

Testimony in Support of the Campaign for Inclusionary Zoning's Proposal, case number: 04-33
Hearing date - July 28, 2005

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Mi Casa is a community-based affordable housing development organization primarily serving the DC neighborhoods of Columbia Heights, Petworth and Shaw. Mi Casa was the first and remains the predominant bilingual affordable housing developer in Washington, DC. We develop both single- and multi-family housing. In order to achieve our mission we work with lower income families in DC including Spanish-speaking immigrants from Central and South America, longer term African-American residents, as well as recent immigrants from various countries including Francophone West Africa. Mi Casa is testifying in support of the Inclusionary Zoning Proposal and we will use our experience in both our single- and multi-family programs to demonstrate the positive features of the proposal.

We first want to address the question of whether low income housing can help achieve the goal of improving and stabilizing our neighborhoods. We have heard people quote conventional wisdom that lower income homeowners are not good caretakers of their homes and neighborhoods. Further, people have said that receiving a subsidy makes it too easy and doesn't instill a sense of ownership. Our experience is just the opposite.

The greatest wish of the people we work with is to remain in their neighborhood with decent, affordable, secure homes. The Inclusionary Zoning Proposal is a step to making that wish come true for more people at the same time as it builds stronger neighborhoods. Mi Casa makes it a point to remain in touch with the families who purchase the housing we develop. We have found that the people with which we work are among the world's best caretakers of their homes whether that is a single-family individually owned home or a unit in a limited equity cooperative. Why is this so? We believe that it is because the road to stable housing is so difficult and tenuous that people fully realize what they are risking. In our experience of fourteen years, lower income people bring a fierce pride and determination to keep their housing to their ownership. Therefore, they make their payments on time and keep their housing well maintained. Mi Casa and other not-for-profit developers, increase their chances of success by ensuring that financing is underwritten so that the housing is truly affordable and people are not overburdened with additional costs. We also provide training in homeownership and cooperative living so that, especially in the case of first-time home owners, people are prepared for the responsibilities and problems that they will encounter.

Second, we address the issue of the affordability control periods. We support a twenty-year length of affordability requirement for homeownership units developed under the Inclusionary Zoning proposal. Affordability control periods are appropriate and effective tools to increase the quality of life for individual households as well as increasing DC's stock of affordable housing and racially diverse, stable neighborhoods. Mi Casa works in some of DC's most rapidly gentrifying neighborhood and we see the dramatic negative effects when affordable

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housing is not protected. Furthermore, all the housing we develop is sold with some form of affordability control. These restrictions have never been an impediment to the initial sale, resale, or the happiness and pride of the owners. In some cases we have needed to do some additional explaining to some potential purchasers and lenders. But that has not been an onerous burden given that what is at stake is preserving critical units of affordable housing. The affordability restrictions in this proposal are a reasonable compromise. They achieve the following: protection of the public subsidy contributed to the housing, maintaining the housing as affordable for the long-term (thereby preserving the diversity and stability of DC neighborhoods), and allowing individual households to greatly increase their quality of life and benefit appropriately from real estate appreciation.

The time of inclusionary zoning in DC is long overdue. In a city so affected by political and economic change, with so much investment and development occurring, unless we do something proactive at this critical moment to preserve our heritage we will become a city of transients with no sense of history and no diversity.

Thank you for your time in considering our experience.