Why Affordable Housing is an Environmental Issue
By David Smith

As a service-learner and intern at LandWatch, David saw first hand, the strong connection between land use policy choices and social justice. For his capstone project David is publishing a series of community guidebook/pamphlets related to affordable housing and land use issues for LandWatch Monterey County to help citizens become more informed and involved in Monterey County’s affordable housing debate. This paper addresses the affordable housing issue.

Imagine that you pay $950 a month for a two bedroom apartment for five adults and one child; the kitchen has an unvented stove and an exposed water heater with no doors on the cabinets; the bathroom has no tiling and walking into a bedroom requires ducking through a door only five feet tall. In one room a small piece of plywood attempts to prevent children from playing with an uncovered gas valve. Your close relatives and friends live in another housing unit down the street with ten people living in a space intended for three. Your relatives converted the carport into a bedroom to create more room; the landlord then increased their rent by $150, even though water leaks in three separate places in the carport conversion. The children have no grass or safe play area outside; instead, concrete and rotting mattresses sit outside propped up against house (Garcia, 2002). Now imagine looking across the street and then seeing well-kept houses. Imagine going to work and watching people leave their well-kept homes and carrying on with their lives. Now forget this place is imaginary because it’s not; this is Hebbron Street in East Salinas.

Population density in East Salinas is sometimes compared to that of New York City, but with less housing than what is needed to accommodate for its residents. Over 30 percent of homes contain seven or more people in one to two bedroom housing units and one local newspaper described East Salinas as having the same population as Pacific Grove but in a town one-sixth its size (Lyons, 2003).

Many of the poor conditions county residents face has to do with the lack of affordable housing for those who live and work in Monterey County. Currently, only 23 percent of county households can afford a home in Monterey County (MCOHR, 2003), which forces residents to commute long distances and live in substandard, overcrowded living situations. Housing conditions in Monterey County are also the effect of sprawl, which segregates many residents and erodes a sense of community and in fact, results in more expensive housing. As citizens wishing to help make Monterey County a more beautiful and vibrant place to live, we should look at how land use decisions affect the community as a whole.
The lack of affordable housing in Monterey County is an environmental issue: not only does the quality of life we enjoy depend on protecting agriculture and open space, but also on ensuring that people who live and work here can afford to buy a home.

The Environmental Context of Affordable Housing in Monterey County

Defining the Environment
How we define the word environment is crucial to understanding why Monterey County’s housing crisis is an environmental issue. For residents of East Salinas, the word environment might mean, “where we live, work and play” not just economically, aesthetically, and intrinsically valued landscape and wildlife habitat. Defining the environment only in terms of natural landscape and wildlife habitat excludes the interests of citizens who live in urban areas. In urban areas environmental concerns focus more on access to quality, affordable housing, parks and open space and protection from hazardous pollution (Gottlieb, 1993). Clearly, our housing crisis truly affects “where we live, work, and play”.

Community Choice: Land Use Decisions Affect All Residents
Land use policy reflects choice; decisions communities make regarding land use should respond to what the public wants to see happen, rather than accepting that some inevitable trend will determine the future of the county. We have to ask the question: do we want more big box developments, or new golf courses or do we want to protect agriculture and provide opportunities for affordable housing? Because all land uses affect the community, this question is difficult to answer. But ultimately, we need to make the decisions that benefit all Monterey County residents over the long term. Instead of building yet another golf course with land we do have available for development (i.e. Fort Ord) we should build a significant quantity of affordable housing for residents who live and work in Monterey County.

Citizens can buck the trends and make better, more just choices about how the community should use available resources. On Fort Ord the public is receiving an enormous gift of land from the federal government. The fact that the public is receiving this land for free changes or should change how the community decides to use the land resource available to them. If the best decision, should the public decide, is to provide a significant percentage of affordable housing on Fort Ord, why should decision-makers choose instead to build a golf course, or a subdivision where the lowest home price is $573,000 (Manley, 2004), a price which very few citizens in Monterey County can actually afford?

Traffic, Sharing Living Space, and Lost Sense of Community
Monterey County’s lack of affordable housing is a land use choice that adversely affects Monterey County’s environment and sense of community. Essentially, families must move out of the community to find places to live and raise their children, and/or commute longer distances to work. Some households share living space in order to remain in the community.
Monterey County’s housing crisis affects the entire spectrum of our communities: police officers, teachers, firefighters, farmworkers, and hospitality workers, none of which can likely afford a median priced home in Monterey County. A beginning teacher within the Monterey Peninsula Unified School District, for example, earns less than $27,000 per year, which is a salary that cannot easily afford a home or rental unit in Monterey County (MCOHR, 2003):

- The maximum affordable rental price for a household earning less than $27,000 per year is $673, even though the average rental costs $1044, a difference of $371 (MCOHR, 2003).

- Agriculture and tourism, Monterey County’s two largest industries, employ over 40% of the county’s workforce but pay less than $20,000 annually making it incredibly difficult for workers to find places to live in Monterey County (Hausrath Group, 2001).

The economic health of our communities depends on those who live and work in Monterey County. It simply doesn’t make sense to build housing that does not reflect the broadest interest of the community.

Monterey County’s shortage of affordable housing also forces residents to commute further distances to work, which worsens traffic conditions, deteriorates air quality, and erodes family and community stability. County residents that must travel further to find affordable housing spend less time with family members and have little time to participate in the local decision-making processes that affect their communities. For example:

**What defines a home as affordable?**

An affordable home/rental is one that does not require its owners/renters to pay more than 30 percent of their income towards mortgage or rent. Any payment over 30 percent of a household’s income is a burden (MC, 2003). Using this definition the maximum affordable sales price for a resident earning $27,000 is approximately $88,440, which is considerably disparate from the county median home price of $373,000 (MCOHR, 2003).

- Only 10 percent of North Monterey County residents, 38 percent of Peninsula Area residents, and 37 percent of Salinas Valley and South County residents live where they work (Hausrath Group, 2001)

- Between 1990 and 2000, commutes to work averaging over 30 minutes increased by 30 percent while commutes less than 20 minutes decreased by 19 percent (US Census, 2000)

- Between 2000 and 2020, vehicle miles traveled per day, or how many miles are driven by the volume of traffic each day, will increase to over 25 million miles per day from approximately 17
To afford living in Monterey County, many residents share living spaces in substandard and unhealthy living conditions. Over 32 percent of, or over 40,000 Salinas residents live in overcrowded housing (Bay Area Economics, 2002). In agricultural communities, persistent, low-level exposure to pesticides through contact with family members tracking chemicals home from work or children coming into contact with harmful pesticides outside on playgrounds has serious and harmful health implications (Eskenazi, Bradman, & Castorina, 1999). Overcrowded living conditions in Monterey County communities only worsen health risks to residents and ultimately affect the entire community.

The Effects of Sprawl on Housing

Sprawl produces more expensive housing than compact, city-centered growth. Planning experts claim that low-density, single family homes “by their very nature limit the amount of development in a community and indirectly set a minimum income requirement for its residents (Fulton, 1999)”. Sprawl requires the building of new infrastructure, such as roads and water lines, to prepare for new growth. That is, it’s cheaper to connect to already existing infrastructure than build from scratch (Fulton, 1999). The need to build new infrastructure causes sprawl-related developments to cost more to build which in turn leads to higher prices for potential homeowners. Low-density residential development (i.e. 5 units per acre), a serious symptom of sprawl, costs developers more to build, which increases the price of housing. A recent study, commissioned by the Fort Ord Reuse Authority (FORA), showed that low-density developments would cost developers nearly $8,000 more per unit than more compact growth i.e. (8-20 unit per quarter acre) (BAE, 2003).

Monterey County faces the difficult but necessary challenge of building adequate affordable housing while protecting agriculture and open space. Sprawl, through city expansion and unplanned, random leapfrog (or scattered) development, consumes valuable agriculture and open space, both of which provide the economic foundation to communities in Monterey County. Monterey County simply cannot afford sprawl-related consumption of farmland:

- In 2002, for example, as Monterey County’s largest industry agriculture produces $3 billion dollars in production value, or the dollar value farmers receive for their produce (Agriculture Commissioner, 2002);
• Between 1984 and 2000 Monterey County lost 40,350 acres of farmland, of which 8,853 was considered prime farmland, to conversion to non-agricultural uses. These 8,853 acres of prime farmland lost since 1984 equates to approximately $106 million forgone by agricultural conversion. And, this loss does not include the rest of the 40,350 acres lost since 1984; this figure only includes the loss of “prime” farmland (MC, 2003)\(^1\).

Unbridled, un-planned sprawl also costs the community therefore making the production of affordable housing difficult for the future. Sprawl costs cities and unincorporated areas more to provide, public services, such as for schools, firefighters and police than compact growth. An American Farmland Trust study showed that in Loudon, Virginia, sprawling developments (one unit per five acres) cost city and unincorporated areas 43 percent more in public revenue needed to provide services than compact development (one unit per quarter acre) (Fodor, 1999). With an increasing shortfall between the costs for cities to provide services and revenue generated by development, cities and counties often push for more market-rate housing to help pay for services. In this sense, more sprawl equals less affordable housing.

Monterey County’s housing crisis is not a simple supply and demand problem; producing more housing will not make homes more affordable and in effect, will induce sprawl. Though it is true that the demand for producing housing far outweighs supply, residents commuting to work from out of county, such as workers from Silicon Valley, affect Monterey County housing prices more so than lack of supply. In addition, many residents who have generated wealth outside the county choosing to retire in the Monterey area also affect housing prices (MC, 2004). In other words, our housing problems are more complex than the supply-demand point of view suggests. Attempting to simply build our way out of the county’s housing crisis will not result in affordable housing; rather more likely than not, getting out of the way of builders so that they can increase the supply of housing will result in sprawl and cost the community over the long term reducing opportunities for affordable housing.

The notion that the lack of affordable housing is a simple supply and demand

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\(^1\) This figure of revenue loss is arrived at by using a California State Department of Conservation figure reporting that Monterey County has 239,335 acres of “important farmland”, which resulted by taking $3 billion and dividing it by 239,335 acres to arrive at $12,000 per acre. See also LandWatch publication, “Land Use and the General Plan: a LandWatch best policies guidebook”. Available via Internet: http://www.landwatch.org/pages/publications.html#generalplan.
problem where simply building more houses will alleviate the housing crisis Monterey County faces, pits managing growth against the need to provide affordable housing. Growth management versus producing affordable housing does not necessarily have to conflict. Rather, the need to manage growth and produce more affordable housing requires creative solutions, especially because there is a need improve housing conditions for the county’s residents, reduce traffic, and manage growth in Monterey County.

Conclusion

The lack of affordable housing in Monterey County is a calamity, a threat to the economic and environmental health of our communities. The county’s housing crisis forces many residents to live in poor, unhealthy living conditions, commute long distances to work, and induces sprawl. Working to solve the county’s housing crisis and ultimately improving the health of our environment depends on the land use choices communities make. There is no question that ensuring Monterey County is a beautiful, vibrant and affordable place to live means that communities must get creative in designing policy that guarantee affordable housing for residents who live and work here. Protecting our environment, where we live work and play means protecting open space and agriculture and providing a significant quantity of affordable housing for residents who live and work in Monterey County.

References


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