



M O D E R A T O R G U I D E

AFFORDABLE HOUSING: *What are the Options?*

November , 2003

These choices are discussed in detail in the Issue Book by this title.

A home of one's own is the American dream, a dream that is increasingly beyond the means of many Americans. What does the dream look like? Housing that is safe, accessible, decent, integrated into the community and that costs less than 30 percent of gross annual household income.

Who's affected by this problem? In 1999, 12 million renter and homeowner households paid more than 50 percent of their annual income for housing. Many families are unable to purchase or rent homes in the communities where they work. Seniors are frequently forced to new neighborhoods to find housing to meet their needs. Employers may have trouble finding a workforce in communities where low- and middle-income housing does not exist. Community growth is limited by the community's ability to provide affordable housing. Across America, in rural and urban areas, we've created a landscape of unlivable communities.

Approach 1: Create and implement government programs to encourage more development of affordable housing.

We should pursue courses of action that create substantial financial resources and systemic support for the production of affordable housing, increase incentives for the private sector (developers, builders, bankers), expand the construction workforce and increase housing subsidies.

Approach 2: Community leaders must step up to the plate.

Community leaders should actively promote broad-based programs that provide housing that meets the needs of all sectors of the population. The concept of livable communities holds the best hope for ensuring overall well-being of all residents. Every citizen, business and developer has a duty to meet the community's needs. Successful courses of action include: the enforcement of fair banking practices, regulating development, developing an increased awareness of community housing needs, planning practices that fairly address needs of the community and distribute resources equitably. The provision of options mitigate the need for constant relocation and ensure that quality educational, leisure and other opportunities are in close proximity to everyone's home.

Approach 3: Empower consumers through education.

Knowledge is power. A key problem in developing affordable housing options is the fundamental lack of knowledge. Decisions are commonly made based on misinformation, stereotypes and fear. What information do community leaders need? Community members need to know about available resources, what has worked well in other communities, how to maintain their homes successfully and residents' rights.

Approaches and Choices; Choice Work and NIF

If you're preparing to moderate a National Issues Forum, then you've become familiar with the structure of deliberative dialogue that NIF supports. Discussion guides, starter tapes, and deliberative forums focus on approaches, sometimes also called "choices" in NIF material.

And you know that each approach represents a distinctly different way of approaching an issue, with its own set of benefits, drawbacks, and tradeoffs.

This structure undergirds the basic premise of public deliberation – that citizens in a democracy have a responsibility, and need opportunities, to make choices about how they want to live together, how they want to act together, how they want their government to function.

Sometimes, forum participants find these uses of the word "choice" confusing. Some assume that they are being asked to choose one of the approaches. And, of course, they are not.

Many moderators find it helpful to clarify, at the beginning of the forum, that the work of the forum is to weigh each approach, to "work through" consequences and tradeoffs, and to form a shared sense of what's at stake in the issue. They make it clear that by developing shared directions for public action, forum participants are laying the foundation for making public choices together.

If this is your first experience as a moderator:

You don't have to be an expert on the issue.

Reading the issue book thoroughly, considering questions that get to the heart of the issue, and thinking through the essence of each choice is the critical part of preparation.

Stay focused on what the forum is about – deliberation.

Your natural curiosity and your interest in understanding diverse views will be your greatest assets; they're probably what got you here in the first place. So use them to ask questions that probe the underlying motivations of each choice, the tradeoffs it might require, and the willingness of the participant to recognize them.

Keep the discussion moving and focused on the issue.

No matter the level of experience, most moderators find timekeeping to be a challenge. National Issue Forums examine complicated issues, worthy of deep discussion. Sometimes it's hard to move on to another approach with so much more that could be said. But in order to deliberate – to really make progress on the issue -- participants need the opportunity to weigh all the major approaches.

Reserve ample time for reflections on the forum.

Between allowing time for participants to lay out their personal concerns about the issue at the beginning of the forum and the demanding work of deliberating in depth on each of the choices, it's easy to find yourself with little time left at the end of the forum to reflect on what's been said. But, in many ways, this is the most important work the group will do – if they have time to do it. Explain clearly at the outset that it is important to reserve this time, and then enlist the participants' support in working with you to preserve it.

Your Role as a Moderator

- To provide an overview of the process of deliberation – the rationale for the kind of work the participants are getting ready to do.
- To ask questions that probe deeply into what's at stake in the issue and in each choice.
- To encourage participants to direct their responses and questions toward one another.
- To remain neutral throughout the discussion, while encouraging participants to explore all facets of their own and others' opinions.
- To keep track of the time, so participants can move through a discussion of each of the major approaches and into an ending period of reflections.

The Role of the Recorder

- To support deliberation by reminding forum participants of their key concerns, the areas of greatest disagreement, and the benefits and tradeoffs their discussion highlighted.
- To serve as a written record of the group's work that might feed into future meetings of the group or additional forums.
- To help inform other members of the community about the outcomes of the deliberation.
- To capture the tensions, tradeoffs, and common ground for action.
- To express main ideas in clearly written brief phrases.

Forums or Study Circles – or Both?

Many NIF convenors choose to organize single forums around issues of concern in their communities. Most single forums last two-to-two-and-one-half hours.

Many others, however, arrange multiple sessions (study circles) to allow participants greater opportunities to examine issues in depth. Some groups set aside time for two meetings; others might devote a separate session for each approach. And some plan ahead of time for a session after the forum to come back together to consider next steps.

Some communities begin their examination of an issue in a large group forum and then break off into smaller groups for subsequent sessions. The reverse also can be helpful – starting in small groups and culminating in a larger community forum.

National Issues Forums are about encouraging public deliberation. The needs of your community will drive the schedule in which deliberation can best occur.

Guidelines for National Issues Forums and Study Circles

At the beginning of deliberative discussion, most moderators review these guidelines with participants. (You may also want to display a poster. You may download a poster for use from the following website:

Look under Community Planning on <http://communitydevelopment.uiuc.edu>)

The moderator will guide the discussion yet remain neutral. The moderator will make sure that –

- No one or two individuals dominate.
- The discussion will focus on the choices.
- All the major choices or positions on the issue are considered.
- An atmosphere for discussion and analysis of the alternatives is maintained.
- We listen to each other.

The Importance of the Questionnaires

Questionnaires play an important role in your local forum – and in the national NIF network. Filled out after the forum, the questionnaire serves multiple purposes. It gives participants an opportunity to reconsider their views in light of the experience they have just had. And it gives them an opportunity to add to what they said or heard in the forum.

The questionnaires also serve a vital role outside of the forum. As a means of capturing what happened in the forum, they provide information that can be used to communicate participants' views to other – to officeholders, to the media, to other citizens.

We will be preparing a report on the outcomes of the affordable housing forums, based on interviews with moderators and the questionnaires that forums generate. Some communities use questionnaires as part of reports on the outcomes of local forums.

So it is very important that you as the forum moderator, take a few minutes to gather and return the questionnaires to University of Illinois Extension. You may complete the moderator response survey online at the following website:

Look under Community Planning on <http://communitydevelopment.uiuc.edu>

Return the completed questionnaires to:

Kathleen Brown, Extension Educator
Community & Economic Development
University of Illinois Extension
480 Deer Rd.
Macomb, IL 61455

Communicating about Your Forums

Another important role of the moderator is to communicate with our sponsors about the forums you are conducting in your communities. Please post dates and locations of your forums at the following website: Look under Community Planning on <http://communitydevelopment.uiuc.edu>

Affordable Housing What are the Options?

Questions to Promote Deliberation of the Issue

As you examine this issue together with forum participants, you (and they) will undoubtedly think of questions that are at the heart of what make the issue compelling. Many of these questions will arise during the forum, based on responses of the participants to you and to one another.

Moderators find it very helpful to consider ahead of time the basic, broad questions about each approach that need to be addressed. Here are some possibilities:

Approach 1: Create and implement government programs to encourage more development of affordable housing.

- Has the private housing market adequately met the needs of working families in your community/county?
- What kind of problems have you observed with the housing market in your community?
- What role should incentives play in stimulating the housing market?
- Do government subsidies create a false economy?
- Who do you believe is most responsible for creating affordable housing options?
- Looking at the statistics on affordable housing for your community, do you see any surprises?

Approach 2: Community leaders must step up to the plate.

- Why is supporting housing for working families important to the community?
- What types of community planning are you aware of in your community?
- Do these efforts appear to be working for all residents?
- If you were able to design a system of planning to meet the needs of all residents, how would you go about this?
- What will it take to change the way planning is approached in your community?
- Are there community beliefs that present challenges to creating more affordable housing?

Approach 3: Empower consumers through education.

- What do you see as the primary obstacles for families in finding suitable housing?
- What do you believe can be achieved through tenant education programs?
- What do you believe can be achieved through homebuyer education programs?
- Is there a strong network within your community working to address individual and community needs for affordable housing?
- Is there a need for housing advocacy for individuals and families in our community?

Affordable Housing What are the Options?

Comparing the Approaches

Housing is a personal experience that has immense public consequences. The quality of housing for individuals and families has a dramatic effect on personal finances, individual health, education and social networks. The effects of housing ripple through our communities. Individuals may be commuting great distances because of the lack of affordable homes in a community. Others may be forced to move frequently, constantly searching for greater safety and affordable home.

Careful thought and deliberation are needed to understand the nature of problems in creating adequate affordable housing and to consider possible courses of action. Although they are not mutually exclusive, the approaches outlined on these pages reflect different perspectives and priorities that people bring to this issue.

Approach One

Create and implement government programs to encourage more development of affordable housing.

We should pursue courses of action that create substantial financial resources and systemic support for the production of affordable housing, increase incentives for the private sector (developers, builders, bankers), expand the construction workforce, and increase housing subsidies.

WHAT CAN BE DONE?

- Pursue tax relief incentive programs (e.g. enterprise zones)
- Provide developers tax credits for building affordable single-family housing in distressed community areas.
- Increase direct government investment in affordable housing production through creation of new programs or increased funding for existing production programs.
- Reduce expectations for amenities in low-income housing (e.g. extensive green space, high-speed internet connections)
- Increase incentives for private developers through low-interest loans and grants.
- Increase cash available for potential home-buyers and developers (down payments, low-income loans, etc.)
- Market and promote investment opportunities in local communities.
- Expand the building industry.
- Build speculative homes.
- Provide incentives for preservation/rehabilitation of vacant housing units.
- Simplify the home purchasing process.
- Create new mortgage products to meet the unique needs of recent immigrants.

A LIKELY TRADEOFF

- Increasing government investment in housing will reduce resources for other needs.
- For market forces to work out in the mid-to long-term, we must accept a short-term rise in costs.
- We must be willing to have less tax revenue to directly invest in affordable housing, in order for consumers to spend more money and thus stimulate economic growth.
- Open speculative markets promote investment opportunities but present problems of market stability.

Approach Two	Approach Three
<p>Community leaders must step up to the plate. Community leaders should actively promote broad-based programs that provide housing that meets the needs of all sectors of the population. The concept of livable communities holds the best hope for ensuring overall well-being of all residents. The provision of options that mitigate the need for constant relocation, and ensuring that quality educational, leisure, and other opportunities are in close proximity to everyone’s home.</p>	<p>Empower consumers through education. Knowledge is power. A key problem in developing affordable housing options is the fundamental lack of knowledge. Decisions are commonly made based on misinformation, stereotypes, and fear. What information do community leaders need? Community members need to know about available resources, what has worked well in other communities, how to maintain their homes successfully, and residents’ rights.</p>
<p>WHAT CAN BE DONE?</p> <ul style="list-style-type: none"> • Actively promote broad based community planning. • Support community-based development projects and organizations. • Encourage enforcement of fair renting and lending practices by garnering support from the non-profit and business sectors. • Develop guidelines and regulations to ensure all community residents have equal access to services without discrimination of language, age, disability, income and geographical location. • Provide options for people to stay in place, i.e., changing local zoning laws to allow “granny flats” (accessory apartments localities often forbid), etc. • Stabilize neighborhoods by regulating development to be sure that new housing is available to a variety of incomes. • Incorporating livable community planning practices that create complete and integrated communities. • Get elected officials directly involved in the housing development. • Provide resources and policy support for tenant buy-outs and refinancing to preserve expiring units. 	<p>WHAT CAN BE DONE?</p> <ul style="list-style-type: none"> • Promote communication and education among all stakeholders. Ensure representation of low-income communities and persons with disabilities in the planning process, and in the process of planning and policy-making. • Ensure and make available an adequate supply of educational resources related to housing. • Educate developers, builders and bankers about best practices. • Provide training on credit and money management to consumers. • Develop and maintain community networks to establish affordable housing. • Educate local officials about resources available and best practices. • Clarify and standardize the landlord tenant relationship.
<p>A LIKELY TRADEOFF</p> <ul style="list-style-type: none"> • In seeking broad-based community solutions, this approach will require extensive staff and programming support, dollars that otherwise might be spent on affordable housing development. • Process will be slower and tense but will result in broader ‘ownership’ of development. 	<p>A LIKELY TRADEOFF</p> <ul style="list-style-type: none"> • In making education the key to increased affordable housing, fewer resources will be devoted to direct investment in housing.

Suggested Format for a NIF Forum

WELCOME

Let participants know who is sponsoring the forum/study circle.
Stress the sponsorship if several organizations are involved.

QUESTIONNAIRE (PRE-FORUM)

GROUND RULES

MAKE CLEAR THAT THE FORUM IS NOT A DEBATE.

Stress that there is work to do, and that the work is to move toward making a choice on a public policy issue. The work will be done through deliberation. Review the chart “How do we do it?” The responsibility of doing the work of deliberation belongs to the group. Deliberation is necessary because there are competing approaches to solving the problem.

STARTER VIDEO

Explain that the video reviews the problems underlying the issue, then briefly examines three or four public policy alternatives. In so doing, it sets the stage for deliberation.

PERSONAL STAKE

Connect the issues to people’s lives and concerns

Get participants to talk about their personal experiences with the issue, and to tell their stories.

Some questions you might ask include:

- Has anyone had a personal experience that illustrates the problems associated with this issue?
- Within your family, or circle of friends, is this an important issue?
- What aspects of the issue are most important to you?
- How does the issue affect people?

A Different Kind of Talk, Another Way to Act

Making choices about how to deal with community issues is difficult because different people favor different approaches, and the options for action may contradict or conflict with one another. Certainly any strategy for action will have costs that have to be taken into consideration and consequences that have to be anticipated, as best we can. At the root of the questions of costs and consequences, and behind each approach, lies a range of concerns that, while common to many people, nonetheless pulls them in different directions both individually and collectively. People have to “work through” these conflicts and deal with trade-offs until they come not necessarily to full and complete agreement, but to the point that they have a shared sense of direction for moving ahead, and some idea of what people are and aren’t willing to do to solve a problem. Often we live all our lives somewhere between complete agreement and complete disagreement. Public action becomes possible when citizens discover where their interests are interconnected.

In the very few minutes of a forum, the moderator should remind people that the objective is to work toward a decision.

<i>Suggested Time Line</i>		<i>Stages of Forum</i>			
Time		Stage	Activity	Action	Responsibility
% Time	Clock Time				
15%		Opening	Welcome	The convener or moderator introduces NIF program	
			Questionnaire	Participants complete Pre-Forum Questionnaire	
				Discussion begins	
			Starter Video or Discussion	Sets the tone for the discussion	
			Personal Stake	Connect the issue to people’s lives and concerns	
65%		Deliberation			
20%		Discovering Shared Sense of Purpose and Ending the Forum	Ending the Forum	Reflect on what has been accomplished	
			Questionnaire	Participants complete Post-Forum Questionnaire	

The Forum Deliberation

Consistent with what deliberation is, moderators ask four basic questions in a forum:

What is valuable to us?

This question gets at why making public choices is so difficult: the options turn on things that people care about very deeply, such as being secure and being treated fairly. This question can take many forms:

- How has this issue affected you personally? (Usually asked at the beginning.)
 - What things are most valuable to people who support this option?
 - What is appealing about this option?
 - What makes this option a good idea – or a bad one?
-

What are the costs or consequences associated with the various options?

This question can take as long as it prompts people to think about the likely effects of various options on what is valuable to them. Examples include:

- What would result from doing what this option proposes?
 - What could be the consequences of doing what you are suggesting?
 - Can you give an example of what you think would happen?
 - Does anyone have a different estimate of costs or consequences?
-

What are the tensions or conflicts in this issue that we have to “work through?”

As the forum progresses, moderators will ask questions that draw out conflicts or tensions that people have to “work through.” They might ask:

- What do you see as tension between the options?
 - Where are the conflicts that grow out of what we’ve said about this issue?
 - Why is this issue so difficult to decide?
 - What are the “gray areas”?
 - What remains unsolved for this group?
-

Can we detect any shared sense of purpose or how our interdependence is grounds for action?

In the very few minutes of a forum, the moderator should remind people that the objective is to work toward a decision. Then, as the tensions or conflicts become evident, as people see how what they consider valuable pulls them in different directions, the moderator will test to see where the group is going with questions like:

- What direction seems best, or where do we want to go with this policy, approach, etc.?
- The moderator can follow-up to find out what people are or are not willing to do or sacrifice to solve a problem with such questions as:
 - What trade-offs are we willing to accept?
 - What trade-offs are we unwilling to accept?
 - What are we willing to do as individuals or a community to solve this problem?

Ending a Forum

Before ending a forum take a few minutes to reflect both individually and as a group on what has been accomplished. Questions like the following have been useful:

I. Individual Reflections

How has your thinking about the issue changed?

How has your thinking about other people's views changed?

How has your perspective changed as a result of what you heard in this forum?

II. Group Reflections

What didn't we work through?

Can we identify any shared sense of purpose or direction?

What trade-offs are we, or are we not, willing to make to move in a shared direction?

III. Next-Step Reflections

What do we still need to talk about?

How can we use what we learned about ourselves in this forum?

Do we want to meet again?

Questionnaire (Post-Forum)

The Post-Forum Questionnaire is a way to face the conflict within ourselves. Often we discover aspects of each choice we hold most valuable. Yet, the things we care deeply about are often in conflict. The questionnaire, along with other information, is important in discovering a Public Voice.

**Why are we here?
What are we going to do?**

We are here to move toward a public decision or CHOICE on a difficult issue through CHOICE WORK.

How do we do it?

Through a deliberative dialogue in which we:

- Understand the PROS and CONS of every option, its COSTS AND CONSEQUENCES.
 - Know the STRATEGIC FACTS and how they affect the way the group thinks about each option.
 - Get beyond the initial positions people hold to their deeper motivations—the things people consider to be most valuable in everyday life.
 - Weigh carefully the views of others; appreciate the impact various options would have on what others consider valuable.
 - WORK THROUGH the conflicting emotions that arise when various options pull and tug on what people consider valuable.
-

How can we know if we are making progress?

By constantly testing your group:

- Can your group make the best case for the option least favored?
 - Can it identify the negative effects of the option most favored?
-

What will be the effects of deliberation?

Movement from first reactions and mass opinions toward a more shared and stable PUBLIC JUDGMENT.

The emergence of a PUBLIC VOICE, one different from the voice of personal preference or special interest pleadings.

Increased COMMON GROUND FOR ACTION found in the greater ability to:

- Identify how people came out on the conflicts, contradictions, and trade-offs, and what they were willing, and not willing to do to solve the problem.
- Identify any shared sense of purpose or policy direction and a range of actions that were consistent with one another.
- Understand the implications of how citizens sensed their interdependence on the issue and its implications for community action.