

Annotated Bibliography: Affordable Housing

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**Fishman, R. (2000). *The American Metropolis and Century's End: Past and Future Influences. *Housing Policy Debate*, 11(1), pp. 199-213***

This article discusses the main influences that shaped the development of the American metropolis. It also forecasts key influences that will likely shape the metropolis of the future and provides a list of ten past influences and ten future influences. The findings of the report state that the top 10 influences on the development of the American metropolis included: the Interstate Highway Act 1956, the Federal Housing Administration, urban renewal, Levittown, the deindustrialization of cities in the heartland and the introduction of shopping malls. Aspects such as racial segregation also influence the study. Future influences cited in the article include widening wealth disparities, smart growth, the Internet and shrinking household sizes. As opposed to the past, racial integration is now considered to be essential in the promotion of metropolitan growth (Fishman, 2000).

**Cervino, J., Hansra, S., Kozyraki, A. and Raipanchoia, J. (2009). *Affordable housing: Lessons from the UAE*. Retrieved 1 March 2012 from [www.isthmuspartners.ae](http://www.isthmuspartners.ae)**

The article explores the concept of affordable housing and the numerous ways that can be used by cities to generate affordable housing. The article focuses on the UAE, especially affordable housing for non-citizens. The article builds on previous housing incentives applied elsewhere to provide suggestions for replication in the UAE. These incentives include the allocation of land at subsidized costs and cross-subsidization from other residential developments. The Dubai metro is also listed as being essential to the sustainment of affordable housing. The article examines the various methods by which affordable housing is created across the world. It uses real-world examples to explain affordable housing construction scenarios. By surveying distinct examples of affordable housing, the article concludes that such projects can make use of cost cutting measures that will ensure investors' profits increase from 5 percent to

20 percent (Cervino, Hansra, Kozyraki and Raipancholia, 2009).

**Orbeleke, J. (2000). The evolution of low-income housing policy, 1949 to 1999. *Housing policy debate*, 11(2), pp. 489-520.**

The article explores different innovative policies adopted in order to achieve housing for low-income earners. The main emphasis of the article is on tax credits, block grants and housing vouchers. The application of this three-pronged approach usually nets good results for achieving low-income housing (Orbeleke, 2000). The author discusses the past century's housing policy practices, enumerating its merits and giving reasons as to why certain policies succeeded or failed. The article also discusses the effects of cost, equity, the general economic environment and attacks from detractors on the housing policies of the 1970's. An in-depth discussion of innovations is provided as a means of exploring the latest technological ideas that are meant to tackle housing issues for low-income earners. The author also provides a detailed analysis and description of the government agencies that oversee such innovative processes.

**Plumb, C., Hassouni, H. and Sahyoun, S. (2011). *Why affordable housing matters? Abu Dhabi: Jones Lang LaSalle.***

The article discusses the shortfall of affordable housing within MENA. It cites the disparity between the number of luxury houses and the number of affordable, low-income homes. The authors provide a clear and specific definition of affordable housing that takes into consideration the status of the occupants (local or expatriate). It also determines the different drivers of demand for both MENA and for affordable housing in other countries around the world. An added advantage of the article is its exploration of the factors that hinder the development of affordable housing. The data provided in the article is helpful for all housing experts. The article closes by providing potential solutions to the problem of providing affordable housing. the solutions range from public/private partnerships to community building.

The authors provide different scenarios and approaches for Iraq, Morocco, Bahrain, Saudi Arabia, the UAE and Oman. This allows for cross-national comparisons.

## References

- Cervino, J., Hansra, S., Kozyraki, A. and Raipancholia, J. (2009). *Affordable housing: Lessons from the UAE*. Retrieved 1 March 2012 from [www.isthmuspartners.ae](http://www.isthmuspartners.ae)
- Fishman, R. (2000). The American metropolis and century's end: Past and future influences. *Housing policy debate*, 11(1), pp. 199-213
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- Plumb, C., Hassouni, H. and Sahyoun, S. (2011). *Why affordable housing matters?* Abu Dhabi: Jones Lang LaSalle.