

**Testimony in Support of the
Campaign for Mandatory Inclusionary Zoning's Proposal
Case Number: 04-33
District of Columbia Zoning Commission
Hearing from Public Witnesses
July 28, 2005**

Members of the Commission, my name is Chris Zeilinger, and I am speaking before you today as President of Tifereth Israel Congregation, a synagogue located at 7701 Sixteenth Street N.W., in the Shepherd Park neighborhood of Washington, D.C.

Thank you for receiving testimony today from public witnesses with regard to the petition you are considering from the Campaign for Mandatory Inclusionary Zoning. My statement, which I will keep brief, is to support the proposal advanced in that petition.

Our congregation has been located in the District of Columbia for our entire history, and we have been located in Shepherd Park since 1956. Through the years, we always have been committed to maintaining the diversity and vitality of our own neighborhood, and for all neighborhoods in D.C.

Housing affordability is an issue of concern to us. We are especially concerned about soaring housing costs in the District of Columbia, and the effects these costs are having on our own congregants, our neighbors, and our fellow citizens of D.C.

As we see what is happening in much of our area's housing market, it is clear that market forces alone will not protect the affordability of housing for the area's low- and moderate-income families. That is why we support the particular proposal that has been submitted to you by the Campaign for Mandatory Inclusionary Zoning.

In our view, there need to be specific guarantees that housing developments will benefit all the working families in the District of Columbia, regardless of their income. That is why we believe that specific numbers of units, required to be comparable in size and furnishing to other units, and required to be included in the same physical development, are important. Affordable housing is not a function of mysterious ratios, flexible square footage calculations, or indeterminate calculations. Without specific, accountable unit expectations, as they exist in almost every other Mandatory Inclusionary

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Zoning program in the country, program outcomes could vary too widely to be effective.

Guaranteeing the long-term affordability of both owner-occupied and rental housing will have tremendous benefits for the District of Columbia, in our opinion. For one thing, it will promote stability in neighborhoods, as families can make the long-term social investment in their local schools, churches, businesses, and family and social networks. I'm neither a social scientist nor an economist, but every article I've ever read on the subject indicates that strategies that promote home ownership can help reduce crime, promote business development, and improve the educational outcomes in neighborhood schools.

The balance between home ownership and long-term affordability for the city is perhaps the most compelling reason to support the Campaign for Mandatory Inclusionary Zoning's proposal. Regardless of anyone's political persuasion or personal beliefs, a basic truth in the American economy is that the equity in one's home represents the cornerstone to financial security. That is why we favor a proposal such as the one before you, in which low- and moderate-income families can be assured of a specific stake in the equity of their homes, with the remaining equity serving to replenish the funds that help replace affordable units whose terms of affordability have expired. Under this proposal, families have an incentive to remain in their homes as owners, which will promote badly needed neighborhood stability. And if they choose to sell after 20 years, they stand to earn a modest profit, while also ensuring that there is a comparable increase in the funds that will be available for more affordable housing opportunity in the future.

What's more, we appreciate the specific opportunities to support even lower-income families through this proposal's attention to supporting the Housing Production Trust Fund and the activities of qualified non-profit organizations and the D.C. Housing Authority. To be very specific, Tifereth Israel Congregation is a partner with the non-profit community development corporations of Emory United Methodist Church, in Brightwood, and the Third Baptist Church, in Shaw. Both these CDCs would like to see more affordable housing in their neighborhoods, but are stymied by the shortage of available capital. We see this proposal as a key opportunity to help our partners and numerous CDCs and other groups throughout the District of Columbia.

To bring this testimony to a close, allow me to offer a personal story. I have lived in the area for 17 years. My wife and I moved here in 1988 with the intention of being D.C. residents. The lack of affordable housing then forced us to settle in Maryland. Even though we enjoy what should be a comfortable, middle-class income and lifestyle, we still cannot afford to live in D.C., at least not anywhere convenient to our jobs, our place of worship, or our friends. We are not alone. Please adopt this proposal, so that other hard-working individuals and families will be able to live and thrive in the District of Columbia.

Thank you for your consideration.