

Affordable Housing Is Your Spare Bedroom

By Diana Lind

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- June 12, 2018



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Cities from New York to San Francisco are having a tough time trying to create enough affordable housing for the hundreds of thousands of people who need it. To expand affordable housing in these places where land and construction costs are high, we need to disrupt the model of single-family homes and bring back rooming houses and other shared living arrangements.

Until World War II, American cities teemed with single-room-occupancy houses and hotels that served as de facto apartment rentals. In the 1930 census, 11.4 percent of urban families reported that they housed boarders. Many more families included grandparents and older relatives. These shared housing options let more people, more cheaply, enjoy a city's amenities.

Over the past 75 years, however, many of these options have been made illegal through zoning laws that prioritize single-family housing. New norms of privacy, and a cultural shift in which shared spaces in cities became equated with demoralization and depravity, also helped put an end to these styles of living.

But now people are rediscovering shared housing and reaping its rewards, whether out of financial necessity, a gig-economy tendency toward transience or a preference for a more communal experience. This may be a way for cities to provide more affordable housing at lower cost.

As of 2016, [20 percent of Americans](#), some 64 million people, live with older relatives, more than at any time since 1950. The rates are even higher for Asian and Hispanic families. Studies have shown that schoolchildren benefit from having grandparents live with them, and parents can take advantage of the grandparents' babysitting, too.

California, where the housing affordability crisis is particularly acute, once balked at the idea of allowing "accessory dwelling units," better known as backyard cottages or in-law suites. But now state housing officials [extol them](#): They provide affordable new housing, allow extended family members to live close by with privacy and can bring households additional income.

Cities are also witnessing the renaissance of "co-living," a new term for single-room-occupancy communities. The office-sharing company WeWork has opened co-living communities in New York and Washington; another company, [Starcity](#), offers what are essentially dorms for professionals in San Francisco, with private bedrooms but shared bathrooms, kitchens and living areas (it has a waiting list of 8,000 for its buildings). While these co-living projects aren't aiming to solve the affordability crisis, they can open cities' and developers' eyes to the possibilities of co-living for less affluent people.

This is already beginning to happen. A Philadelphia official last month [called for increasing](#) the city's number of rooming houses, better regulating them and relinquishing long-held assumptions that shared, transient living is inherently bad.

Since 2006, only 82 rooming houses have legally been registered in Philadelphia, yet housing inspectors conducted more than 500 investigations because of neighbor complaints of suspected rooming houses. By legalizing rooming houses, potentially hundreds of housing units can come out of shadows and tenants can benefit from the safeguards that come with landlords' required compliance.

It's clear that some forward-thinking local governments get it, but they are more the exception than the rule. And they are mostly putting forward piecemeal solutions, not a much needed paradigm shift for housing.

New Orleans recently offered [tax concessions](#) to a new co-living development for service workers, for example, in exchange for the developer's promise to keep rents down. But the city also outlawed short-term rentals like those offered through Airbnb in the French Quarter. And its incoming mayor is hoping to [limit the total number](#) of short-term rental licenses citywide.

These moves exemplify the current approach to creating affordable housing: finding ways to circumvent housing price increases or subsidize housing, rather than facilitating the ways that more people can live together and thereby lower their own housing costs.

An alternative approach would be to allocate short-term-rental licenses only to units where a permanent resident remains in place, thereby returning Airbnb to its roots as "home sharing" instead of as a platform for landlords to rent to vacationers.

It's true that research based on outcomes in New York has shown that there's an "Airbnb effect" that causes increased housing costs. But it fails to consider other factors, like the escalating demands of the tourism industry that cities like New York and New Orleans so heavily promote.

It seems irrational for a city to believe that it can bring in millions more tourists each year, yet expect that by restricting the supply of accommodations, it will make itself more affordable.

But this is the kind of build-and-restrict, stoke-and-stanch game cities too often play with housing supply and demand. And it's coming at residents' cost.

Luckily for cities, a font of affordable housing already exists. It's in the wasted spaces of single-family homes — spare bedrooms, backyards and the millions of square feet occupied by redundant bathrooms and kitchens that could instead be zoned as shared space. Let's take advantage of it.

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