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The crisis in housing calls for creativity

RAQUELLA THAMAN

The price of housing in many areas is too high for many Americans, and in some areas the demand for affordable housing outstrips the supply. There is a heated debate as to how to target this crisis.

Some would use the theory of supply and demand. Others believe it is necessary to remove housing from a purely laissez-faire economic dynamic and provide some guardrails to prevent out-of-control prices.



Raquella Thaman is a public school teacher in Berkeley, California, and an attorney. This column was produced for Progressive Perspectives.

In California, for example, a measure on the ballot seeks to overturn a 1995 state law that limits a municipality's ability to enact rent controls. Opponents argue that rent control will cause a decline in property values and lead to a decrease in home construction. They simultaneously argue that the shortage of housing is responsible for high property values and the inflation of rent.

While this seems to be a logical glitch, it is more likely an indication that free market forces are not well-suited to maintaining a reliable supply of affordable housing. A key tool used by investors, for example, is the 1% rule — the monthly rental return on a property must be at least 1% of the purchase price. Given such formulas, it is not possible to lower the rent and have steadily increasing property values.

President Joe Biden and Vice President Kamala Harris have moved the creation of more housing to the forefront.

Prior to announcing his withdrawal from the campaign, Biden called for action on two fronts. He proposed to add brakes to spiraling housing prices by seeking to place a temporary cap on rent increases by large corporate landlords. He also promised to add to the supply of housing.

Whether you believe that supply-side economics alone can dampen the skyrocketing price of housing, the time is now for a coherent national housing policy based on human need and available resources.

The federal government should participate in the creation of housing in a manner that improves the standard of living in the communities it hopes to serve.

While there is certainly a marked shortage of affordable housing in some areas of the country, other areas have vast numbers of vacant properties, which negatively impacts the quality of life in those neighborhoods.

Consider St. Louis, where nearly 20% of properties are vacant or abandoned. Federal actions to improve the housing supply could focus on rehabilitation of these properties with an eye on increasing home ownership among local residents.

It would be more direct than making concessions to developers and real estate investment companies in the hopes that the benefits might eventually trickle down to those who really just need a decent, affordable place to live. It would also ensure that the economic benefits stay local and continue to circulate.

If we are going to facilitate the addition of a million new homes in a given region, we also must provide hospitals, schools, public safety, sanitation and an adequate water supply. We must avoid bringing people to places from which they will almost inevitably have to evacuate as a result of high environmental risks.

We as a nation have done great things. Let our approach to solving our housing crisis be one of those and not another transfer of rights, protection and wealth to bolster the profit margins of a few.



Bill Bramahall | New York Daily News

EDITORIAL

Voter frauds

Rokita, Morales wrongly question electorate



Morales

Thursday, Indiana Secretary of State Diego Morales and Attorney General Todd Rokita announced they'd requested federal aid in determining the citizenship of more than 585,000 registered voters — ignoring a deadline intended to protect eligible voters from election shenanigans.



Rokita

The 1993 National Voter Registration Act requires states to complete voter roll maintenance at least 90 days ahead of federal elections. That sets an Aug. 7 deadline.

Yet in a letter sent to the U.S. Citizenship and Immigration Services Director Ur Jaddou on Oct. 11, Morales and Rokita asked the agency to use its "Person Centric Query Service" to verify the names of 12% of Indiana's 4,836,973 registered voters as U.S. citizens. This was four days after the start of early voting.

"A fair and secure election process begins with accurate voter information," Morales said in a statement. "As Indiana's Chief Election Officer, I am committed to ensuring that every registered voter in Indiana has met the legal requirements, including being a U.S. citizen."

Morales told the Indiana Capital Chronicle the inquiry request is not a voter list maintenance activity, and will not result in an effort to remove registrations from the voter rolls. Allen County Democratic Party Chair Derek Camp asked, "Then why even do it?"

"I see this as a violation of federal law, very likely," Camp told The Journal Gazette Friday, "which is not what you want out of the attorney general of your state, nor the secretary of state responsible for overseeing elections."

Morales and Rokita surely recognize Citizenship and Immigration Services can't provide the information they seek in a timely manner. And they certainly know — or should know — the National Voter Registration Act does not allow any voter to be removed from the roll this close to Election Day.

"I'd suggest they and local election officials get familiar with not only the National Voter Registration Act, but also the 14th Amendment of the Constitution," Julia Vaughn, executive director of Common Cause Indiana, told The Journal Gazette Friday. "Voters have equal protection rights, and we and our allies in the voting rights community will not allow those rights to be denied."

Morales and Rokita have had nearly two years since the last general election to review the citizenship status of Indiana voters. Waiting so close to the election to question 12% of voters' eligibility suggests poor planning, at best, and, at worst, a veiled attempt to intimidate registered voters and diminish public confidence in the integrity of the state's elections.

FURTHERMORE ...

Quick turnaround reaffirms Hoosier pride

In 2022, Indiana University football was No. 1 — in futility. IU was the first Division I program in the nation to record its 700th overall loss, falling to Maryland 38-33 on Oct. 15.

Fast forward two years, and the Hoosiers are 7-0 after crushing Nebraska 56-7 in Bloomington Saturday. Indiana's offense exploded for 495 total yards and nearly 8 yards per play. The victory moved first-year coach Curt Cignetti's squad to No. 13 in The Associated Press poll, and keeps it in the discussion for receiving a berth in the new 12-team college football playoffs.

The Hoosiers currently have the No. 1 scoring offense in college football, averaging 48.7 points per game. The team's scoring defense is also among the best in the country, averaging just 13.7 points per contest and ranked No. 7.

Still, Indiana is one of three undefeated teams in the Big Ten Conference, trailing No. 1 Oregon and No. 3 Penn State, both unbeaten, in the polls. Even 6-1 Ohio State, which lost to Oregon two weeks ago, is No. 4, nine spots higher than the Hoosiers.

What gives? Likely, Indiana's history of horrific play. Since 1887, the Hoosier football team has won 513 games, lost 713 and tied 44 others. Its winning percentage of 42.1% ranks 125th in college football. Voters have 137 years of reasons to doubt the 2024 Hoosiers.

Indiana will host Big Ten newcomer Washington (4-3) Saturday, then play at Michigan State (4-3), home for Michigan (4-3), at Ohio State and home for Purdue (1-6).

If the Hoosiers can win four of their remaining games, they should be among the 12 playoff teams vying for the national championship, and Cignetti will be on his way to reclassifying historically inept Indiana football as among the Big Ten's best programs.

LETTERS

Free ride to polls available through NOW

Northeast Indiana NOW (National Organization for Women) is pleased to announce that our chapter is providing free Uber transportation to and from the polls throughout the 2024 election cycle. Rides to all polling locations will continue through Election Day on Nov. 5.

Through a grant from the NOW Foundation, Uber rides will be available, ensuring all registered voters have the ability to travel to their polling locations. Election Day is Nov. 5, and rides will be available from 6 a.m. to 6 p.m. Rides are available for those within the greater Allen County area.

To utilize the free Uber service, participants will need to download the Uber app on their cellphone to redeem the free voucher available through a QR code or link.

Each ride (a maximum of two) has a maximum value of $25 in each direction and is for the sole purpose of transporting participants to vote.

Voters are encouraged to verify their registration status and polling location by going to indianavoters.com.

We hope this option will give everyone who may have a transportation concern the ability to get out and vote.

Your vote is your voice. Use it!

ELLEN KILLHAM
Fort Wayne

'Avenue of the Arts'

It's amazing the positive impact Chuck Surack is making on Fort Wayne. Main Street becoming more arts-related appears to be a good idea. So, why not change the name of Main Street to Avenue of the Arts?

It would certainly be a plus for our city and perhaps become as famous as other streets throughout the world like Avenue of the Americas, Abbey Road, Sunset Boulevard, Broadway, Champs-Elysees, etc.

RICHARD AVDUL
Fort Wayne

Make America great? Let's make America better

In this coming presidential election, I will not be voting for the candidate who at one time told the American people that the cure for COVID-19 was to drink bleach and is now telling the American people that immigrants in Springfield, Ohio, are eating people's dogs and cats.

This election is going to come down to a candidate who has proven time and time again to be unfit for office, and a candidate who has given hope for a better future for the people and for a better America. One candidate uses "Make America Great Again" simply as a campaign slogan. The other candidate just wants to make America better for everybody and actually means it.

It isn't just a campaign slogan for her.

CURTIS J. RANSOM
Spencerville

Park money better spent to bolster bus system

I don't understand why we are pouring millions of dollars into a worthless downtown park when Citilink may have to cut services because of not enough money to keep buses running.

I was there about three years ago for family pictures and I wasn't impressed at all. I probably won't ever go back. I'm 83 years old and there's nothing there that interests me one bit. So, put those millions into the citizens' bus system to keep them operating. If there's no bus service, then how do they expect people to get down to a worthless park?

Wasting money on something that's not even worth going to and putting our transit system in jeopardy of cutting services doesn't make any sense to me.

ROBERT HART
Fort Wayne

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