and best use is for housing, local governments can exercise their police powers to extract considerable benefits from land owners to recover some of the value they created in the land. These benefits can include a commitment from the owner or successor owner to build affordable housing for farmworkers, deed a piece of land for farmworker housing, or pay an in-lieu fee into a local housing trust earmarked for farmworker housing. In effect, PBZ can be used much like an inclusionary housing program.

### 2ac: Tax Revenue

#### Tax revenue is flipped to funding subsidy. Wiener 18

Scott Wiener, San Francisco Business Times, 3-1-2018 [Market-rate housing vs. affordable: It's not either-or. It's both, https://www.bizjournals.com/sanfrancisco/news/2018/03/01/guest-opinion-market-rate-housing-vs-affordable.html, 2-15-2019]//rjs

If we don’t fund subsidized housing for low-income people, we will exacerbate our high poverty rate, increase homelessness, and undermine our communities. And, **if we don’t build a large amount of privately produced housing, we will continue to lose our middle class, as families move in order to afford housing that meets their needs.** Moreover, failing to build enough housing in urbanized areas will continue to undermine our climate goals, as we push people into sprawl housing, where they must rely on cars for crushing commutes. We need much more dense infill housing in our urbanized areas. **The only way to meet our massive housing needs is to build a lot of new privately produced housing to bring down costs for the middle class, and put a lot of public resources (via tax dollars and inclusionary zoning requirements) into building subsidized housing for low-income people.** Let’s make both happen and stop pitting middle-income and low-income people against one another. We need an “all of the above” approach to housing. We’ve started down the path toward a better housing future for all Californians. In 2017, we passed an aggressive housing package, which streamlines housing approvals both for market rate and low income housing (under my Senate Bill 35). **We allocated significant new funding for low-income housing;** we made it harder for local communities to obstruct housing; and we made clear that local communities can require affordable rental housing as part of new developments.

### 2ac: Middle Class

#### Aff means revenue capture via middle class influx. Wiener 18

Scott Wiener, San Francisco Business Times, 3-1-2018 [Market-rate housing vs. affordable: It's not either-or. It's both, https://www.bizjournals.com/sanfrancisco/news/2018/03/01/guest-opinion-market-rate-housing-vs-affordable.html, 2-15-2019]//rjs

If we don’t fund subsidized housing for low-income people, we will exacerbate our high poverty rate, increase homelessness, and undermine our communities. And, **if we don’t build a large amount of privately produced housing, we will continue to lose our middle class, as families move in order to afford housing that meets their needs.** Moreover, failing to build enough housing in urbanized areas will continue to undermine our climate goals, as we push people into sprawl housing, where they must rely on cars for crushing commutes. We need much more dense infill housing in our urbanized areas. **The only way to meet our massive housing needs is to build a lot of new privately produced housing to bring down costs for the middle class, and put a lot of public resources (via tax dollars and inclusionary zoning requirements) into building subsidized housing for low-income people.** Let’s make both happen and stop pitting middle-income and low-income people against one another. We need an “all of the above” approach to housing. We’ve started down the path toward a better housing future for all Californians. In 2017, we passed an aggressive housing package, which streamlines housing approvals both for market rate and low income housing (under my Senate Bill 35). **We allocated significant new funding for low-income housing;** we made it harder for local communities to obstruct housing; and we made clear that local communities can require affordable rental housing as part of new developments.

#### The status quo cuts off middle class families – the aff bridges the divide. Dreyfuss 16

Emily, WIRED, 12-31-2016 [The Year in Housing: The Middle Class Can't Afford to Live in Cities Anymore, https://www.wired.com/2016/12/year-housing-middle-class-cant-afford-live-cities-anymore/, 2-26-2019]//rjs

The affordability crisis in US cities is not just about buying homes. Rents, too, have been rising since the Great Recession. In the coastal and hot cities like Denver and Austin, those **increases have put** even **rentals out of reach for many in the middle class**–defined as those making between $50 to $125,000 depending on household size. In 2016, the capital required to sign a lease on the average-priced $3,500-a-month apartment in San Francisco often topped $12,000, owing to requirements for first and last month's rent plus security deposits and a broker fee. The savings that used to be associated with the middle class have dried up in the past few years, as interest rates stayed low and wage growth stagnated. Not only does this make it harder for people to stay in the middle class, but it makes coming up with high sums to rent or buy city apartments impossible. "It's very hard to get people to understand that **the affordable housing crisis is** not for the very poor," says lawyer Mechele Dickerson of the University of Texas, an expert in housing and the middle class. It's **for people with good jobs who are not poor enough to qualify for subsidized housing, nor rich enough to pay the rising housing prices.** "A family that makes $100,000 can't afford to buy a house in most US cities," Dickerson says. The intractability of the middle class' affordable housing problem stems largely from strict zoning laws that restrict building new housing, and the not-in-my-backyard mindsets of homeowners who oppose affordable housing initiatives. "Housing issues are a product of economic growth in the city bumping up against strict zoning constraints. That's what leads to the unaffordability problem," says David Shulman, Senior Economist at UCLA's Anderson School of Management. "You don’t want to stop economic growth." **The opposition to change drives the price of the existing housing supply up**—which homeowners love—**and ripples into the rental market.** **Landlords are able to charge more, and long-time rental residents get displaced when they can't afford the new prices**. That's what's happening in Fort Hill, a traditionally African American neighborhood that is whitening every year as black residents who've rented there for decades are replaced by high-turnover college students willing to pay the ever-higher market rates for apartments.

#### Expansion of middle class presence is key to reducing poverty – turns case. Desai 17

Raj M. Desai and Homi Kharas, Brookings, 7-13-2017 [Is a growing middle class good for the poor? Social policy in a time of globalization, https://www.brookings.edu/research/is-a-growing-middle-class-good-for-the-poor-social-policy-in-a-time-of-globalization/, 2-28-2019]//rjs

Examining cross-country, time-series (unbalanced) **data covering** more than **100 countries from 1870 to the present**, we **find a strong effect of the middle class on poverty**, even correcting for country income levels, but this effect has diminished over time. Today’s rich countries had far lower levels of poverty between 1870 and 1920 than today’s developing countries have, even though per capita income levels are roughly equivalent. **We also find evidence that the middle-class impact on poverty reduction is both direct and mediated through social spending**, but the marginal effect of the latter declines as middle-class size expands, with social spending having no marginal effect on poverty reduction once the size of the middle class approaches 30 percent of the population. On average, half of the total effect of middle-class size on poverty is mediated through social spending. Turning to an analysis of current developing countries since 2000, we find that the **dollar benefits available to the poorest quintile within each country get larger in the presence of a larger middle class**. In contrast, the size of absolute benefits to those in the top quintile (which usually includes most of the middleclass households in a developing country context) that is about three times as great as the poorest quintile, suggesting that the middle class is capturing significantly greater benefits from national social spending programs than are the poor. Our results highlight the politically pivotal role that the middle class plays in supporting the expansion of social protection—and thus the need for cross-class solidarity—but also illustrates the disproportionate influence of the middle class in shaping a country’s social protection regime. A major conclusion is that it is critically important to distinguish between social assistance and social insurance. In most countries, assistance programs are funded at relatively modest rates and progressivity is modest. Social insurance tends to be more universal in terms of coverage (and enjoys stronger political support from the middle class) and dispenses far larger amounts of money, but benefits are strongly oriented toward the richest quintiles.[1] Our analysis suggests that increasing the volume of resources going toward social assistance and altering the design and regressivity of social insurance are the policy areas most likely to benefit the poor.

## 2ac: Shortage

### Yes Shortage

#### Shortage does exist now, neg can’t solve, and it will only get worse – the aff is a try or die. CNBC 18

Cnbc 18, CNBC, 6-6-2018 [US house prices are going to rise at twice the speed of inflation and pay: Reuters poll, https://www.cnbc.com/2018/06/06/us-house-prices-are-going-to-rise-at-twice-the-speed-of-inflation-and-pay-reuters-poll.html, 3-11-2019]//CD

An acute shortage of affordable homes in the United States will continue over the coming year, according to a majority of property market analysts polled by Reuters, driving prices up faster than inflation and wage growth. After losing over a third of their value a decade ago, which led to the financial crisis and a deep recession, U.S. house prices have regained those losses — led by a robust labor market that has fueled a pickup in economic activity and housing demand. But supply has not been able to keep up with rising demand, making homeownership less affordable. Mortgage apps up 4% vs. previous week: Mortgage Bankers Association Annual average earnings growth has remained below 3 percent even as house price rises have averaged more than 5 percent over the last few years. The latest poll of nearly 45 analysts taken May 16-June 5 showed the S&P/Case Shiller composite index of home prices in 20 cities is expected to gain a further 5.7 percent this year. That compared to predictions for average earnings growth of 2.8 percent and inflation of 2.5 percent 2018, according to a separate Reuters poll of economists. U.S. house prices are then forecast to rise 4.3 percent next year and 3.6 percent in 2020. “We are not seeing a temporary phenomenon. House prices have been outrunning family incomes for several years in the U.S. and while demand has cooled off a bit, the supply side is still very tight,” said Sal Guatieri, senior economist at BMO Financial Group. “I think house prices will continue to outrun family incomes for at least another year and it will take some time for demand to slow and to some extent supply to increase.” The latest poll comes after weak existing and new home sales data for April. A further breakdown of the April data showed the inventory of existing homes had declined for 35 straight months on an annual basis while the median house price was up for a 74th consecutive month. About 80 percent of nearly 40 analysts who answered an extra question said the already tight supply of affordable homes in the United States will either stay the same or fall from here over the next 12 months. Existing home sales, which account for about 90 percent of U.S. turnover, are now forecast to rise slightly and average 5.60 million units in each quarter this year from about 5.46 million units in April. That is well below the peak of 7 million units averaged during the previous housing market boom, which will keep prices elevated and make housing less affordable. When asked to rate the affordability on a scale of 1-10 where 1 is extremely cheap and 10 is extremely expensive, the median answer was 7. “U.S. house prices are slightly over-valued when looking at fundamental valuation metrics such as the median-home-price-to-income ratio,” noted Brent Campbell, economist at Moody’s Analytics. A pricier market is likely to push many people to rent rather than buy. But even renting a home in major U.S. cities will become more expensive relative to average income, according to about 60 percent of nearly 40 analysts who answered an additional question. Another potential hurdle for home buyers are rising mortgage rates. According to the poll the average 30-year mortgage rate will rise to 4.60 percent by year-end and then touch 5.0 percent by end-2019. Those figures are a slight upgrade from the previous poll in February but seem to be in line with economists’ expectations for the Federal Reserve to tighten policy more than what the central bank’s most recent forecasts suggest. “With mortgage rates continuing to rise, affordability is getting steadily worse,” noted Jonas Goltermann, developed market economist at ING.

## 2ac: Filtering

### AT: Filtering is Too Slow

#### Filtering does happen slowly but it still works. Rosenthal 14

Stuart S. Rosenthal xx, No Publication, xx-xx-xxxx [American Economic Association, https://www.aeaweb.org/articles?id=10.1257/aer.104.2.687, 3-11-2019]//CD

Remarkably, direct estimates of the rate at which individual homes filter down to lower income families have been largely absent. That absence along with documented low rates of house rent and price depreciation have contributed to doubts about the ability of private markets and filtering to serve as a robust long-run source of lower income housing (e.g., Margolis 1982; Coulson and Bond 1990). This has also likely contributed to misplaced housing assistance policy, including subsidized construction of lower-income housing in areas where filtering rates have been high. This article addresses these issues by providing the first ever direct measures of filtering rates. Central to my analysis, I develop a new econometric methodology based on a modification of popular repeat sales methods (e.g., Case and Shiller 1989), which I refer to as a “repeat-income” model. Extensions of the core model suggest that filtering rates are amplified as the income elasticity of housing demand falls below one for a given rate of house rent (price) depreciation. Filtering rates also vary inversely with house price inflation which contributes to differences in filtering rates across locations. Findings indicate that between 1975 and 2011, the real average annual rate of filtering for owner-occupied homes has been low—roughly 0.5 percent per year. This would seem to provide support for skeptics of the filtering process. In the rental sector—which is the traditional home of lower-income families—filtering rates are much faster and have likely ranged between 1.8 and 2.5 percent per year (in constant dollars) depending on the local real rate of house price inflation. It is also important to recognize that homes display a net tendency to transition into the rental sector as they age. Estimates of the rate at which the total stock of housing filters down must allow for such transitions given that roughly 80 percent of newly built homes are owner occupied, but filtering rates are faster in the rental segment of the market. Taking these effects into account, the nation’s housing stock filters down at a rate of roughly 1.9 percent per year in real terms. At that rate, the real income of an arriving occupant in a 50-year-old home would be 60 percent less than the income of an occupant of a newly built home. These estimates confirm that filtering is a viable long-run market-based source of lower-income housing.

### AT: Fed Study/Sherman of Forbes

#### Fed study is super flawed and makes bad assumptions. Cortright 18

Joe Cortright xx, City Observatory, xx-xx-xxxx [Does increased housing supply improve affordability?, http://cityobservatory.org/does-increased-housing-supply-improve-affordability/, 3-11-2019]//CD

The takeaway: A recent Federal Reserve study which seems to show that building more housing won’t improve affordability has little relevance to supply-constrained cities; among other things, it unrealistically assumes that any increase in housing supply will be exactly offset by an increase in population. A couple of weeks back, a Federal Reserve Bank research paper got prominent play in the media, mostly because it apparently reached some surprisingly counter-intuitive conclusions about the way housing markets work. An article in Forbes by columnist Erik Sherman trumpeted “Additional building won’t make city housing more affordable, say Fed Study.” (To his credit, Sherman quickly walked back the apparent claim made in his article’s headline. In a revision to the article, he added a series of six caveats to the study.) Planetizen headlined its coverage of the Forbes write up as “Federal Reserve: New Supply won’t lower housing prices in expensive markets.” It subtitled its coverage: “‘Prices will march on as they have,’ even if regulations relax to allow more housing supply in the market, according to a recent study by the Federal Reserve.” The study seems like ready-made evidence for the housing supply skeptics who maintain that building more market rate housing will do little or nothing to solve our affordability problems. The Federal Reserve research paper, “Can more housing supply solve the affordability crisis? Evidence from a neighborhood choice model,” was written by economists Elliott Anenberg and Edward Kung. In the paper they construct a model of metro housing markets and then simulate the effect of a relatively small increase in housing units in the most expensive neighborhoods on the effect of housing prices in that neighborhood. Their model suggests that the increased number of units has only a small negative effect on prices. Not surprisingly, we expect that most readers aren’t going to download and wade through the working paper. There’s a lot of highly technical detail that will be opaque to non-economists. But we’ve taken a closer look at City Observatory, and so too, has the Brookings Institution’s resident housing economist, Jenny Schuetz, who shared her thoughts on twitter. Upon closer inspection, the article actually says a great deal less that either its title or it press reports imply. Like all models, this one makes a number of simplifying assumptions about the way markets work. From our standpoint there are three aspects of the model that should give us pause in leaning too heavily on this paper for insights about policy. First, and perhaps most importantly, the model is constructed based on the assumption that increases in supply are exactly balanced (or offset) by increases in population. . . . because our model assumes a zero vacancy rate, increasing the number of housing units will increase the population in the city . . . (page 13) That is, if new housing units are built, population increases by exactly the same amount. In effect, this assumes away the question of interest: does increasing the amount of housing, relative to population, have an effect on rents? From a policy standpoint, we’re looking to increase housing relative to population, and explicitly to increase the vacancy rate. That’s the canonical way in which more supply translates into lower rents. But the way the Anenberg/Kung model is constructed, it precludes even considering this channel. As a result, as Jenny Schuetz tweeted: “The simulated cities don’t look much like supply-constrained cities in real world.’ Second, the paper assumes that housing markets are in equilibrium, both before and after the construction of new housing. But as we’ve frequently discussed at City Observatory, housing markets are often in a dis-equilibrium state: there’s a temporal disconnect between demand and supply; demand can surge ahead of supply (as it has it recent years in many metro markets), and unless and until supply catches up, rents tend to surge. When we observe rising rents in cities like San Francisco, Seattle or Washington, its because there’s a dis-equilibrium. And in fact, it is this surge in rents that typically prompts the additional supply, which ultimately brings rents back down. Assuming that rents are in equilibrium is essentially assuming away the underlying economic processes behind the affordability problem and its solution. Third, this model doesn’t really look at metropolitan level supply-demand balance. As Jenny Schuetz notes, the paper is really focused on the neighborhood level effects of small increments to the housing stock: does building more housing in one neighborhood have much effect on rents in that neighborhood. The model doesn’t test whether large, metro-wide increases in housing would have an effect on rent levels. In sum, what the Anenberg/Kung paper tells us is that small changes to the housing supply in high income neighborhoods that are exactly balanced by an increase in population will produce only small reductions in average neighborhood rents; and this finding holds only for neighborhoods where supply and demand were in rough equilibrium before the new housing was added. The paper has little to say about the effect of significant changes in housing supply at the metropolitan level , especially in situations where supply increases relative to population and increases vacancy rates, and in markets where there is an apparent disequilibrium (i.e. where growth in demand has outpaced the growth in supply). For policy makers, there’s no evidence here that should lead you away from steps to aggressively expand housing supply, if you’re looking to deal with affordability problems.

## 2ac: Redlining

### AT: Redlining Outdated/Gentrification

#### Redlining still exists and is a major factor in gentrification. Jan 18

<https://www.washingtonpost.com/news/wonk/wp/2018/03/28/redlining-was-banned-50-years-ago-its-still-hurting-minorities-today/?utm_term=.8955000fc5b3>, rjs

Racial discrimination in mortgage lending in the 1930s shaped the demographic and wealth patterns of American communities today, a new study shows, with **3 out of 4 neighborhoods “redlined”** on government maps 80 years ago **continu**ing **to struggle economically.** The [study](https://ncrc.org/holc/) by the National Community Reinvestment Coalition, released Wednesday, shows that the vast majority of neighborhoods marked “hazardous” in red ink on maps drawn by the federal Home Owners’ Loan Corp. from 1935 to 1939 are today much more likely than other areas to comprise lower-income, minority residents. “It’s as if some of these places have been trapped in the past, locking neighborhoods into concentrated poverty,” said Jason Richardson, director of research at the NCRC, a consumer advocacy group. Researchers compared the HOLC maps, the most comprehensive documentation of discriminatory lending practices, with modern-day census data to determine how much neighborhood demographics have changed in 80 years. The findings have implications for today’s political debates over housing, banking and financial regulation, as well as civil rights, as **Congress** [**seeks to weaken**](https://www.washingtonpost.com/news/wonk/wp/2018/03/14/the-senate-rolls-back-rules-meant-to-root-out-discrimination-by-mortgage-lenders/?utm_term=.672a47ca8830) **the government’s ability to enforce fair-lending requirements.** Policies that influence access to capital and credit have long-lasting effects on residential patterns, neighborhoods’ economic health and household accumulation of wealth, the report said. In the 1930s, government surveyors graded neighborhoods in 239 cities, color-coding them green for “best,” blue for “still desirable,” yellow for “definitely declining” and red for “hazardous.” The “redlined” areas were the ones local lenders discounted as credit risks, in large part because of the residents’ racial and ethnic demographics. They also took into account local amenities and home prices. Neighborhoods that were predominantly made up of African Americans, as well as Catholics, Jews and immigrants from Asia and southern Europe, were deemed undesirable. “Anyone who was not northern-European white was considered to be a detraction from the value of the area,” said Bruce Mitchell, a senior researcher at the NCRC and one of the study’s authors. Loans in these neighborhoods were unavailable or very expensive, making it more difficult for low-income minorities to buy homes and setting the stage for the country’s persistent [racial wealth gap](https://www.washingtonpost.com/news/wonk/wp/2017/09/28/black-and-hispanic-families-are-making-more-money-but-they-still-lag-far-behind-whites/?utm_term=.b430f84df5cc). (White families today have nearly 10 times the net worth of black families and more than eight times that of Hispanic families, according to the Federal Reserve.) “Homeownership is the number-one method of accumulating wealth, but the effect of these policies that create more hurdles for the poor is a permanent underclass that’s disproportionately minority,” said John Taylor, president and chief executive of the NCRC. “I think most people believe the problem is not with the rules but with the people. Most middle-class whites in America don’t have empirical observations of what happens in underserved neighborhoods or understand the historical treatment of poor and minority communities.” The Federal Housing Administration institutionalized the system of discriminatory lending in government-backed mortgages, reflecting local race-based criteria in their underwriting practices and reinforcing residential segregation in American cities. The discriminatory practices captured by the HOLC maps continued until 1968, when the Fair Housing Act banned racial discrimination in housing. **But 50 years after that law passed, the lingering effects of redlining are clear, with the pattern of economic and racial residential segregation still evident in many U.S. cities** — from Montgomery, Ala., to Flint, Mich., to Denver. Nationally, nearly two-thirds of neighborhoods deemed “hazardous” are inhabited by mostly minority residents, typically black and Latino, researchers found. Cities with more such neighborhoods have significantly greater economic inequality. On the flip side, 91 percent of areas classified as “best” in the 1930s remain middle-to-upper-income today, and 85 percent of them are still predominantly white. **Current lending discrimination reinforces the economic gulf**, Mitchell said, **as middle- and upper-income gentrifiers moving into lower-income areas are able to obtain loans to buy and renovate homes**, **while longtime residents rarely have access to that type of capital.**

### XT: Upward Mobility !

#### Redlining kills upward mobility – individuals are stuck in their communities and empirics prove. Chetty 15:

Raj Chetty and Nathaniel Hendren, Harvard University and National Bureau for Economic Research, May 2015 [The Impacts of Neighborhoods on Intergenerational Mobility: Childhood Exposure E↵ects and County-Level Estimates, <https://scholar.harvard.edu/files/hendren/files/nbhds_paper.pdf>, Accessed 02-19-2019]//DW

We characterize the effects of neighborhoods on children’s earnings and other outcomes in adulthood by studying more than five million families who move across counties in the U.S. Our analysis consists of two parts. In the first part, we present quasi-experimental evidence that neighborhoods affect intergenerational mobility through childhood exposure effects. In particular, the outcomes of children whose families move to a better neighborhood – as measured by the outcomes of children already living there – improve linearly in proportion to the time they spend growing up in that area. We distinguish the causal effects of neighborhoods from confounding factors by comparing the outcomes of siblings within families, studying moves triggered by displacement shocks, and exploiting sharp variation in predicted place effects across birth cohorts, genders, and quantiles. We also document analogous childhood exposure effects for college attendance, teenage birth rates, and marriage rates. In the second part of the paper, we identify the causal effect of growing up in every county in the U.S. by estimating a fixed effects model identified from families who move across counties with children of different ages. We use these estimates to decompose observed intergenerational mobility into a causal and sorting component in each county. For children growing up in families at the 25th percentile of the income distribution, each year of childhood exposure to a one standard deviation (SD) better county increases income in adulthood by 0.5%. Hence, growing up in a one SD better county from birth increases a child’s income by approximately 10%. Low-income children are most likely to succeed in counties that have less concentrated poverty, less income inequality, better schools, a larger share of two-parent families, and lower crime rates. Boys’ outcomes vary more across areas than girls, and boys have especially poor outcomes in highly-segregated areas. In urban areas, better areas have higher house prices, but our analysis uncovers significant variation in neighborhood quality even conditional on prices.

### XT: Banks uq

#### American history proves – banks deny loans to individuals living in areas deemed “hazardous.” Glantz 18:

Aaron Glantz and Emmanuel Martinez, Chicago Tribune, 2-17-2018 [Modern-day redlining: How banks block people of color from homeownership, https://www.chicagotribune.com/business/ct-biz-modern-day-redlining-20180215-story.html, 2-19-2019]//DW

**Redlining refers to federally sanctioned unfair lending practices and social policies that denied home loans** to even well-qualified black families by treating them as too risky for federally backed mortgages from the Federal Home Owner’s Loan Corporation, a mortgage refinancing entity**. As a result, neighborhoods with residents who were predominately black, or from any other minority group, were** [**deemed unfit for investment and coded as red on city maps**](https://www.npr.org/sections/thetwo-way/2016/10/19/498536077/interactive-redlining-map-zooms-in-on-americas-history-of-discrimination). Families in these redlined areas were denied loans, and developers were denied subsidies and loans to build in these areas; as a result, the housing stock fell into disrepair. [People of color were often unable to purchase houses](https://www.epi.org/publication/the-color-of-law-a-forgotten-history-of-how-our-government-segregated-america/)or refinance mortgages, or were barred from taking residence in suburbs, making it difficult for them to move out of redlined areas while white families could more easily transition to suburbs. This, in turn, made it harder for black and other racial and ethnic minority residents to enjoy residential mobility and served to entrench the system of neighborhood segregation. Over time, homes, schools, and small businesses in predominantly black or integrated communities diminished in value due to disinvestment and segregation. Black people were unable to obtain loans to purchase homes—even in redlined neighborhoods—and developer investments were deterred by a lack of funding, leading to neighborhood [underdevelopment and deterioration](https://www.citylab.com/equity/2015/11/the-continuing-culture-of-disinvestment-in-baltimores-black-neighborhoods/416448/). As a result, residents were unable to attain equity to allow their children and grandchildren to become homeowners. Redlining resulted in a large disparity in [homeownership and an increased wealth gap](https://www.nytimes.com/2017/08/24/upshot/how-redlinings-racist-effects-lasted-for-decades.html) between whites and various racial and ethnic minority groups. ([Cuyahoga County](http://kirwaninstitute.osu.edu/wp-content/uploads/2015/06/The-History-of-Race-Real-Estate-Cuyahoga-County-Final-Report-February-2015.pdf), Ohio provides a salient example.) While redlined residents fell behind, white families were able to move to suburban neighborhoods deemed “desirable” on the Federal Housing Administration’s scores, resulting in increased vacancies and declining property values in predominantly black and integrated neighborhoods. The disproportionate denials and limited anti-discrimination enforcement help explain why the homeownership gap between whites and African Americans is now wider than it was during the Jim Crow era. In the United States, "wealth and financial stability are inextricably linked to housing opportunity and homeownership," said Lisa Rice, executive vice president of the National Fair Housing Alliance, an advocacy group. "For a typical family, the largest share of their wealth emanates from homeownership and home equity." The latest figures from the U.S. Census Bureau show the median net worth for an African American family is now $9,000, compared with $132,000 for a white family. Latino families did not fare much better at $12,000. Lenders and their trade organizations do not dispute the fact that they turn away people of color at rates far greater than whites. But they maintain that the disparity can be explained by two factors the industry has fought to keep hidden: the prospective borrowers' credit history and overall debt-to-income ratio. They singled out the three-digit credit score - which banks use to determine whether a borrower is likely to repay a loan - as especially important in lending decisions. "While quite informative regarding the state of the lending market," the records analyzed by Reveal do "not include sufficient data to make a determination regarding fair lending," the Mortgage Bankers Association's chief economist, Mike Fratantoni, said in a statement. The American Bankers Association said the lack of federal enforcement proves discrimination is not rampant, and individual lenders told Reveal that they had hired outside auditing firms, which found they treated loan applicants fairly regardless of race. "We are committed to fair lending and continually review our compliance programs to ensure that all loan applicants are receiving fair treatment," Boston-based Santander Bank said in a statement.

### XT: Schools !

#### Redlining has locked individuals in a cycle with devastating impacts. Matthew 16:

Dayna Bowen Matthew, Edward Rodrigue, and Richard V. Reeves, Brookings, 10-19-2016 [Time for justice: Tackling race inequalities in health and housing, https://www.brookings.edu/research/time-for-justice-tackling-race-inequalities-in-health-and-housing/, 2-19-2019]//DW

Wealth. The median black family has barely any wealth, in large part because blacks have not been able to participate in the wealth-generating momentum of the heavily-subsidized housing market. Many blacks who did get a foothold before the recession fell backwards during the Great Recession, when black median household wealth almost halved from $19,200 in 2007 to $11,000 in 2013. The median wealth of white households is now 13 times greater than for black households—the largest gap in a quarter century (see figure 3.2). Education. There are wide, well-documented race gaps in educational outcomes. School quality is a significant factor here, and since schools tend serve specific areas, residential segregation leads to school segregation, along both racial and economic lines. The compounding effects of [wealth](http://www.nytimes.com/2014/10/22/us/nations-wealthy-places-pour-private-money-into-public-schools-study-finds.html), [race](http://www.nytimes.com/2014/03/21/us/school-data-finds-pattern-of-inequality-along-racial-lines.html) and place means that even middle-income black students are more likely to attend high-poverty schools, as [recent research](http://www.nytimes.com/interactive/2016/04/29/upshot/money-race-and-success-how-your-school-district-compares.html) by Sean Reardon, Demetra Kalogrides and Kenneth Shore shows. This may be one reason why black children born into middle-income families are [twice as likely to be downwardly mobile](https://www.brookings.edu/blog/social-mobility-memos/2015/01/15/five-bleak-facts-on-black-opportunity/) as middle-income whites (see figure 3.3). Neighborhood effects. People living in areas with higher rates of poverty have worse outcomes across a range of social and economic measures. From sidewalks to social capital, differences in safety and neighborhood quality lead to differences in outcomes, as the [case-studies](https://www.brookings.edu/wp-content/uploads/2016/06/1024_concentrated_poverty.pdf) jointly produced by the Community Affairs Offices of the Federal Reserve System and Brookings show. Children in poor families that were able to use a voucher to move to a low-poverty neighborhood [saw a 16 percent increase in college attendance](http://scholar.harvard.edu/hendren/publications/effects-Exposure-Better-Neighborhoods-Children-New-Evidence-Moving-Opportunity) and were much less likely to become single parents, compared to a control group; those who moved earned 31 percent more in their mid-twenties.

#### Overall, poverty causes devastating impacts. FRAC 17:

Food Research and Action Center, December 2017, The Impact of Poverty, Food Insecurity, and Poor Nutrition on Health and Well-Being, [<http://frac.org/wp-content/uploads/hunger-health-impact-poverty-food-insecurity-health-well-being.pdf>, Accessed 01-07-2019]//DW

Finally, **poverty reduces life expectancy** and quality of life. One study found a 4.5 year gap in life expectancy at birth between counties with the highest versus lowest socioeconomic ranking.65 Another estimate found that **living at less than** 200 percent of **the federal poverty line results in a net loss of 8.2 years of quality-adjusted life expectancy** at age 18.66 Research shows that **these inequalities have widened over time as life expectancy has risen more rapidly for higher-income groups than lower-income groups**.67

## 2ac: Subsidies

### AT: Squo Subsidy Solves

#### No – new GOP tax bill slashes subsidy – the aff is key to restoring lost cash. Dougherty 18

Conor Dougherty, No Publication, 1-18-2018 [Tax Overhaul Is a Blow to Affordable Housing Efforts, https://www.nytimes.com/2018/01/18/business/economy/tax-housing.html, 2-15-2019]//rjs

But the Republican tax plan approved last month amounts to a vast cutback, making it much less likely that such construction will continue apace. Because the tax rate for corporations has been lowered, the value of the credits — which corporations get in return for their investments — is also lower. “It’s the greatest shock to the affordable-housing system since the Great Recession,” said Michael Novogradac, managing partner of Novogradac & Company, a national accounting firm based in San Francisco. According to an analysis by his firm, the new tax law will reduce the growth of subsidized affordable housing by **235,000 units over the next decade**, compounding an existing shortage. Already, developers and city agencies are scrambling for new financing and scaling back longer-term plans. Don Falk can see the fallout from his window. Mr. Falk is the chief executive of the Tenderloin Neighborhood Development Corporation, an affordable-housing developer in San Francisco’s impoverished Tenderloin district. Directly across the street from his office sits a new project, a rising eight-story building that will have 113 units, a third of those set aside to serve the city’s swelling homeless population. An affordable-housing building under construction in the Tenderloin neighborhood of San Francisco. Recent changes to the federal tax law have hurt the market for affordable-housing tax credits. An affordable-housing building under construction in the Tenderloin neighborhood of San Francisco. Recent changes to the federal tax law have hurt the market for affordable-housing tax credits. A year ago, as the market for tax credits started falling in expectation that a Republican president and a Republican Congress would steeply lower taxes, the project developed a $3 million deficit. The city stepped in to cover the shortfall, but the financing problem was an early indication of what affordable-housing groups and developers expect to be a declining pace of new building. Kate Hartley, director of the San Francisco Mayor’s Office of Housing and Community Development — the agency that backstopped Mr. Falk’s development when it needed help — said the lower corporate tax rate had increased the cost of building affordable housing in the city by roughly $50,000 per unit. That adds up to a lot of multimillion-dollar leaks, she said, “and we have less money to build the units we want to build.”

#### Extend Weiner - he indicates that the aff creates a new stream of revenue that is channeled towards subsidy

## 2ac: Investment

### Supply is Key

#### Supply is key to driving up investment. Olick 18

Diana Olick, CNBC, xx-xx-xxxx [International buyers are dropping out of US housing market, https://www.cnbc.com/2018/07/26/international-buyers-are-dropping-out-of-us-housing-market.html, 3-13-2019]//rjs

After strong interest for several years, **international buyers appear to be souring on the U.S. housing market**. The dollar volume of U.S. home **sales to international buyers** between April 2017 and March 2018 **dropped 21 percent** compared with the year-ago period, according to the National Association of Realtors. Of the $121 billion in sales to international buyers, those currently living in the U.S purchased $67.9 billion in properties, while nonresident foreigners purchased $53 billion, both marking a drop from the previous year. Foreign buyers accounted for 8 percent of the $1.6 trillion in existing home sales, a drop from 10 percent the previous year. While **high home prices and** inventory **shortages** are clearly playing some role in the drop. **Competition** from domestic buyers, whose demand is increasing sharply, may also **be a deterrent**. And the current political climate in the U.S. also should not be overlooked. “The decline is partly coming off high levels of the prior year, but also surely from the strong rhetoric coming out of Washington against foreigners,” said Lawrence Yun, chief economist for the Realtors. “There has been a large drop-off in foreign students attending U.S. universities already. Chinese [buyers], in particular, purchase homes for their kids while attending college.” “**Inventory shortages continue to drive up prices and sustained job creation and historically low interest rates mean that foreign buyers are now competing with domestic residents for the same, limited supply of homes**,” Yun said. High prices could certainly be a deterrent for buyers in Southern California. Chinese buyers have been very strong in the single-family market there, as they plan for their children to attend area universities. Irvine, especially, saw huge demand from Chinese buyers, particularly in newly built communities, with larger, multigenerational homes that they favor. For international investors who are looking for condominiums in large cities as an investment, the supply theory doesn’t really hold. “I don’t think it’s the supply issue because these buyers are buying in the higher end and there is more supply there, particularly in the gateway cities like Miami and New York,” said Sam Khater, chief economist at Freddie Mac. “It could be just that their appetite for U.S. real estate is waning.”

## 2ac: Rents

### DA is NUQ

#### Landlords will circumvent rent control. Wiltz 18

Authors, No Publication, xx-xx-xxxx [Rent Control Is Making a Comeback. But Is That a Good Idea?, https://www.pewtrusts.org/en/research-and-analysis/blogs/stateline/2018/11/28/rent-control-is-making-a-comeback-but-is-that-a-good-idea, 2-15-2019]//rjs

A January study by the Stanford Graduate School of Business found that rent control creates both winners and losers — even among renters. Longtime renters who have been living in rent-controlled units benefit greatly from rent control, while newcomers end up paying higher rents because the supply of available units is constricted. Meanwhile, landlords facing rent control regulations are more likely to convert units into condos or redevelop buildings to circumvent regulations, further reducing rental stock and driving up rents, the study found. “There’s definitely a housing crisis. Everyone agrees on that,” said Alexandra Alvarado, director of marketing and education at the American Apartment Owners Association, a national advocacy group. “But we don’t agree on how to remedy that. We think that rent control is just not the way to go about it. Landlords are worried about shorting the housing supply.” Rent-stabilized apartments turn over less frequently, said Howard Husock, vice president for research and publications at the Manhattan Institute, a libertarian-leaning think tank. In New York, where rent stabilization laws have been on the books for decades, there are older people who live in rent-stabilized apartments who have no incentive to leave, he said.

#### Rent prices around the US are already spiking right now. Layne 18:

Rachel Layne, CBS News, 7-6-2018 [U.S. housing rents hit record-high average of $1,405 per month, https://www.cbsnews.com/news/u-s-urban-rents-hit-all-time-high-at-average-1405-report/, 3-6-2019]//DW

**Think your rent is pricier than ever? You may be right. The national average rent reached an all-time high of $1,405** in June, **a 2.9 percent increase from a year earlier**, according to [data from Yardi Matrix](https://www.rentcafe.com/blog/rental-market/apartment-rent-report/national-rent-report-june-2018/). It's the latest sign of a [U.S. economic boom](https://www.cbsnews.com/news/jobs-report-june-hiring-employment-report/) that's pushing prices higher, just as job growth breaks another record and the Federal Reserve says it's starting to get concerned the economy may [overheat](https://www.cbsnews.com/news/fed-officials-discuss-rate-hikes-that-could-slow-growth/). Of the **250** biggest **U.S.** cities, 88 percent saw increased rents, 10 percent were unchanged **and just 2 percent fell** compared with June 2017, according to Yardi Matrix. The 20 biggest increases were in small cities, "where population migration and the strengthening economy are accelerating rent growth," according to the Yardi Matrix report. Two oil-boom cities in Texas led the way, with average increases in Midland of 39 percent and Odessa at 37 percent. Los Angeles suburb Lancaster, California; Reno, Nevada; and Peoria, Arizona, a Phoenix suburb, all had average rent increases of about 10 percent. Megacities didn't escape the boom, even with lower percentage increases. **Manhattan** broke its 12-month streak of "sluggish" rent growth -- declines or stagnant growth -- **with a June increase of 1.5 percent** compared to June 2017. Orlando led megacitiy rent increases at 8.4 percent, which Yardi called the most "significant" growth in its category. Las Vegas led larger cities higher, up 7 percent, followed by Phoenix at 6.4 percent and San Diego at 5.4 percent. Tampa, Florida, set the pace for mid-size cities with rents up 6.2 percent year-ver-year in June. Sacramento, California, and Mesa, Arizona, were next on the list at 5.9 percent each. Prices in Wichita, Kansas, and Tulsa, Oklahoma, remained virtually flat. Only a few markets saw June rents decline from a year earlier, and most of those markets were in Texas: Brownsville fell 1.9 percent to lead declines. Norman, Oklahoma, was next at a 1.8 percent drop, with Baton Rouge, Louisiana, next at 1.3 percent. McAllen, Texas, and Lubbock, Texas, rounded out the top five declines at 1.2 percent and 1.1 percent, respectively. **Manhattan is still the most expensive place in the U.S. to rent, at an average cost of $4,116 per-month, followed by San Francisco at $3,561 and Boston** at $3,374. Among the 250 cities analyzed, Wichita is least expensive, with an average rent of $639 in June. Brownsville, Texas, is a close second at $675 on average, just $1 less than Tulsa, Oklahoma's $676.

## 2ac: Gentrification

### Gent is NUQ

#### Gentrification is inevitable and increasing in the status quo. Lin 17

No Author xx, No Publication, xx-xx-xxxx [, https://www.philadelphiafed.org/-/media/research-and-data/publications/economic-insights/2017/q3/eiq3\_understanding-gentrifications-causes.pdf, 2-12-2019]//CD

Since 2000, a growing number of downtown neighborhoods across the U.S. have gentrified.1 The term gentrification has many meanings. In this article, I use it to refer to increased investment and an influx of residents of higher socioeconomic status into a lower socioeconomic status neighborhood. The increased socioeconomic status of U.S. downtowns today is a reversal of the trend in the early to mid-20th century, during which white, higher-income households left central neighborhoods for the suburbs. Gentrification today is also happening more broadly and more quickly compared with the gentrification of isolated cities and neighborhoods that occurred in the 1970s and 1980s, a period of overall central city decline.2 Despite these distinctions, recent gentrification resembles earlier periods of rapid neighborhood change in at least two ways. One, history shows changes in neighborhood status are quite common. The likelihood that the relative status of a neighborhood will decline or rebound hasn’t increased over several decades. And two, neighborhoods tend to move back toward the average over time: High-status neighborhoods decline, while low-status neighborhoods improve.

### AT: Displacement Link

\*make sure you don’t delink your own turn

#### [DELINK] Gentrification and outflow are non-inherent. Kiviat 8

Barbara Kiviat, Gentrification: Not Ousting the Poor?, Sunday, Jun. 29, 2008,[http://www.time.com/time/business/article/0,8599,1818255,00.html](http://www.time.com/time/business/article/0%2C8599%2C1818255%2C00.html)]rjs

**A new study by researchers at the University of Colorado at Boulder, University of Pittsburgh and Duke University, examined Census data from more than 15,000 neighborhoods across the U.S. in 1990 and 2000, and found that low-income non-white households did not disproportionately leave gentrifying areas. In fact, researchers found that at least one group of residents, high school–educated blacks, were actually more likely to remain in gentrifying neighborhoods than in similar neighborhoods that didn't gentrify — even increasing as a fraction of the neighborhood population, and seeing larger-than-expected gains in income. Those findings may seem counterintuitive, given that the term "gentrification," particularly in cities like New York and San Francisco**, has become synonymous with soaring rents, wealthier neighbors and the dislocation of low-income residents. But overall, the new study suggests, the popular notion of the yuppie invasion is exaggerated. "We're not saying there aren't communities where displacement isn't happening," says Randall Walsh, an associate professor of economics at the University of Pittsburgh and one of the study's authors. "But **in general, across all neighborhoods in the urbanized parts of the U.S., it looks like gentrification is a pretty good thing."**

#### [STRAIGHT TURN] Gentrification doesn’t cause displacement: in fact, it can decrease it, and can drop poverty rates dramatically. Freeman 16:

Lance Freeman,6-3-2016,accessed 2-21-2019,https://www.washingtonpost.com/opinions/five-myths-about-gentrification/2016/06/03/b6c80e56-1ba5-11e6-8c7b-6931e66333e7\_story.html,/ZA

Of course, when neighborhoods change, some families do get pushed out. But my **research shows that** longtime **residents aren’t more likely to move when their neighborhood gentrifies;** sometimes **they’re actually less likely to leave** (in part **because of the improvements gentrification can bring**). In one study, I found that **the probability that a household would be displaced in a gentrifying neighborhood in New York was 1.3 percent.** A 2015 study **in Philadelphia** found something similar — that **neighborhood income gains did not** significantly **predict household exit rates.** What distinguishes gentrification is not who moves out; it’s who moves in. In a gentrifying neighborhood, new residents are more likely to be well-off . As a result, the neighborhood’s poverty makeup can shift, even if no one leaves. In 2004, I found that **a neighborhood’s poverty rate [can]** could **drop from 30 percent to 12 percent in a decade with minimal displacement**. That’s **because gentrification** often **leads to new construction or to investment in once-vacant properties.**

## 2ac: Schooling

### AT: Subsidy Solves

#### Turn: Government subsidy programs implicitly fosters segregated school districts. Rothstein 14

**Rothstein 14** (Richard, Rothstein is a research associate at the Economic Policy Institute in Washington, and a senior fellow at the Chief Justice Earl Warren Institute on Law and Social Policy at the University of California, Berkeley, School of Law, “Segregated Housing, Segregated Schools”, pg online@ <http://www.edweek.org/ew/articles/2014/03/26/26rothstein_ep.h33.html>]rjs

**School reform alone cannot substantially raise performance of the poorest African-American** students unless we also improve the conditions that leave too many children unprepared to take advantage of what schools have to offer.∂ Social and economic disadvantage depresses student performance; concentrating disadvantaged students in racially and economically homogeneous schools depresses it further.∂ Schools that most disadvantaged black children attend today are located in segregated neighborhoods far distant from middle-class suburbs. **Our ability to desegregate is hobbled by historical ignorance**. We've persuaded ourselves that residential isolation of low-income black children is only de facto—the accident of economic circumstance, personal preference, and private discrimination. Unless we relearn how residential segregation is de jure—racially motivated public policy—we can't remedy school segregation that flows from neighborhood isolation.∂ When a school's proportion of students at risk of failure grows, the consequences of disadvantage are exacerbated. In schools with high proportions of disadvantaged children, remediation becomes the norm; with high student mobility, teachers spend more time repeating lessons for newcomers. When classrooms fill with students less ready to learn, teachers discipline more and instruct less. Children surrounded by neighborhood violence suffer greater stress that depresses learning. When few parents have strong educations themselves, schools cannot benefit from parental pressure for stronger curriculum; children have few college-educated role models to emulate, and few classroom peers whose own families raise academic expectations.∂ Nationwide, low-income black children's isolation has increased. It's a problem not only of poverty but of race. Roughly 40 percent of black students attend schools that are more than 90 percent minority, up from 34 percent 20 years ago. Then, black students typically attended schools where 40 percent were low-income; it's now 60 percent.∂ Even sophisticated policymakers now generally assert that black students' residential isolation is de facto, but the proposition is dubious.∂ **The federal government led in establishing metropolitan residential segregation**. From its New Deal inception, federally funded public housing was explicitly segregated by government. Nationwide (not only in the South), projects were officially designated either for whites or blacks. Once white families left the projects for the suburbs, most public housing was purposely placed only in black neighborhoods.∂ In the mid-20th century, **the federal government subsidized relocation of whites to suburbs and prohibited similar relocation of blacks**. The Federal Housing Administration and the Veterans Administration recruited builders to construct giant developments in the East like the Levittowns, most famously in New York's Long Island, but also in Delaware, New Jersey, and Pennsylvania; in the West like Lakeview, Panorama City, and Westlake (Daly City) in California; and in numerous metropolises in between. These builders received federal loan guarantees on explicit condition that no sales or resales be made to blacks.∂ **Federal and state bank regulators approved and encouraged "redlining" policies, banning loans to black families in white suburbs** and even, in most cases, to black families in black neighborhoods, leading to those neighborhoods' deterioration and ghettoization.∂ The Internal Revenue Service unconstitutionally extended tax favoritism to universities, churches, and other nonprofits that enforced racial segregation. For example, Robert Maynard Hutchins, known for promoting the liberal arts, headed the University of Chicago from 1929 to 1951. His office organized homeowners' associations to establish racial restrictions in surrounding neighborhoods, and employed university lawyers to evict black families who moved nearby, all while the university enjoyed tax-deductible and tax-exempt status.∂ Urban renewal programs of the mid-20th century often had undisguised purposes of forcing low-income black residents away from universities, hospital complexes, or business districts and into new ghettos. Real estate is highly regulated, but state authorities never punished brokers for racial discrimination, and rarely do so even today when discriminatory practices remain. Public police and prosecutorial power enforced racial boundaries: North, South, East, and West, in thousands of incidents police stood by as mobs firebombed and stoned homes purchased by blacks in white neighborhoods, while prosecutors refused to charge easily identifiable arsonists. These and other forms of racially explicit state action to segregate the urban landscape violated the Fifth, 13th, and 14th Amendments. Yet the term "**de facto segregation**," describing a never-existent reality, **persists** among otherwise well-informed advocates and scholars.∂ Private prejudice certainly played a large role, but the federal government helped create and sustain private prejudice. White homeowners' resistance to black neighbors was fed by fears that African-Americans who moved into their neighborhoods would bring slum conditions with them. Yet slum conditions were created by overcrowding caused almost entirely by government refusal to permit African-Americans to expand their housing supply and by municipalities' discriminatory denial of public services. In the ghetto, garbage was collected less frequently, and neighborhoods were often rezoned for industrial or even toxic use. White homeowners came to see these conditions as characteristics of black residents themselves, not the result of racially motivated government policy.∂ Even those today who understand this dramatic history may think that because these policies are mostly those of the past, segregation persists mostly because few blacks can afford to live in middle-class neighborhoods.∂ Yet the federal government also contributed to this unaffordability with discriminatory labor-market policy. At the behest of Southern congressmen, New Deal labor standards, like minimum wages and the right to unionize, excluded from coverage, for undisguised racial purposes, occupations in which black workers predominated.∂ The federal government granted exclusive collective bargaining rights to segregated private-sector unions, including some that entirely excluded African-Americans from their trades, into the 1970s. Government thus depressed income levels of African-American workers below levels of comparable white workers, contributing to black families' inability to accumulate the wealth needed to move to equity-appreciating white suburbs.∂ Reacquaintance with this history should lead us to conclude that racially segregated metropolitan areas have a constitutional obligation to integrate, with inclusionary zoning laws, scattered public and private housing for low- and moderate-income families (including in the wealthiest suburbs), and even the removal of tax subsidies for property in communities that fail to take aggressive steps to integrate.∂ Yet we fail to tell young people this story so, as adults, they will be unlikely to understand our constitutional obligation to integrate. School curricula typically ignore, or worse, misstate historical truth. For example, in over 1,200 pages of McDougal Littell's widely used high school textbook The Americans, a single paragraph is devoted to 20th-century "Discrimination in the North." It devotes one passive-voice sentence to residential segregation, stating that "African-Americans found themselves forced into segregated neighborhoods," with no explanation of how government did the forcing.∂ Another widely used textbook, Prentice Hall's United States History, attributes segregation to mysterious forces: "In the North, too, African-Americans faced segregation and discrimination. Even where there were no explicit laws, de facto segregation, or segregation by unwritten custom or tradition, was a fact of life. African-Americans in the North were denied housing in many neighborhoods."∂ History Alive!, a popular textbook published by the Teachers Curriculum Institute, teaches that segregation was mostly a Southern problem: "Even New Deal agencies practiced racial segregation, especially in the South," making no reference to liberal Democrats' embrace of Northern residential segregation in return for Southern support for progressive economic policies.∂ **We have a national concern with the racial achievement gap, but school reform cannot succeed without housing reform.** We're unlikely to accomplish either if we suppress knowledge of how they came to be connected.

### AT: Taxes Bad

#### Raising property tax solves funding

**Kenyon 2007** Daphne A. Kenyon, Policy Focus Report, Lincoln Institute of Land Policy - (Kenyon, 2007. “The Property Tax – School Funding Dilemma.” http://www.lincolninst.edu/sites/default/files/pubfiles/the-property-tax-school-funding-dilemma-full\_0.pdf)//EM

**Property taxation and school funding are closely linked in the United States**, with nearly **half of all property tax revenue [is] used for public elementary and secondary education**. There is an active policy debate across the country regarding the degree to which public schools should be funded with property tax dollars. Some policy makers and analysts call for reduced reliance on property tax revenue and increased reliance on state funding; others claim that the property tax is a critical ingredient in effective local government. School funding is no less controversial, and nearly every state has dealt with school funding litigation and court mandates at least once over the last several decades. States experiencing taxpayer revolts among homeowners are tempted to reduce reliance on the property tax to fund schools. But a more targeted approach can provide property tax relief and also improve state funding for public education, according to this new report by Daphne A. Kenyon, a visiting fellow at the Lincoln Institute. “**Those who have tried to reduce property taxes and improve school performance at the same time have not met with much success**,” according to Kenyon. The report includes a comprehensive review of recent research on both the property tax and school funding, and summarizes case studies of seven states—California, Massachusetts, Michigan, New Hampshire, New Jersey, Ohio, and Texas, the majority of them heavily reliant on property tax revenues to fund schools. Among these states Massachusetts ranks the highest and California the lowest, according to the respective property tax relief and school funding principles presented in the report. One objective of the report is to provide information helpful to state policy makers and others who are grappling with the twin challenges of court mandates regarding school funding and constituent pressure to lower property taxes. Another objective is to correct some common misconceptions through a critical analysis of nine myths regarding school funding litigation, property tax characteristics, and the state role in funding education. While there is no one-size-fits-all solution, the report recommends addressing property taxes and school funding separately. Property tax relief. Arguing that the use of property tax revenue for schools is fundamentally sound, the report points out that increasing state aid for education does not necessarily result in lower property taxes, and it cautions against switching to greater reliance on a sales tax, for example, to fund schools. Instead, a more targeted effort can achieve fairness and relief, with the greater use of circuit breakers that adjust property tax bills based on ability to pay. Many states do not take full advantage of this policy instrument, or limit its application to the elderly. School funding. Addressing the complex issue of statewide funding for schools, the report also recommends a targeted approach—distributing state aid for public education to the neediest school districts, schools, and students. State policy makers should not aim to provide any specific percentage for the state’s share of funding K-12 education, the report concludes. According to Darcy Saas, the Deputy Director of the New England Public Policy Center, a research group established by the Boston Federal Reserve Bank, this report's "most important contribution is its exposure and discussion of the common misconceptions regarding school funding and property taxes. Public policies are too often developed based on incomplete analysis and unchallenged assertions. There is a real need for objective research like Dr. Kenyon’s that can shine a brighter light on assumptions and support the development of sound policies."

### XT: $2000 avg tax

#### Increasing number of units through market rate housing increases total property tax revenue. Kiernan 19

John S Kiernan, WalletHub, 2-26-2019 [2019’s Property Taxes by State, https://wallethub.com/edu/states-with-the-highest-and-lowest-property-taxes/11585/, 3-11-2019]//rjs

Depending on where you live, property taxes can be a small inconvenience or a major burden. **The average American** household **spends $2,279 on property taxes** for their homes **each year**, according to the U.S. Census Bureau, and residents of the 27 states with vehicle property taxes shell out another $440. Considering these figures and the rising amount of debt in America, it should come as no surprise that more than $14 billion in property taxes go unpaid each year, the National Tax Lien Association has found. And though property taxes might appear to be a non-issue for the 36 percent of renter households, that couldn’t be further from the truth. We all pay property taxes, whether directly or indirectly, as they impact the rent we pay as well as the finances of state and local governments. But which states have the largest property tax load, and what should residents keep in mind when it comes to meeting and minimizing their tax obligations? In search of answers, we analyzed the 50 states and the District of Columbia in terms of real-estate and vehicle property taxes. We also asked a panel of property-tax experts for practical and political insight. Read on for our findings and a full description of our methodology.

### XT: De-Segregation

#### Housing Integration

**Garrett** 20**09**, Jeff Garrett is a writer for Swirl which is a multiracial community committed to initiating and sustaining cross-racial, cross-cultural dialogue., Separate and Unequal: A structural analysis of educational inequality in America, September 22, 2009, <https://swirlinc.wordpress.com/2009/09/22/separate-and-unequal-a-structural-analysis-of-educational-inequality-in-america/>

Housing Integration Simply put, we will not likely be able to achieve educational equality without a dismantling of the new class and race based separate-but-equal school system being reestablished in America. The best way to ensure school integration is through housing integration. To achieve this we need rigorous enforcement of the long neglected 1968 Fair Housing Act, which contains provisions to ensure municipalities structure housing policy in ways that don’t reinforce racial segregation. In addition, we need a comprehensive, national strategy to ensure that as affluent whites move back into city centers, and blacks and Latinos are priced out of gentrifying areas and into the suburbs, we don’t simply shift populations in still segregated schools.1

#### The counterplan generates racially-diverse neighborhoods – removes obstacles

**Turner and Rawlings 9** (Margery Austin Turner is Senior Vice President for Program Planning and Management at the Urban Institute, Dr. Lynette Rawlings is a Senior Consultant with the Urban Institute and a Non-Resident Fellow in the Metropolitan Policy Program of the Brookings Institution, “Promoting Neighborhood Diversity,” The Urban Institute, August 2009, <http://www.urban.org/sites/default/files/publication/30631/411955-Promoting-Neighborhood-Diversity-Benefits-Barriers-and-Strategies.PDF>, Accessed 7/19/2017, Kent Denver-jKIM)

Policy Solutions

**Given the complexity—and subtlety—of the processes sustaining residential segregation in urban America today**, how should policymakers respond? First, there can be no question that public intervention is essential. Past public policies were responsible for establishing residential segregation in the United States, and the consequences of persistent segregation violate basic standards of fairness and undermine the country’s future prosperity. The **evidence argues for a multipronged strategy: enforcement—to combat persistent discrimination; education—about the availability and desirability of diverse neighborhoods; affordable housing development—to open up exclusive communities; reinvestment—to equalize the quality of minority neighborhoods; and new incentives—to encourage and nurture stable diversity.** Each component is essential to achieving the full potential of the rest.

Vigorously Enforce Fair Housing Laws

**The vigor of federal fair housing enforcement has waxed and waned** over the past four decades, **but** it has consistently **relied too heavily on complaints from victims of discrimination as the trigger for investigation and action.** **Because discrimination today is so hard to detect, much of it goes unrecognized, and when homeseekers do suspect discrimination, most feel that taking action is not worth the time and effort it would require** (Abravanel 2006; Abravanel and Cunningham 2002). **The federal government should provide more funding to support proactive paired testing of real estate agents, rental housing providers, lending institutions, and mortgage brokers in city and suburban communities across the country.** This kind of testing does not have to meet the scientific standards of research studies, but it should be thoughtfully designed and targeted, and responsibly implemented to detect discrimination that may be prevalent in particular neighborhoods, rental complexes, or companies. **Proactive testing can reveal discriminatory practices that would otherwise go unpunished; plus, when housing providers know that testing is ongoing, they are more likely to comply with the law.**

Help White and Minority Homeseekers Find Homes in Diverse Neighborhoods

**But enforcement alone is not enough; discrimination is no longer the primary barrier to residential mixing.** In most metropolitan areas today, a substantial number of neighborhoods—at a range of income levels—are racially and ethnically diverse. But many homeseekers—both minority and white—are likely to be more familiar with neighborhoods where their race predominates and may be doubtful about the viability or openness of more diverse communities**. A public education campaign, possibly in conjunction with an easily accessible information clearinghouse, that highlights the existence and assets of racially diverse neighborhoods could help overcome fears and stereotypes among both minority and white homeseekers.** **This kind of public information effort could be conducted by a local fair housing organization or a metropolitan housing counseling center**, possibly **in partnership with regional associations of rental property owners and real estate agents.**

Expand Affordable Housing Options in Exclusive Neighborhoods

**Housing affordability challenges contribute to the persistence of racial and ethnic exclusion in many metropolitan regions.** Historically, affluent white jurisdictions used their regulatory powers to limit the production of rental housing as well as modestly priced for-sale housing, thereby excluding both lower-income and minority residents. **Whether or not these exclusionary practices are intentionally race based, they must be addressed as part of a serious strategy to reverse long-standing patterns of racial and ethnic segregation.** **The federal government can and should create incentives that encourage jurisdictions with high housing costs to implement more inclusionary zoning strategies, allocate Low Income Housing Tax Credits to opportunity-rich locations, and expand the supply of moderately priced housing in communities where it is scarce** (Katz and Turner 2008). In addition, **the federal government should encourage and support regional strategies that help low-income families with Housing Choice Vouchers move to opportunity-rich neighborhoods** (Katz and Turner 2001; Turner and Briggs 2008).

Strengthen Services and Amenities in Minority Neighborhoods

In addition to opening up opportunities for minority homeseekers to gain access to neighborhoods from which they have historically been excluded, a comprehensive strategy must address the legacy of disinvestment that undermines quality of life and access to opportunities in neighborhoods where minorities predominate. **Poor-quality schools, lax police protection, inferior retail options, and the absence of parks, playgrounds, and recreational facilities deny residents of minority neighborhoods amenities that whites with comparable incomes take for granted.** **These disparities in neighborhood quality are** inherently **unfair and contribute to** the social costs of **segregation.** But **they** also **help sustain segregation by reinforcing white stereotypes about minority neighborhoods and fueling white fears about minority neighbors.** Thus, **targeted neighborhood revitalization strategies**, like HOPE VI, the Harlem Children’s Zone, and foundation-sponsored comprehensive community initiatives, **play a critical role in equalizing neighborhood quality and ultimately ending segregation** (Turner et al. 2009).

Invest in Supports for Diverse and Diversifying Neighborhoods

**The last essential prong in a meaningful fair housing strategy** for the 21st century calls **for explicit incentives that enhance the viability and stability of diverse neighborhoods.** Examples of such **incentives include enhanced down payment assistance or low-interest loans for homebuyers** who move to a neighborhood where their race or ethnicity does not predominate,7 **equity insurance programs** that guarantee home owners in diversifying neighborhoods a reasonable sales price in the future if they remain in their homes today, **and targeted enhancements to school quality, police protection, streetscapes, or parks and recreational facilities in neighborhoods that are racially or ethnically mixed.** **These types of incentives and investments are needed to short-circuit the self-fulfilling prophecy of racial tipping and disinvestment that can undermine the stability of diverse neighborhoods** (Turner et al. 2009). **Community-building investments that help neighbors from diverse backgrounds overcome their fears and suspicions and build positive social relationships across racial and ethnic lines may also help strengthen and stabilize newly diversifying neighborhoods and enable residents to enjoy the potential benefits** (Stolle et al. 2008).

Conclusion

The past four decades have witnessed substantial victories in the battle against housing discrimination and residential segregation. But **too many Americans still live in neighborhoods that are less diverse and inclusive than they would prefer.** And everyone suffers as a consequence. **Collective efforts to build healthy, sustainable communities for all Americans cannot succeed if they fail to tackle the fundamental problems of neighborhood segregation, exclusion, and inequality.** Because the dynamics that sustain segregation today are complex and subtle, strategies for overcoming them must become more nuanced and comprehensive, addressing the interacting barriers of discrimination, information gaps, affordability constraints, prejudice, and fear. **The federal government should take the lead in making such a multidimensional strategy a reality, providing money, mandates, and leadership to local governments** and nonprofit organizations, **so we can all enjoy the benefits of a vibrant and diverse society.**

### XT: Taxes solve funding

#### Property Taxes are key to funding state government operations

Youngman 15, Joan Youngman is a senior fellow and chair of the Department of Valuation and Taxation at the Lincoln Institute of Land Policy, in Cambridge, Massachusetts, 2-01-15 ("School Finance and Property Taxes," LILP, <http://www.lincolninst.edu/publications/articles/school-finance-property-taxes>)rjs

Some of the most significant policy discussions concerning the property tax do not deal with the tax itself but rather with the use of its revenue to support local public schools. This vigorous and long-running controversy highlights the role of the property tax, but the tax itself is of secondary importance to the substantive points at issue, such as the amount of total education spending, its distribution across school districts, and the levels of government that are to provide these funds. If income taxes constituted the primary local revenue source and property taxes were imposed at the state level, the school finance debate could continue as it stands, merely substituting the term “income” tax for “property” tax. **School funding challenges generally begin with one basic problem: how best to expand the revenue available to schools in impoverished districts** whose own resources cannot support adequate public education, even at tax rates far higher than those imposed by more affluent jurisdictions. This is not a property tax problem, but a local tax problem. A needy area restricted to its own income tax or sales tax revenues would find it equally difficult to support a successful school system, no matter how high its tax rates. Some transfer of external resources is essential for districts that cannot fund their vital services independently. This statement may seem self-evident, but it sometimes represents the limit of consensus in this extremely heated debate. By itself, this consensus only establishes that no local tax can serve as the sole support for basic services when the local tax base is inadequate for that purpose. This is a far cry from demonstrating the unfairness of the property tax or any other local tax. But the traditional use of the property tax as a primary support for local schools has sometimes given rise to that implication. Although the property tax generally functions as a local tax in this country and provides the largest share of independent local revenue, this has not always been the case. Before widespread adoption of state sales and income taxes in the twentieth century, property taxes were a major source of revenue at the state level. At the same time, many local jurisdictions also impose other taxes, such as sales or income taxes. Nevertheless, the overwhelming majority of U.S. property tax collections fund local government operations, and the **property tax remains the main source of** autonomous **revenue for** most local jurisdictions, including **school districts**. Therefore, debate over reliance on local resources to fund education generally questions the fairness of using property taxes as the primary means to finance local schools. It is important to clarify the extent to which the property tax itself is at issue in this debate, and the extent to which it is simply the most commonly used instrument for raising the revenue whose distribution and use is in question.

#### Property taxes solves – makes up 35% of state revenues. Buhl 13

Buhl 13 (John Buhl is the manager of media relations at the Tax Foundation. The Tax Foundation is a nonpartisan research organization that has monitored fiscal policy at the federal, state, and local levels since 1937. “Where Do State and Local Governments Get Their Revenue?” Tax Foundation; January 29, 2013; https://taxfoundation.org/press-release/where-do-state-and-local-governments-get-their-revenue

Washington, D.C., January 29, 2013—Property taxes make up the largest category of state and local government revenue at 35%, with sales and gross receipts close behind at 34%, according to a new analysis by the Tax Foundation. The corporate income tax brings in the smallest amount of any major tax, providing only about 3% of the money taken in by state and local tax collectors. “State and local governments obtain income from a variety of sources, and the breakdown changes drastically from state to state,”said Tax Foundation economist Elizabeth Malm. “Proportions vary based on the types of taxes and fees administered within state borders, the types of resources within the state, and the policy priorities of state and local governments.” When a state has an abundance of natural resources, for example, state governments are able to collect large revenues from taxes on those resources that are often not financed by state residents themselves. Instead, the state may be able to export the economic burden of those taxes to nonresident consumers in the form of higher prices. States such as Alaska and Wyoming do this with taxes on resources like oil, coal, and natural gas. States vary widely on how heavily they lean on the various tax categories. New Hampshire receives almost 65% of its total state and local revenue from property taxes, while Arkansas receives less than a fifth of its budget from the same source. The composition of all state and local revenue has also shifted significantly over time. A century ago, property taxes provided over 80% of all state and local government funding, while in recent decades that proportion has fallen to around a third of total tax receipts. The corporate income tax rose from nonexistent in 1913 to raising 6% of state and local revenue in 1980, only to fall back to 3.4% in fiscal year 2010.

#### Local governments can’t rely on federal funds --- property tax increases are the only way --- Wisconsin proves

**AMIEL ET AL. 13** --- Lindsay Amiel: Department of Agricultural and Applied Economics University of Wisconsin-Madison, Jared Knowles: Department of Political Science University of Wisconsin-Madison, Andrew Reschovsky Robert M. La Follette School of Public Affairs University of Wisconsin-Madison and Lincoln Institute of Land Policy (“Will the Property Tax Continue to Play a Central Role in the Funding of Public Education?”, Lindsay Amiel, Research Paper, April 1, 2013, https://www.newyorkfed.org/medialibrary/media/research/education\_seminar\_series/Reschovsky\_PropertyTaxCentralRole.pdf)//chiragjain

Conclusion We have argued in this paper that **in the future it is unlikely that local school districts will be able to rely on either the federal government or state governments** for substantial increases in revenues. The result is that funding for the increasing costs of public elementary and secondary education the U.S. will have to come from local governments. Unless local governments develop alternative sources of revenue, **school districts around the country will face growing pressure to expand their reliance on the property tax.** The property tax, however, has never been a popular tax. It is thus not surprising that state legislatures around the country have enacted provisions to limit the amount of property tax collected or the rate of growth of property tax revenues. One goal of this paper is to use data from one state, to explore the decisions by local school districts concerning property tax levies. We are interested in learning more about how property tax decisions of individual school districts have been influenced by the Great Recession, by declining property values, and increased political instability. This paper reflects our quite preliminary analysis of the property tax decisions of Wisconsin’s school districts based on a nine-year panel of data for nearly all of the state’s 424 independent school districts. We have identified a mixture of community, fiscal, and educational factors that play a role in how school districts are able to respond to the pressures placed on them by changes in the economy and in the political environment. While structural and fiscal factors, such as changes in mill rates and in per student property values, play an important role in explaining the property tax choice of individual school districts, the type of students served and the type of community a school district serves play perhaps, an even bigger role. Of particular significance is our finding that districts with high rates of poverty are more likely to underlevy by a greater amount than districts that serve a less disadvantaged population. In practice, this means that as state and federal funding shrinks, communities with economically disadvantaged students appear to be less willing to raise property taxes, even relative to allowable revenue limits, and thus are left with fewer available resources to finance education. This pattern of funding will make it increasingly difficult to close the already large racial and income gaps in student achievement. In future work, we plan to explore systematically the factors that lead some school districts to hold referenda to override the state-imposed revenue limits, and the factors that lead to success of these referenda in some school districts and failure in other districts. We conclude by noting that even in 2010 and 2011, when the number of school districts choosing to underlevy rose dramatically**, over 80 percent of Wisconsin’s school districts chose to levy property taxes at their maximum allowable rate**. One interpretation of this behavior is that despite declines in property values and a weak economy, there continues to be widespread support for public education and a willingness to finance public education using the property tax. On the other hand, the tightening of Wisconsin’s revenue limits during this period meant that the majority of school districts could simultaneously levy to the maximum allowable level and reduce their annual levies. This pattern may possible continue. Governor Scott Walker’s proposed 2013-15 biennial budget calls for no increase in the revenue limits combined with a one percent increase in general school aids, a combination that will result in mandated cuts in property taxes going forward.

#### Property taxes pay for the majority of public education --- federal involvement is decreasing

**DERISMA 13** --- JD, Principal Attorney, Derisma Law (“Opposing Views: The Divide in Public Education Funding – Property Tax Revenue”, Magda Derisma, 2013, Loyola University of Chicago, http://www.luc.edu/media/lucedu/law/students/publications/clrj/pdfs/derisma.pdf)//chiragjain

Although education is not constitutionally protected, it does not exist without safeguards. The Tenth Amendment to the Constitution implicitly reserves the power of educational decision making to each respective state. As a result, each state has a provision within their state’s constitution that requires an equitable or ample public education system. Legislators of each state are given authority to decide how their education system will be maintained. A majority of **state legislators have decided that public education is primarily a local expenditure that should be funded by local property tax revenue.** Nevertheless, the decision to largely fund public education through property tax revenue is one that is often challenged. Courts, education reformists, and legislatures are divided on the issue. Proponents of public education property tax funding view property taxes as an effective funding source for state and local governments. Opponents argue that this type of funding creates disparities in the quality of education that is available to children living in poor communities. Proponents of Public Education Property Tax Funding Proponents argue that property taxes are the most appropriate revenue source for the large expenditure of public education. In support of this, proponents turn to an analysis of federal, state, and local funding sources to ground their argument. To begin, **public education is a huge local expenditure**. **Less than ten percent of education funding comes from the federal government**. The **large remaining balance is left for the states to fund.** **This balance is paid through potentially unstable state and local taxes.** Similarly, proponents argue that yearly school budgets and funding sources need to be stable and predictable so that teacher placements and educational services are not interrupted. Using state taxes to fund public education has the potential to create funding insecurities. To begin, state tax revenues are largely generated from income and sales taxes. Income and sales tax revenue are not stable sources and have the propensity to drop in times of recession. **Local property taxes** on the other hand **are more stable despite changes that occur in economic conditions**. The property tax base is seen as being less mobile than the income and sales tax base. In addition, proponents note that there are a few states that do not collect sales or income taxes. Especially in those states it would be a difficult task to fund a public education system without the use of property tax revenue. The argument is also made that the loss of local property taxes reduces civic engagement. Homeowners with school age children in public schools usually have a greater incentive to vote on issues that relate to public education when their property taxes are used to fund public education. Moreover, property-rich districts, districts that have higher property values and ownership, are less likely to vote on plans that recommend equity in school financing. This is because equal school funding plans have the potential of reducing the amount of money spent on education in property-rich districts. Less funding could mean a cut in academic and extracurricular programs. Finally, proponents argue that the funding of public education is a matter to be decided by the state governments. Proponents rest their argument in San Antonio Independent School District v. Rodriguez. In that case, poor children living in a school district with a low property tax base brought suit against the San Antonio Independent School District arguing that school funding based on local property taxes was unconstitutional given that the funding system favored wealthier communities and did not allow for equal educational opportunities. The Supreme Court ruled that public education was not a fundamental right guaranteed by the constitution and it was up to the states to decide how to fund and maintain public school systems. Other courts have continued to uphold the decision of San Antonio Independent School in cases brought by education advocates. For example, in Committee for Education Rights v. Edgar, school districts, school boards, and students challenged the public education-funding scheme based on property taxes because they believed that there was inequality between poor and wealthier districts. The Illinois Supreme Court upheld the ruling in San Antonio Independent School, and further noted that public education funding is a political question for state legislators to decide. The court essentially said that these types of education funding questions have no place in the courts and are better student suited for state legislators to decide. Collectively, proponents of the use of property taxes to fund public education base their arguments on its practical application, the effect that it has on civic engagement, and the courts’ decision to support state autonomy on education issues.

## 2ac: Smart Cities

### AT: Super Expensive

### XT: Global Spillover

#### That sets a *global model* for sustainable urban development --- foreign megacities need the US as a test case.

Taylor 15 (Dylon Taylor, President and COO of Colliers International, 4-3-15, “The Rise of Megacities: Will It Be Our Finest Hour?” http://knowledge-leader.colliers.com/dylan-taylor/the-rise-of-megacities-will-it-be-our-finest-hour/)

Rapid and cascading urbanization appears to be our future collective reality. Stepping up to address this demographic change provides a unique opportunity for the real estate industry to demonstrate leadership and help to transform the world for good. Our world is becoming more urban According to a 2014 United Nations report, more than half of the world’s population already live in cities. Compare that to 1950, when just 30 percent of the world’s population was urban, and you see just how dramatic the transformation has already been. Today’s urban residents generate more than 80 percent of the global GDP. The top 30 most populous cities in the world have a combined GDP of a staggering $11.8 trillion. And if you aggregate the GDP of today’s top 10 megacities, the amount would exceed that of every country in the world with the exception of the United States and China. Two megacities, New York and Tokyo, would be their own G20 Nations based upon their GDPs. In terms of an economic engine, megacities dwarf all other contributors. Plus: Crowdfunding for CRE | World’s largest megacities Overall, it is predicted that population growth will add an astonishing 2.5 billion people to the world’s cities by 2050. As urbanization continues, the aggregation in megacities (urban areas that are home to more than 10 million inhabitants) is predicted to accelerate. Currently, there are 28 megacities in the world, compared to just 10 in 1990. By 2030, the world is projected to have 41 megacities. A looming crisis? Only if we do not shape our future There are some who are inclined to see the challenges of urbanization as a fait accompli with far-ranging implications. My view is we need to temper the voices who assert the rise of megacities will spell our doom and focus our energy on making sure that our response to the megacity trend is a force for good. The naysayers remind us that megacities pose a serious threat to sustainable development in the next few decades. They argue that urban density on this scale exacts a cost on the environment, citing the possibility of scarcer clean water and clean energy, increased pollution and decreased air quality as cities begin to expand. And these are just some of the many health risks that megacities will arguably pose in the future, not to mention urban violence. Aside from the economic and environment issues, there are the social concerns that arise from rapid population growth and the proliferation of economic inequality. Unemployment and poverty on a significant scale can cause not only diminished living conditions but also stress, unrest, anxiety and disaffectedness. The depiction of this future is certainly provocative, if not dystopian. But I don’t see these dire predictions as inevitable. I choose a more positive view. Where others see catastrophe, I see enormous opportunity. It’s time to transform our cities for good It’s helpful to view the rise of megacities through the lens of the rebirth of the city state. Cities like New York and London have more in common with Shanghai and Dubai than Albany and Liverpool because the great cities of the world are where policies and ideas live and die. That is, what occurs in one megacity on one continent holds lessons for megacities everywhere. Viewed in this context, megacities can serve both as an R&D laboratory for global solutions and as a mechanism for quick adoption of those urbanization strategies that actually work. This paradigm potentially leads to higher qualities of life for a majority of the world’s citizens when compared to the change driven by the nation state model. Think Silicon Valley versus the United Nations. A call to action for the real estate industry As an industry, we need to recognize this opportunity and, most importantly, provide leadership to address questions that all megacities will face, such as: How do we temper income inequality and minimize poverty and unemployment while still allowing businesses and local economies to thrive? What sustainable initiatives and/or global policies will enable developers to build to meet demand in a way that doesn’t harm the environment? What infrastructures will allow city governments to deliver needed services more effectively and efficiently? How can mobility be solved? What role can technology play in keeping people and resources more closely connected? How will the Internet of things lead to smarter cities and smarter real estate? These are just some of the big questions that will require creative, inspired solutions. And the stakes couldn’t be any higher. Not to tackle these questions over the coming few years would mean losing the chance to advance the interests of everyone everywhere, and allowing the trend of rising megacities to determine our destinies rather than industry leaders’ helping to create a better future.

## 2ac: Theory Frontlines

### AT: Hurts Creativity

#### 1] This is absurd. Your claim is predicated upon the premise that we don’t know what each person is running but scouting is a thing and that only helps schools with a lot of debaters/coaches since they have more connections.

#### 2] Write a new AFF—that’s key to creativity and invites more research/critical thinking because you’re writing more cases.

#### 3] Turn: Disclosure actually enhances creativity because you have more time to think of creative arguments before the round instead of coming up with some cheese midround.

### AT: Disclose Later

#### 1] Doesn’t solve any offense – there’s absolutely no chance of me being able to write answers right as I’m walking into the round—the point of disclosure is to have good arguments, and disclosing right as we walk into the round doesn’t allow for that.

#### 2] Disclosing right before the round is just a way to get out of disclosure theory—not a way to promote good norms or promote [standard].

#### 3] Competing interps good

**1] Reasonability collapses into competing interps because with reasonability we would just debate a bright line for what’s reasonable.**

**2] Reasonability incentivizes me to just read an interp and violation—my reasons to prefer wouldn’t matter because it’s all about whether his/her interp is reasonable.**

**3] Reasonability destroys the educational value of theory—instead of actually using our minds to talk about debate norms, we just talk about what bright line we should use.**

**4] Theory is no different from other arguments—we need offense to win. Reasonability lets them win even when they just give defensive reasons that their interp is OK.**

**5] Reasonability invites judge intervention because they have to decide what is reasonable.**

### AT: Small Schools

#### 1] Non-unique – Prep outs are occurring in the status quo; people know what smaller schools are running—puts them in a double-bind, either A] big schools will know what they’re reading or at least have plenty of prep for it, or B] they’re saying that small schools can only win by the element of surprise—that’s bad because they’ll never actually gain education of in-depth debates then anyway AND it takes out their fairness claims because they wouldn’t be doing the better debating, just the less predictable debate.

#### 2] TURN – nondisclosure is more exclusionary and just benefits large teams that have more connections to get intel or more people to watch rounds.

**Bietz 10**, Mike (former President of the National Debate Coaches Association; debate coach at Harvard-Westlake School in Los Angeles.) “The Case for Public Case Disclosure.” May 2010.) GHS//GB

**Since disclosure happens anyway, it ought to be open to all competitors regardless of the number of teammates, coaches or friends one has at any given tournament. The current “system” is exclusionary and often makes tournaments hurtful situations. It benefits large teams who either 1) bring many kids to tournaments or 2) have many judges in the judging pool, both of which go hand-in-hand. Finally, open disclosure provides the academic check and peer-review of research that is common in all of academia.**

#### 3] TURN – disclosure benefits schools that don’t have the opportunity to attend a lot of tournaments because they then know what teams are reading beforehand—they can do more prep than going in blind and facing a lot of huge schools that will have tons of prep anyway.

#### 4] Argument quality outweighs—disclosure forces debaters to innovate more because they can’t just get by with one stock aff the whole topic—this also solves small school exclusion in 2 ways: A] they can just create more and break new cases, B] they’ll be able to at least have multiple positions—they still get some advantage because they know which case will be read before the round—I don’t.

#### 5] No bright line – Greenhill only has like 500 people, but we’re not considered a historically “small school” in the debate community—no way to determine whether “small schools” is based school size, team size, team funding, number of people prepping, number of coaches, etc.

#### 6] Empirically denied – there are plenty of debaters that come from so-called small schools that disclose and do just fine—Adam Tomasi is an example of this—he’s the only Sacred Heart debater I know, discloses, and still gets to quarters at the TOC. Here’s another one: Ram Prasad—ever heard of another La Jolla debater? Didn’t think so. He won this thing called the Greenhill RR.

#### 7] TURN – Disclosure allows debaters to find and access resources would normally be inaccessible to them or wouldn’t be found because of the need to have exposure to them to find them—disclosure shares the benefits of privilege.

### AT: Ask Me

#### 1] I shouldn’t have to ask; when they read their evidence, it’s in the public domain, so it should be treated as such.

#### 2] They haven’t considered the hundreds of kids who follow debate but don’t know them well enough to ask them for their cites. They should’ve at least let people know to give others the opportunity to ask.

#### 3] That’s completely unpredictable; there is not even the slightest norm for verbal pre-round disclosure in LD; the wiki has been the only popular form of disclosure, so they should hop on board.

#### 4] This barely solves any of my impacts – private transfer between two debaters is hardly an open community.

#### 5] They are imposing an unreasonable burden; I shouldn’t have to email every decent person I expect to debate. I spend the time to update the wiki after every debate, and they haven’t disclosed, so I’m already at a disadvantage; putting the burden on me to ask every opponent to disclose would exacerbate that disadvantage.

#### 6] TURN – asking for cites excludes debaters that A] don’t know many people on the circuit or where to find them, B] don’t have connections to talk to people, or C] don’t feel comfortable asking individuals for cites or talking to people they barely know.

#### 7] Your arg is defense – doesn’t mean it’s bad to disclose.

#### 8] Non-verifiable that you would have said yes if I had asked. My interpretation outweighs because there’s a 100% chance that your cites would be accessible. It’s more likely that you would have said no since not posting on the wiki shows clear aversion to disclosure. Verifiability is a side constraint on theory – you get no offense unless you know that he meets.

#### 9] No contact info on your wiki – I have no way to ask you.

#### 10] Not reasonable – there are hundreds of people at a tournament, I can’t be expected to ask every debater who I could potentially hit for cites.

### AT: Team Policy

#### 1] My theory argument is an impact turn to their team policy; it is a reason why the team policy is bad; not voting them down would condone that policy. Their argument just begs the question that the team policy is good; our team policy is that we disclose, and I’ve proven they should change their policy.

#### 2] It’s not what you do, it’s what you justify – if team policy is a legitimate excuse, debaters can get away with any abusive strategy by saying their coaches made them do it.

#### 3] This argument not only lets teams get away with abusive strategies; it encourages it since debaters would know they could retroactively claim such a policy existed whenever someone runs theory—for example, if it’s my team policy to talk about unicorns instead of the topic, that’s probably bad.

#### 4] This argument flies in the face of moral responsibility; it’s equivalent to the “just following orders” excuse used by Nazis in the Holocaust. You are responsible for choices that affect others even if you made those choices for self-interested reasons.

#### 5] Their team policy is an asymmetrical advantage. They get to look at what other people are doing without engaging in the sharing – that’s the ultimate free rider problem. They’ll say they are forbidden from looking at other people’s cites but that is non-falsifiable; even if their coach doesn’t let them do it, they can easily get away with it.

#### 6] Spillover effect – maybe if you start losing rounds on disclosure theory, they’ll consider changing the team policy so they start winning—this is a unique reason to vote for me.

#### 7] It's not an argument on theory to say an external rule causes in round abuse. It just begs the question why that rule is valid. If you read multiple a prioris, you respond with “it’s fair b/c my coach made me read them.”

#### 8] There's a miniscule link to the impact. It’s very unlikely they’d get kicked off their team. Their coach might punish them a little.

#### 9]Turn: Disclosure as a norm solves because there wouldn't be a team rule against disclosure if everyone in the community was forced to disclose

### AT: Wrong Forum/Jurisdiction

#### 1] TURN – I’m the one that’s directly impacted by lack of disclosure, so it only makes sense for me to criticize it.

#### 2] TURN – there’s in-round abuse here because the lack of disclosure has decreased the probability of substantive engagement with the aff.

#### 3] TURN – this is just a way to get around the discussion of disclosure—if we don’t force people to have it in rounds, they’ll just keep running away from it.

#### 4] TURN – deterrence proves disclosure theory is good—I can talk to people outside of the round but that won’t do anything—if people start losing for not disclosing, that’s a pretty good motivation to disclose.

### AT: Judge Doesn’t Have Jurisdiction To Vote On Disclosure

#### 1] False: My argument is that there is in-round abuse and they’re being uneducational, so the judge does have the jurisdiction to vote on it. It’s like any other theory argument—they made the playing field unequal and uneducational, so they should lose.

#### 2] The judge doesn’t have to look up the violation online: a) I’ll pull it up myself in round if I have to, so the judge can see that they don’t meet, b) debaters just can’t lie about I meet’s to an interp. They chose not to disclose, so they should just defend it on the flow. The judge should actually be forced to check online, so they know that the debater isn’t lying. It’s the same reason why you would look up if they were miscutting evidence, so you know that they’re not cheating.

#### 3] There’s no reason why judges can’t vote on out of round impacts if it affects this round. My argument is that what they did out of round made this round theoretically illegitimate, so the judge has to vote on it b/c it’s the only way to determine the better debater.

#### 4] If they concede the violation, then there’s no need to check so they already concede that they violate the shell.

### AT: Contact Info

#### 1] This doesn’t solve any abuse – it’s non-verifiable that you would have responded had I contacted you. My interpretation outweighs because there’s a 100% chance that your cites would be accessible. It’s more likely that you would have said no since not posting on the wiki shows clear aversion to disclosure. Verifiability is a side constraint on theory – you get no offense unless you know that he meets.

#### 2] This is defense, not offense, any risk that it’s better for you to disclose your positions in text means my interp is net beneficial under competing interps. You *can’t access* any of my offense.

#### 3] I don’t know if what you sent me is different than what you’d send someone else, which means it’s impossible to know what was truly read.

#### 4] It’s possible that debaters cannot contact you, i.e. their phone is dead or they don’t have a Facebook, so the world of my interpretation always solves better.

### AT: Individual Cases

#### 1] None of this is offense for you under norm-creation; your interpretation relies on a case-by-case basis, but that is obviously not universalizable otherwise there would be an ifinite number of exceptions and the norm would cease to function. If I win norm-creation, it is a question of disclosure-vs.-non-disclosure, not disclosure vs. you not being able to disclose due to extraneous circumstances.

#### 2] Your offense is non-unique, if you stringently follow rules for disclosure, these exceptions wouldn’t be a problem. *Also exacerbates abuse since he didn’t give me cites when I asked for them, clear violation*.

### AT: Norm Setting Bad

#### 1] Competing interps relies on case-by-case adjudication of abuse stories, but the interpretation is a rule that can be applied fairly to *all instances* of non-disclosure, which means even if norm setting is bad, a norm still ought to be created.

#### 2] People won’t prep out the shell if they consistently lose to it; hence the name, “Disclose or Lose”. If I win the standards debate, it’s a good norm for debate.

### AT: Sigalow Card//Creativity

#### Not true. Overing 16:

Premierdebate, Premier Debate Today, 3-17-2016 [Disclosure Enhances Creativity, http://premierdebatetoday.com/2016/03/17/disclosure-enhances-creativity/, 2-27-2018]//DW

According to Martin, non-disclosure means debaters will have to respond to arguments they’ve never heard of, which is being creative. First, **the idea that debaters won’t know what’s being read is ludicrous. Before the caselist, debaters still figured out what cases their opponents would read. They’d hoard their flows**, make sure their teammates saved their flows, watch debates in other flights, and ask other teams for intel. Tournaments have ‘open to the public rules’ so teams with tons of students and coaches can just put someone in the back to watch the good teams they need to prep. Scouting is even easier today with better technology for sharing information: social media, e-mail chains, and case wikis. It’s inevitable. Debaters will have case information. Or **at least the well-connected debaters from big teams will. Non-disclosure creates a world where those with the reputation and community connections have a huge advantage**. A fifteen year-old debater shouldn’t be expected to reach out through social media or friends to find the judge who judged her opponent two days prior to ask for information. This “old school scouting,” as John Scoggin and I call it, is inaccessible and doesn’t test any relevant debate skill. **No one should have to waste valuable pre-round prep scouting when they could be, you know, preparing for a debate**. Second, disclosure only changes when the creative thinking occurs. **If a new argument pops up on the disclosure wiki, debaters have to respond to an argument they’ve never heard of. The major difference is that in a world of disclosure, debaters have more than four minutes to prepare an answer**. Martin is very cynical about the role of coaches in the preparation process; I’ll cover that in response to his third argument. Third, non-disclosure doesn’t force debaters to respond to arguments they’ve never heard of because they’ve probably already researched most of what they’ll see in debates. **By canvassing the topic literature and paying attention to what’s read at the first few tournaments, debaters have a pretty good grasp of what arguments they’ll hear. In a world without disclosure, the neg debater might not know exactly what aff will be read, but it will likely be in the set of strategic and high-quality affs**. The touted benefit of non-disclosure that debaters will face arguments they’ve “never heard of” is suspect. **Finally, debaters can break new**. The current disclosure norm is that debaters only have to disclosure previously disclosed positions, **so if debaters want a big strategic advantage from brand-new, hyper-creative arguments, they can choose to break new arguments.**

### AT: People Will Cut Off My Wiki

#### 1] No impact: it’s reciprocal – you can cut off my wiki too.

#### 2] NUQ: Cutting off your wiki is inevitable – people will go to your articles and read them and use first-3 last-3 to find the section of the card. If you have article access, it doesn’t take long. The problem is in your world, only big schools can recut and small schools don’t, which links to accessibility.

#### 3] Turn – cutting of wikis is good – encourages debaters to read into the evidence more and do more research, that’s Nails.

### AT: People Won’t read the articles

#### 1] Non-unique: if people don’t read the articles with full text, they won’t with first 3 last 3. They’ll just control-F key-words and read that passage.

#### 2] I turn and outweigh with accessibility – some people can’t access the articles in the first place, so I have a higher internal link to topic research.

### AT: I’ll Give You articles

#### 1] Its not what you do its what you justify: that being cutting from obscure sources and opening the possibility of not accessing the evidence

#### 2] There is a benefit to having text and ability to ask and not having text and the ability to ask: that means there’s comparative offense to evaluate

#### 3] Unverifiable: we don’t know you would have – this arg is the equivalent of if you hadn’t disclosed and responded to regular disclosure with “I would have told you”. If you don’t but that arg there don’t’ buy it here. Verifiability is side constraint on theory args.