## Housing crisis in the United States

We have a national crisis in housing in general, and affordable housing in particular. According to Stand Together: "Rent increased dramatically in the U.S. during 2018 and 2022, with the median rent for newly leased units increasing by 32% in that time, according to the Center on Budget and Policy Priorities. In 2019, around 9.4 million households paid over half of their monthly income on rent, including 7.8 million who were already at or below the federal poverty line."

The reasons for this problem are imbedded in the very system of the American construction business. I blame it on the unholy trinity of NIMBYs, developers, and government officials.

There is a perpetual war between these factions. Developers try to build as much as possible to maximize their profit, NIMBYs try to prevent new construction aimed at reducing traffic and density, and officials are squeezed in between. In addition, developers create artificial housing shortages and resist rent control. Housing prices grow, construction goes farther away from urban centers, the roads and infrastructure grow, woods get cut, and people pay more taxes.

Two years ago, President Biden issued a proclamation for American municipalities to increase inclusionary zoning to help affordable housing. Our community leaders rejected it. Now Massachusetts has legislated similar acts requiring towns to build more housing near transportation nods, but locally, the Plymouth and Kingston planning departments resist it.

In the upper-middle-class Pinehills development where I live, we may not face a housing shortage, but 55 percent of Plymouth citizens cannot afford a house or a condo, so young families leave the town for greener pastures. As a result, our school enrollment goes down while population grows because of seniors like us in the Pinehills.

Two years ago, then-governor Baker created \$1.8 billion program called Workforce Housing, which was another subsidy for developers. The state takes money from the taxpayers and gives it to developers who take the money but don't build truly affordable housing.

Plymouth zoning bylaws require that 10 percent of the units in a new development be designated as "affordable." The Pinehills LLC paid the town "in lieu" of affordable housing, which is a common practice in Massachusetts. Other developers follow this scheme.

As a result, Plymouth's affordable housing stock is still below the 10 percent minimum that allows municipalities to avoid the dreaded 40B projects that developers use to bypass some zoning rules. This vicious cycle creates such projects as "The Oasis" behind Home Depot that destroyed 60 acres wooded land and built a large asphalt desert where an affordable two-bedroom unit costs \$2,320 a month, plus utilities.

One potential solution to this problem is called "Ten-Minute Village," a concept which is taking root in this country. This idea allows people to live, work, shop, and enjoy entertainment within a few-minute walk instead of driving miles for these purposes and polluting the air in the process.

Five years ago, I designed one such village for Plymouth, presented it to the planning and select boards and received advice to find a developer to build it. Since then, I have talked to seven developers, but none agreed to build it.

Unlike other similar projects, Ten Minute Village for Plymouth proposed that tenants build their own units under the supervision of professional builders and work in the adjacent retail shops after the construction is done. This would provide a smaller carbon footprint of the development, save land, reduce automobile travel, and provide local jobs and hands-on training.

This social housing is successful in Austria, Finland, Sweden, Denmark, and other countries where social consensus provides housing for the poor, homeless, and sick. To do this in the United States we have to create a political will.

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