Affordable Housing and the City of Dunedin, Florida

Introduction

There are communities in every city that people tend to avoid because they are not perceived as safe. These communities have a negative effect on their local economies by reducing property tax that the cities need and reducing the potential for successful businesses. Other priorities have overshadowed assistance of these communities, increasing their decay. Many of these communities are in proximity of the inner city. Some have gotten to the point that it will take decades to remedy the problems or worse, they have been declared irredeemable. Cities have focused on building in other areas like the downtown area, transportation, and professional sports stadiums. However, every emergency call, such as fire or police, and Medicaid usage caused by poor living conditions, affects the entire community and society (Hartman, 1998, p. 225). Affordable Housing has the potential to distribute poverty and prevent the creation of poor communities by providing housing for those in need. Affordable housing can help increase the economic growth and stability in the City of Dunedin by assisting those who are in need in the community. Since much of society has obtained negative perspectives of the beneficiaries, it can be a challenge to advocate for affordable. However, the definition of affordable housing encompasses other beneficiaries. According to the United States Department of Housing and Urban Development (HUD), **t**he definition of affordable housing, is:

> *"In general, housing for which the occupant(s) is/are paying no more than 30 percent of his or her income for gross housing costs, including utilities. However, some jurisdictions may define affordable housing based on other, locally determined criteria, and that this definition is intended solely as an approximate guideline or general rule of thumb" (2017).*

The simplicity of the definition has been lost with the development of negative characteristics tied to affordable housing. The information that follows is intended to provide insight into what affordable housing is, why it has a negative stigma that is no longer relevant, and its potential to continue the growth, well-being, and sustainability of the City of Dunedin.

History of Affordable Housing Negative Stigma

Affordable housing has a negative stigma stemming back to the racial and social issues in the United States. In the 1960s, as people moved to the suburbs, there was a limitation on loans available to African Americans and other minorities. They were not encouraged to move to the new developments or into neighborhoods that were predominately white Americans. Some areas placed restriction on the deeds that restricted minorities from buying property. This lead to minority populations living in the same areas in the inner city with decreasing property tax revenue and amenities to foster prosperous communities. With fewer job opportunities, struggling school systems, and lower quality healthcare, these areas were plagued with crime, violence, and drugs. Affordable housing programs were established to assist with the decaying inner-city communities (Green & Haines, 2015). At first, the programs created new buildings that were dense. However, with poverty still being concentrated and located in one area, the crime, violence, and drug problems continued. In recent years, the government has attacked the issue of poor communities by looking at creating a better quality of life with social incentives like community centers (Ferguson & Dickens, 1999, p. 79).

Since housing was restricted for minorities, this caused many minority groups to live in poor neighborhoods. The government then assisted in the development of programs like housing vouchers. Due to the combination of these factors, the population established a view of the beneficiaries of affordable housing to be minorities who are uneducated, unemployed, violent, and/or have an addiction. However, these are just some of the misconceptions of affordable housing.

Misconceptions of Affordable Housing

Most affordable housing programs used to assist poor communities are mostly private-public partnerships because there has been a lack of federal funding since the 1980s (Ferguson & Dickens, 1999, p. 77). These private and public partnerships programs try to optimize the property value and maintain low construction and housing costs without producing unstable construction (Von Hoffman, 2013). A good example is the EcoVillage, which produced solar-powered affordable townhouses in Dunedin. Townhouses are seen as a functional choice for affordable housing because they can blend into the existing neighborhood. Single-family homes on the outskirts have become too costly with the need for new roads, transit, utilities, and land scarcity, which we have in Dunedin (Davis, 1997, p. 4). Some have stated that affordable housing is temporary. However, as seen in programs created by Bright Community Trust in Tampa Bay, the process can be a transitional step for households who are unable to obtain a housing loan with a good interest rate (F. Wells, personal communication, October 10, 2017). The beneficiaries of affordable housing are not the same type of households as before. People in need of affordable housing have become our teachers, senior citizens, recent graduates, and young families.

Strategies to Alter Perceptions

Communities have tried to combat the vision of affordable housing beneficiaries by renaming affordable housing. For instance, the National Association of Homebuilders, Urban

Land Institute, and the cities of Miami and Ft. Lauderdale are calling it Workforce Housing. This has been seen effective with changing the perspective of the beneficiaries as the working class and link the need to the local economy (Goetz, 2008, p. 223). Others have suggested that we need to look within ourselves as neighbors and landlords to talk to the beneficiaries instead of assuming who they are based on societal misconceptions (Davies, 2014). Habitat for Humanity has used a door flyer to inform neighbors of its future tenants of their project to combat issues before the tenants move in. The neighbors are also invited for the grand opening of the projects (K. Rush, personal communication, October 10, 2017). Some cities, like New York, have used incentives and zoning conditions to have developers produce affordable housing in the attempt to use "the additional market-rate units... to lower the cost of the affordable homes" (Nolon, 1989, p.389). It is clear that the original conception and approach to affordable housing has changed.

Methods and Research

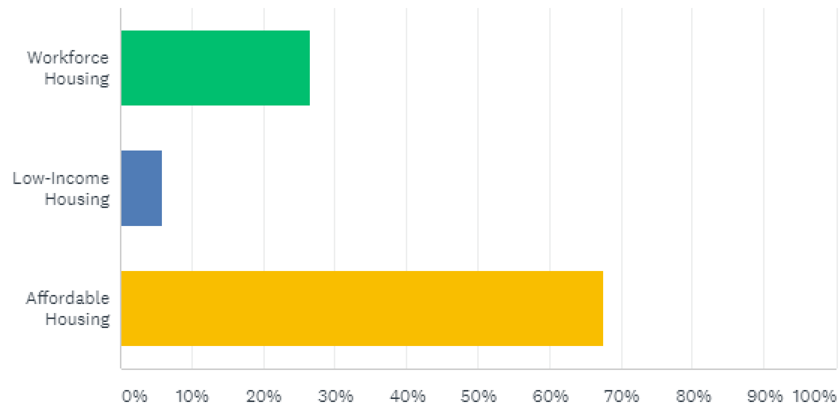
Survey

We conducted a survey via Survey Monkey about affordable housing to get a general understanding of how individuals perceive affordable housing. The survey was conducted between November 7th and November 24th. One hundred and fifteen (115) people participated from Tampa, Massachusetts, Virginia, Michigan, and San Francisco, California. One of the questions was, "Which term for affordable housing sounds most favorable to you/would you be most likely to support with your tax dollars?"

Figure 1: Graph - Affordable Housing Terms

Which term for affordable housing sounds most favorable to you/would you be most likely to support with your tax dollars?

Answered: 102   Skipped: 13



ANSWER CHOICES	RESPONSES	
Workforce Housing	26.47%	27
Low-Income Housing	5.88%	6
Affordable Housing	67.65%	69
TOTAL		102

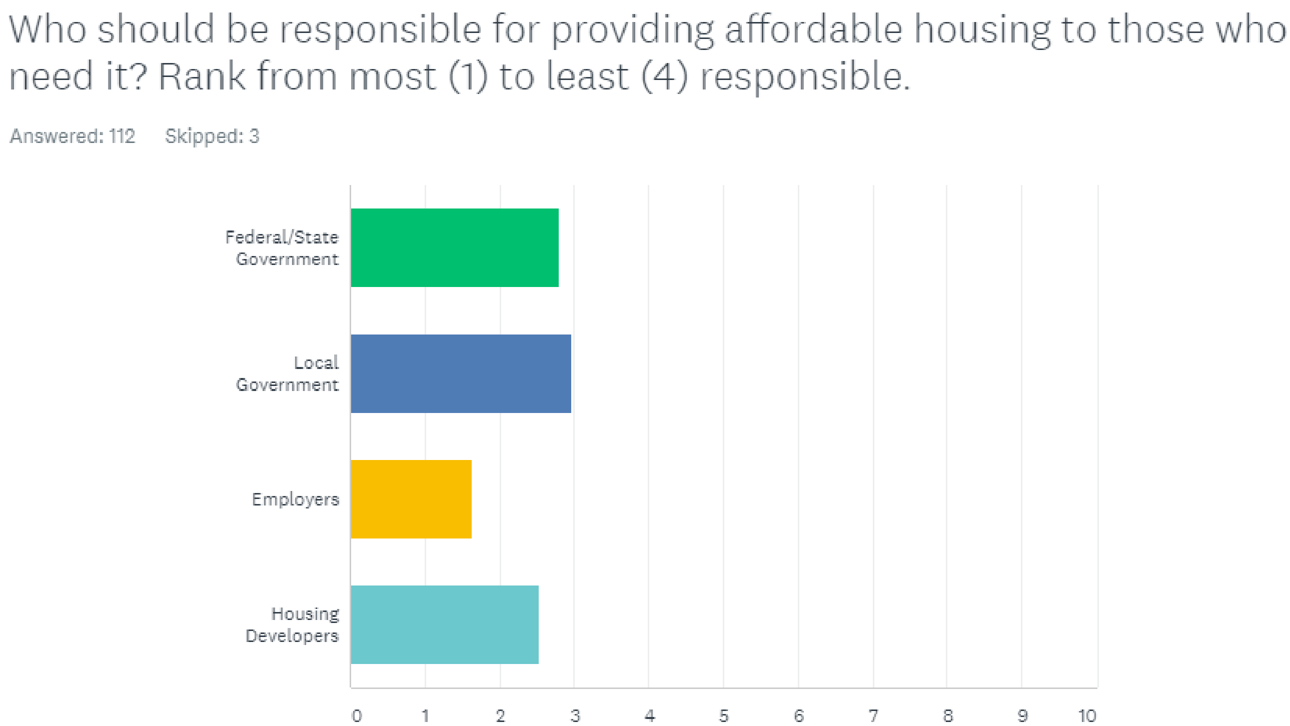
Results (2017)

As seen in Figure 1, affordable housing won, showing that maybe there is no need to change the name of affordable housing. Another question gave the participants the ability to come up with alternatives. Here are some of the suggestions from survey participants:

- Sustainable Housing
- Accessible Housing
- Transitional Housing
- Housing For All
- Community Housing
- Low-Cost Housing
- Low-Income Housing
- Inclusive Housing

Another interesting result came from a question about who the responder believes should be managing affordable housing. Below is a graph of the results.

Figure 2: Graph - Responsibility for Housing



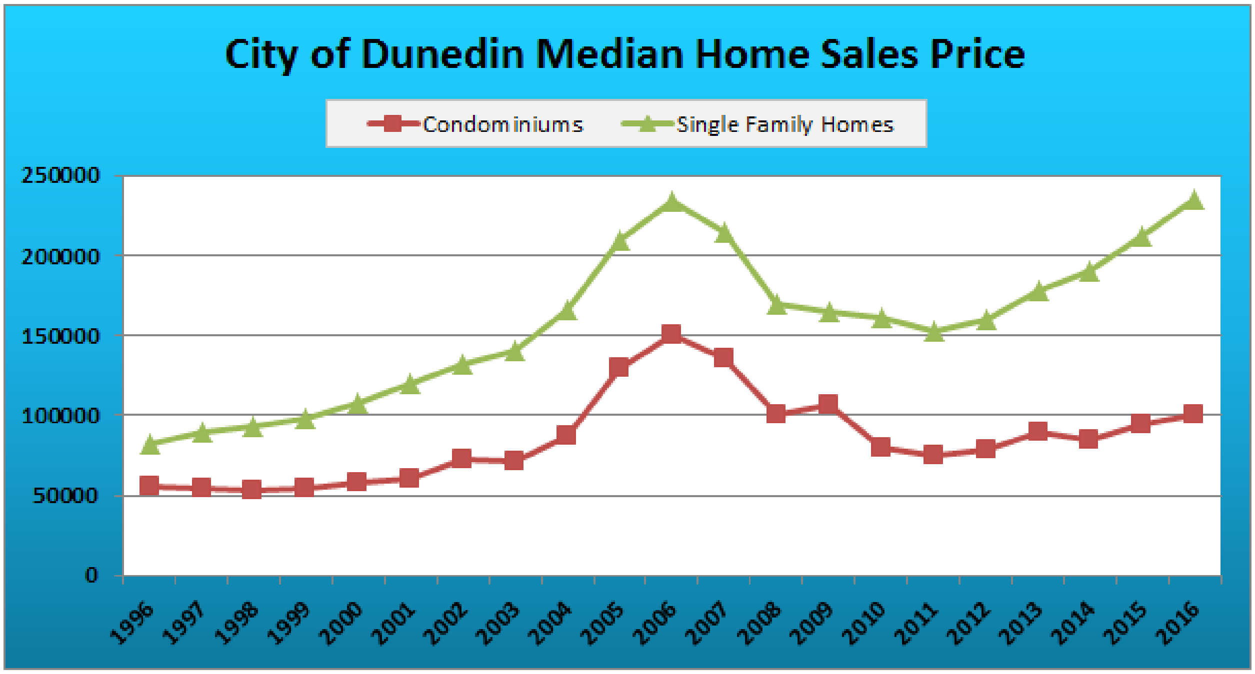
Results (2017)

Although a surprising number of people went outside the box and chose “Employers” and “Housing Developers”, which could demonstrate a rising class consciousness - the prevailing perception is that local government needs to take on the responsibility to provide affordable housing.

Economic Facts - Housing vs. Income Data

Research also included data regarding the cost of housing in Dunedin. As seen in Figure 3, home prices in Dunedin increased sharply during the housing bubble in the early 2000’s, then fell during the recession, but have been steadily increasing during the recovery (The Shimberg Center for Housing Studies, 2017). The median price of single family home sales has reached the same level as the peak during the housing bubble in 2006. Condominium prices are also increasing, but not as quickly, and they have not yet reached the heights that they did in 2006.

Figure 3: Median Home Prices in Dunedin 1996-2016



Source: Florida Department of Revenue, Sales Data Files, The Shimberg Center for Housing Studies, University of Florida (2017).

In contrast, according to the US Census and the American Community Survey (ACS) 5-Year Estimate (2017), annual income for residents has been relatively flat since 2007 (shown in Table 1). 24.5% of households in Dunedin had an annual income of $24,999 or less according to the 2007-2011 ACS. That percentage increased to 28.4% in the 2011-2015 ACS.

Table 1: ACS 5-Year Estimates, Income in the Past 12 Months (Inflation-Adjusted Dollars)

	Households		Families		Married-couple families	
ACS 5-Year Estimates	2007-2011	*2011-2015*	**2007-2011**	***2011-2015***	**2007-2011**	***2011-2015***
Total	16,100	16,656	9,052	8,601	6,951	6,552
Less than $10,000	5.1%	5.5%	1.8%	3.3%	0.8%	1.3%
$10,000 to $14,999	6.1%	6.7%	2.6%	1.6%	1.2%	1.6%
$15,000 to $24,999	13.3%	16.2%	8.1%	7.9%	6.2%	5.3%
$25,000 to $34,999	11.6%	12.0%	9.8%	10.4%	8.6%	8.4%
$35,000 to $49,999	16.0%	14.6%	15.0%	16.6%	13.7%	15.7%
$50,000 to $74,999	19.9%	17.8%	23.9%	21.4%	25.5%	21.2%
$75,000 to $99,999	13.1%	10.7%	17.1%	13.7%	17.7%	16.0%
$100,000 to $149,999	9.4%	10.4%	14.2%	15.1%	17.0%	18.1%
$150,000 to $199,999	2.8%	2.9%	3.6%	4.6%	4.0%	6.0%
$200,000 or more	2.6%	3.3%	4.0%	5.2%	5.2%	6.5%
Median income (dollars)	48,420	45,618	62,773	60,808	68,768	69,983
Mean income (dollars)	62,544	62,362	78,170	80,503	n/a	n/a

Source: U.S. Census ACS 5-Year Estimate

According to data collected by the Shimberg Center for Housing Studies (2017), over 7,000 households paid more than 30% of their income for housing in Dunedin in 2016, including over 3,000 households that paid over 50% of their income for housing. These households have less disposable income to spend at local businesses and many need government assistance just to afford necessities.

Table 2: Median Home Prices in Dunedin 1996-2016

Household Income as Percentage of Area Median Income (AMI)	Amount of Income Paid for Housing		
	0-30%	***30-50%***	***50% or more***
<=30% AMI	61	75	1067
30.01 – 50% AMI	565	713	1073
50.01 – 80% AMI	1270	1559	584
80.01+% AMI	9374	1653	337
TOTAL	11270	4000	3061

Source: The Shimberg Center for Housing Studies, University of Florida

Affordable housing programs use household income to determine eligibility. Each household's income is compared to the incomes of all other households in the area. This is accomplished through a statistic established by the government called the Area Median Income, most often referred to as AMI. The AMI is calculated and published each year by the Department of Housing and Urban Development (HUD). HUD often uses an area larger than a city to determine the AMI because HUD anticipates those searching for housing will look beyond individual cities during their housing search. For Dunedin, the AMI is calculated from all households within Pinellas County. In Dunedin, HUD calculates the Area Median Income for a family of four as $59,800. Most affordable housing programs determine eligibility based on the given household's income as a percent of AMI. Some of the programs that determine eligibility based on AMI are: Section 8, HOME, LIHTC, Section 515, 202 and 811.

Based on Glassdoor.com (2017) and responses from the Mease Dunedin Hospital Human Resources Department, the average salary of a nurse in Dunedin is $27.75 per hour and they usually work 8-10 hours every day. This computes to an average annual salary of $60,516. Comparing this to the state data, in Florida a nurse's annual and hourly mean wages are $62,060 and $29.84. This is 3% higher than Dunedin's average. At the county level, in Pinellas County, the median annual and hourly salary is $77,403 and $30.52 for nurses. In Sarasota, the average hourly rate is $30 and the median annual salary is $62,743, which is 4% higher than Dunedin's.

Looking at other professions in Dunedin, the average income of a bookkeeper is $1,118 per month and $35,290 per year, which is 11% below the Tampa average. The median salary of dishwashers is $22,417 per year in Dunedin. The average income of a cashier in Dunedin is $22,420 per year, which is 3% below national average. In Pinellas County, the average income of a schoolteacher is $43,964 per year and in Dunedin, the median income of a high school teacher is $42,513 per year. The annual salary of a traffic manager in Dunedin is $49,772. The average income of a bank teller in Dunedin is $25,414 per year (Glassdoor.com, 2017). Finally, the average Publix workers' salary is $16,789 per year in Dunedin (indeed.com, 2017).

Based on the OnTheMap (2017) website, which is a compilation of US Census data, over 30% of the workers in Dunedin earned $1,250 a month or less in 2015 (Table 3). This is a significant improvement over the 37.9% figure in 2002, but that statistic has remained steady at around 30% since 2005. At the same time, as discussed earlier, housing costs are increasing quickly.

Table 3: Workers in Dunedin making $1250 per month or less

	Year	Percent
All workers in Dunedin $1250 a month or less	2015	30%
	2014	29.8%
	2013	30.7%
	2012	31%
	2011	31.1%
	2010	30.8%
	2009	31.7%
	2008	30.5%
	2007	31.6%
	2006	31.6%
	2005	31.9%
	2004	33.1%
	2003	36.5%
	2002	37.9%

Source: OnTheMap, US Census (2017)

OnTheMap also has the same data available regarding primary jobs and the pattern is almost identical. In 2002, 34.1% of workers at primary jobs earned an income of $1,250 a month or less. That percentage decreased to 26.3% by 2015.

Table 4: Primary jobs in Dunedin paying $1250 per month or less

	Year	Percent
Primary jobs in Dunedin $1,250 a month or less	2015	26.3%
	2014	26.6%
	2013	27.3%
	2012	27%
	2011	27.7%
	2010	27.6%
	2009	28.8%
	2008	26.9%
	2007	28%
	2006	27.9%
	2005	28.8%
	2004	30.3%
	2003	32.1%
	2002	34.1%

Source: OnTheMap, US Census (2017)

Looking to the Future

A Vision for Housing in Dunedin

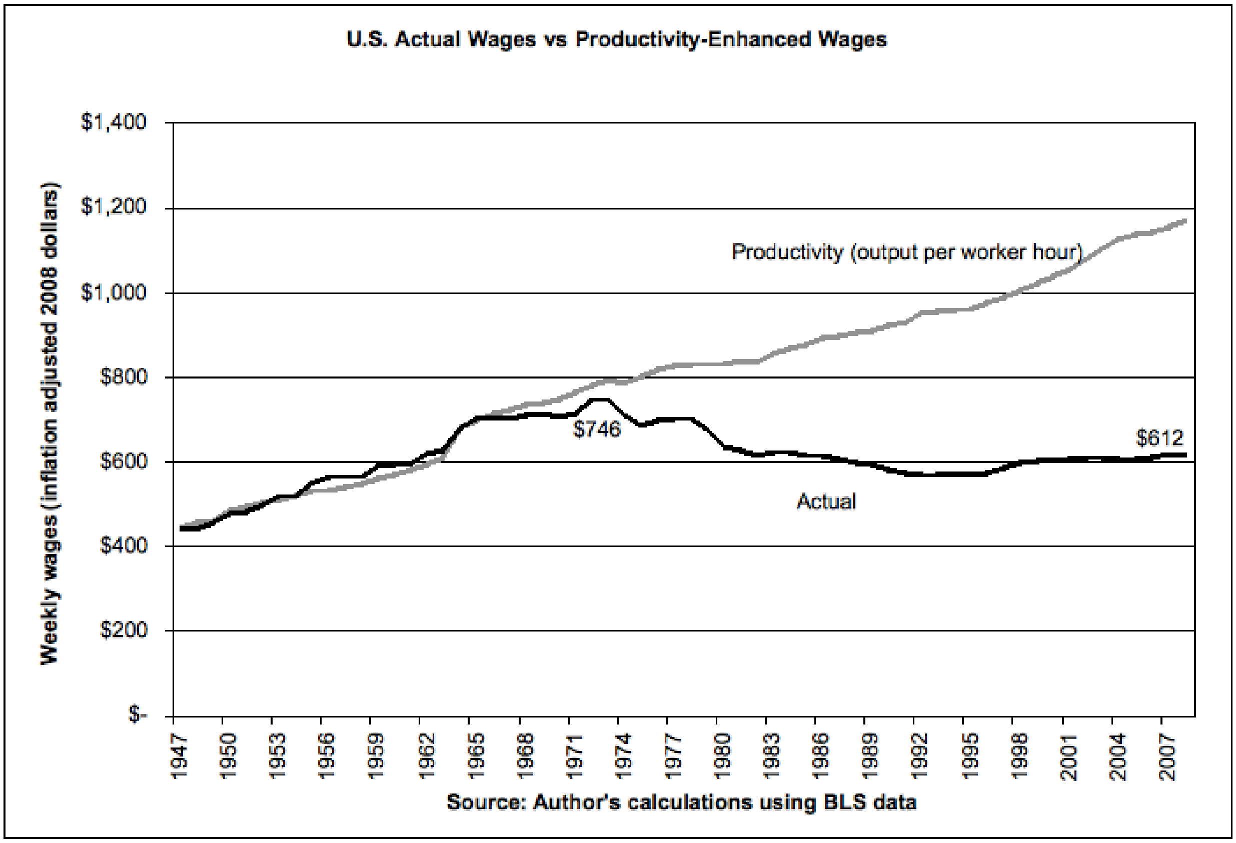
Affordable housing should not be regarded as a burden, but rather as an opportunity to make your city a better place in many ways. A city is a system, with many interconnected components that interact and rely on one another to function. Housing that is accessible to lower-income residents is one of those components. Perhaps therein lies an underlying reason why some cities have taken to referring to affordable housing as Workforce Housing - in order for a city to “work”, all of its people must have a reliable place to sleep and be comfortable after a long day participating in activities that make the community function as a whole.

The City of Dunedin is being presented with an opportunity to galvanize around affordable housing. The city can build lasting partnerships and relationships with community leaders; strengthen the human capital of its residents; right the wrongs of real estate practices of the past; market the city as a hip, compassionate, and diverse place to build a life; and develop its overall sustainability in a constantly changing world. Many arguments exist that highlight the importance and benefit of local government-led efforts to house lower income residents, but several rise to the top. The following sections outline a few of the most compelling arguments for the city of Dunedin to fund affordable housing.

Economic Necessity

Inequality has risen sharply since the 1970s. In 2008, inequality skyrocketed again when the real estate market crashed. American companies produce two and a half times more goods and services per hour than in 1947, but our hourly wages have actually dropped when adjusted for inflation to about half of what they should be if wages had continued to rise with productivity (Leopold, 2015). As a result, inequality between the top 100 CEOs vs the average worker in America was 829 to 1 in 2013, versus 45 to 1 in 1970 (Leopold, 2015). Make no mistake; the narrative of rising inequality in this country is not exaggerated.

Figure 4: Wages vs Productivity



Source: Robert Miller. (2011). How did the American economy get so hollow?

Meanwhile, housing is a necessary expenditure which is unaffected by the income levels of those who need it. The cost of housing continues to rise in Dunedin and around the country as property values steadily bounce back after the Recession. A Sun Sentinel article written earlier this year declared that Miami, for example, is in an affordable housing crisis (Swisher, 2017). As more private high-cost residential developments are built, more residents, even long-time residents, are being priced out of their homes and being pushed further away from their jobs, their schools, their grocery stores, and other important facilities. Today, a broad range of community members need help affording housing. The elderly, people with disabilities, single parents, low-income workers, and marginalized individuals have been joined by students, recent college graduates who cannot find a job in today's job economy, those who lost their homes and jobs after the real estate crash in 2008, and even middle-income workers in needing assistance due to rising inequality.

Compassion and Justice

To what extent do people feel compelled to rectify inequality and provide basic needs for their neighbor? The answer may arguably be that people are willing to do more and more each day. As Chester Hartman of the Poverty Race and Research Action Council points out in his paper, The Case For A Right to Housing, the United States was founded on an "evolving societal sense of justice and entitlement," (1998, page 224). In a country of increasing political awareness and polarization, people are beginning to realize that inequality and injustice are not abstract concepts that were left in the past with the passing of the Civil Rights Act of 1964. As inequality and struggle spreads, people are becoming increasingly concerned with whether or not they live in a community where the government cares about the wellbeing of its residents. As economist Michael Shuman points out in his groundbreaking work on the value local economic development, the next generation of consumers is both smart and principled, and care about whether or not products are ethically produced, and they are willing to pay a little more for services and products that are reputable. The rise of crowdfunding for humanitarian causes is another example of how people are increasingly willing to reach into their own pockets to help their neighbors as other sources of funding for these causes become increasingly unavailable.

Furthermore, housing is arguably a human right. The United Nations would agree with that sentiment, having written in the Declaration of Human Rights passed in 1948, that

> *The State parties to the present Covenant recognize the right of everyone to an adequate standard of living for himself and his family, including adequate food, clothing, and housing, and to the continuous improvement of living conditions.*

The United States is one of those parties that subscribe to this declaration, but even if an individual stakeholder does not believe that housing is a "right", everyone recognizes that shelter is a basic human need. Without proper shelter, individuals are vulnerable to "lead poisoning, rat bites, fires, asphyxiation (from poorly ventilated heating systems), communicable diseases, asthma, and other forms of sickness (Rosenstreich et al. 1997). Electric shock, as well as the occasional dramatic event, such as the collapse of an entire building, exacerbates stress and family tensions, as well as the effects of disease (Nossiter 1995). Poor neighborhood conditions are often associated with crime and a lack of personal safety. Housing affordability problems clearly have an impact on diet, and as a *New York Times* headline put it, for poor Americans, there is 'A Growing Choice: Housing or Food' (DeParle 1991). Excessive housing costs also affect one's ability to secure other of life's basics, as well as various amenities that most of society takes for granted. Segregation, discrimination, and isolation based on race, ethnicity, and class, deprive residents of access to employment, economic development opportunities, and public facilities, and/or result in less opportunities and lower quality services—a phenomenon Massey and Denton (1993) label 'hypersegregation'" (Hartman, 1998, page 225).

The Supreme Court of the State of New Jersey is one location in the United States which has acted on the theoretical analysis of the ethical and constitutional obligation of governments to ensure that all of its constituents have equal access to housing (Hartman, 1998). After a series of court cases, the state created the Mount Laurel Doctrine. This doctrine required that all municipalities in New Jersey create and follow-through on plans to provide their "fair share" of affordable residential units to low and moderate-income residents. Justice Hall, the judge responsible for this decision, based his ruling on the idea that "society could no longer isolate itself from the evils of concentrating poverty in the urban ghettos of the metropolitan area, and could no longer shirk responsibility for the future of the nation's cities, suburbs, and countryside" (Hartford, 1998).

Diversity

The city, as a system, is comprised of a rich fabric of community members who take on different roles. Like a rainforest where biodiversity is law, human ecosystems are stronger when there are many different types of people who can form complementary, symbiotic relationships with one another. A city of only bosses and managers and no workers simply cannot function. This is why developers and employers alike are generally unopposed to affordable housing plans. In the city of Jupiter, Florida, the city passed a Workforce Housing Plan, which was supported not only by residents, but by developers as well. Employers were also pleased with the plan, saying that the cost of housing had become a hurdle for recruiting new employees (Harrison, 2015).

One movement, which is strong in the United States today, is a group called the YIMBYs, which stands for "yes in my backyard," a play on NIMBY, "not in my backyard" which is usually employed when members of a certain social class do not want members of lower class within eyesight of their properties. One YIMBY advocate explained why they support attracting and retaining diverse community members:

> *"With more housing, the thinking goes, the cost of rent in thriving cities like San Francisco, Boston, and Portland will not rise so quickly, which will allow more people from different economic backgrounds to live there and share in the prosperity of the local economy"* (Semuels, 2017).

Prosperity is meant to be shared. Over the last few decades, America has learned that "trickle down" approaches to economic vitality do not work. Rather, a group is only as strong as its weakest player. We rely on each other - young, old, black, white, immigrant, refugee, etcetera –

and we can all learn from one another and provide services to our community that others simply cannot.

The "Hip" Factor

As stated earlier, in today's hyper-political climate, class consciousness is rising, and it's "hip" to be aware. People want to live where they feel like those who are in power care about marginalized members of their community. People want to live in a compassionate society and increasingly ask about the intentions and humanity of certain decisions. Why not market compassion to those who find it an attractive quality in a place to live? What's more, the tools generated by innovative individuals looking to increasing the affordability of housing have actually been co-opted by hip millennials, likely as a reaction to the increasing unaffordability of the world in which they must transition to adulthood. Major social media movements revolve around concepts such as tiny houses, micro units, shipping container homes, homes made of recycled materials, van life, and communal living.

Figure 5: Tiny Houses

Source: Bill Dickinson via Flickr Creative Commons

The tiny home movement is so popular that shows like “Tiny House, Big Living” on HGTV are making it big on cable television. Micro-units grew hot in major metropolitan cities such as Tokyo, Japan. Homes made of recycled materials such as shipping containers and Earthships (homes made of adobe) have been trending since the 1970s. The hashtag #VanLife is a relatively newer movement, which romanticizes a bohemian lifestyle in which young people leave everything behind and travel the countryside while living in a van (Monroe, 2017). Finally, communal living is particularly popular in major urban areas where many young people live, but cannot afford housing such as Portland, Oregon and Seattle, Washington. In Washington D.C., developers are actually building and marketing “co-living” apartments that are like dorms for 20- and 30-something professionals (Lerner, 2017). A San Francisco, California based company called San Francisco Common gets over 3,000 applications monthly for just 375 beds in their co-living apartments (Curtain, 2017). If you market something well, you can make it desirable, particularly to young people who are generally living on a smaller budget already.

It Works

Affordable housing assistance may be the one thing standing between a decent quality of life and homelessness for any family in the United States. Dependable housing is a real and dire need for these individuals, but providing affordable housing for its people can also save the city money in the long run. The savings occur due to less expenditure on other social programs. If done well, affordable housing can balance the needs of the city and its people.

One of the main critiques of affordable house programs is that they often do not result in the lasting changes that were desired. Some housing programs work better than others and the success of these programs often relies on the socio-political, socio-spatial, ecological, and cultural makeup of a city. Regardless of whether or not certain benchmarks are met, which a city creates for itself to gauge the success of its affordable housing programs, the fact remains that millions of people across the country would not have a place for their children to sleep tonight were it not for an affordable housing programs available to them. In New York City alone, it is estimated that 600,000 people utilize public housing or other housing assistance (Blumgart, 2016). That is 600,000 people, workers, the disabled, seniors, women, and children, who might otherwise be out on the street.

In addition, cities must think of the long-term cost savings of ensuring that residents have dependable housing. A study published in 1995 compared the annual cost of a psychiatric hospital bed ($113,000), a prison cell ($60,000), a shelter cot ($20,000), and per-unit HUD subsidies for public housing and Section 8 certificates vouchers ($6,000–8,000 range) (Hartman, 1998). Costs to the city associated with houseless/improperly housed residents include, but are not limited to, the cost of psychiatric and medical care, the cost of increased police presence, the cost of addiction services, and the cost of food-serving programs. Affordable housing presents an opportunity for Dunedin to save money over time. For example, when the City of Seattle took a "housing first" approach to housing their homeless residents in 2008, research showed an estimated savings of $3.2 million because of fewer visits by these formerly chronically homeless individuals to the Harborview Medical Center and the Dutch Schisler Sobering Center (Nickels, 2008).

Sustainability

City development has shifted from raw growth to sustainable growth. More is known today about the functioning of a healthy city than what was known yesterday. Today it is common knowledge that cities are a system, with many symbiotic relationships that rely on one another to function. Sustainable development is development that meets the needs of the present without compromising the ability of future generations to meet their own needs. We owe it to our children take this approach to development moving forward. We need diversity, we need compassion, flexibility, and innovative ideas to meet the challenges we face.

Infill redevelopment, defined as the process of developing vacant or under-used parcels within existing urban areas that are already largely developed rather than developing new land which often requires ecological disruption such as forest clear-cutting, is one of the most cited tools of sustainable development. Utilizing spaces that have already been altered is far more sustainable than continuing to expand and sprawl, and affordable housing can easily be done in concert with an infill-type repurposing project. Nearly 18 million housing units empty in the United States in 2016 (U.S. Bureau of the Census, 2017), while less than 600,000 individuals were homeless that same year (Henry et al., 2016). Can an innovative approach be used to put people in those empty, underutilized homes?

In addition, as shown earlier, according to data collected by the Shimberg Center for Housing Studies (2017), over 7000 households paid more than 30% of their income for housing in Dunedin in 2016, including over 3000 households that paid over 50% of their income for housing. When people are spending over half their income on housing, they do not have any extra income to spend at Dunedin's beautiful local businesses. It's time that cities take a proactive approach to sustainability, and that includes stepping up to ensure that all people have access to dependable, affordable housing. Investing a people's health makes for a stronger community and a strong economy. Less crime, less homeless, less of a cost on the community.

Conclusion

Affordable Housing has the potential to increase the economic growth and stability in the City of Dunedin. The information above was intended to provide insight into what affordable housing is, why it has a negative stigma that is no longer relevant, and its potential to continue the growth, well-being, and sustainability of the City of Dunedin. If planners and elected officials take care to develop programs with careful consideration of socio-economic conditions, environment, and culture, affordable housing in Dunedin will make the city a better place for all to live and grow.

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