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And there is this caveat: the chapters were written before the current Great Recession; the work-life challenges depicted in the book are undoubtedly much worse now for those still in the labor force.

Marguerite G. Rosenthal, Emerita, Salem State University


One of the most fundamental questions regarding U.S. housing policy since the 1930s is: who should provide affordable rental housing? The first response—the federal public housing program—was criticized for poor design, quality, management, and financial sustainability, among other things. The second response—publicly-funded private sector development—was blamed for cost overruns, fraud, and lack of affordability despite generous public investment. The most recent response—a decentralized network centered on the nonprofit sector—might just have the right combination to make everyone happy, according to Erickson, delivering high-quality affordable housing that is both mission-driven to serve disadvantaged populations and a cost-effective investment.

Erickson argues that while many have bemoaned the exodus of the federal government from affordable housing since the 1960s, "in many ways, the welfare state is more present and harder to see" because it has simply decentralized. Relying on primary texts, including political speeches and governmental reports and secondary analysis of housing project evaluations, he presents a familiar narrative of the growth and resiliency of a new decentralized affordable housing delivery system. Erickson claims this represents a retooled, rather than a reduced, welfare state, involving a long list of partners—such as community development corporations, intermediaries, and foundations—and new flexible government funding programs—like the federal HOME block grant and Low Income Housing Tax Credit programs, state housing finance agencies, and local inclusionary zoning and housing trust funds. He suggests that this network has succeeded where prior top-down government
programs failed: offering high-amenity affordable housing in a flexible manner consistent with locally-identified needs. In order to increase effectiveness, Erickson suggests strengthening vertical and horizontal partnerships within the system, eliminating overlapping efforts through increased specialization of each player, and monitoring the health and efficiency of the network and its individual nodes through a centralized oversight mechanism.

There are several issues with Erickson’s treatment of the topic that limit the efficacy of this book. First, while quick to highlight the benefits of this new network, including glowing case studies of success, he fails to engage adequately with the expansive literature on the limitations of such a housing delivery system. This includes the fragility of this unevenly-distributed, undercapitalized, overburdened system of nonprofit housing developers, and the scars left across the country by project and organizational failures. Second, the book lacks a solid theoretical compass, leaving readers unsure as to how to interpret this “revolution”: as a network or institution, as a roll-back or roll-out of the welfare state, as equitable or uneven? This makes it difficult to distill causes and effects, and to predict alternative futures for this decentralized network should significant changes occur in any key contributors to its “success.”

Indeed, Erickson’s analysis provides few clues as to how the decentralized network might fare in the face of the recent financial and fiscal crisis. Concentrated in the most disinvested neighborhoods and reliant on well-capitalized funders, the network will be seriously challenged by the re-ravaging of the neighborhoods they have faithfully served, and the devastation of additional once-prosperous communities. Furthermore, affordable housing developers will be operating within tighter capital restraints, as evidenced by the drying up of the tax credit equity markets. Ironically, these are exactly the conditions that encouraged direct federal intervention in the housing market in the first place.

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