

8-3-2024

Extension Efforts to Address the Current National Housing Crisis

Michael J. Dougherty

West Virginia University, michael.dougherty@mail.wvu.edu

Melissa B. Hamilton

University of Idaho, mbhamilton@uidaho.edu

Bradley Neumann

Michigan State University Extension, neuman36@msu.edu



This work is licensed under a [Creative Commons Attribution-Noncommercial-Share Alike 4.0 License](https://creativecommons.org/licenses/by-nc-sa/4.0/).

Recommended Citation

Dougherty, M. J., Hamilton, M. B., & Neumann, B. (2024). Extension Efforts to Address the Current National Housing Crisis. *The Journal of Extension*, 62(2), Article 5. <https://tigerprints.clemson.edu/joe/vol62/iss2/5>

This Research in Brief is brought to you for free and open access by the Conferences at TigerPrints. It has been accepted for inclusion in The Journal of Extension by an authorized editor of TigerPrints. For more information, please contact kokeefe@clemson.edu.

Extension Efforts to Address the Current National Housing Crisis

MICHAEL J. DOUGHERTY¹, MELISSA B. HAMILTON², AND BRADLEY NEUMANN³

AUTHORS: ¹West Virginia University. ²University of Idaho. ³Michigan State University Extension.

Abstract. Housing is a basic need. The National Association of Community Development Extension Professionals (NACDEP), Land Use Planning Community of Practice held a virtual forum in December 2021 on the national housing crisis. The session revealed common challenges communities face when addressing these issues locally. As a follow-up to that session, this paper summarizes Extension perspectives on community housing issues discussed during the session, reviews the literature on Extension programs related to housing, and makes the case for a national peer learning and communications network to address these difficult and urgent community housing challenges.

INTRODUCTION

Extension educators are responsive to local community needs and challenges. Extension has been recognized by scholars for placing community members at the center of planning efforts when developing effective community-centered programming (Franz, 2014; Downey, 2022). In December 2021, community development Extension educators gathered through a national video conference to discuss rural housing needs and challenges and to learn new ways to address housing issues in their local communities.

Housing is a basic foundational necessity according to Maslow's hierarchy of needs (Maslow, 1943, 1954). In the United States, housing is recognized as important, but it is not a fundamental legal right. Court cases such as *Lindsey v. Normet* (405 US 56 (1972)) have ruled that there is no constitutional guarantee of housing, making it a legislative matter, if not an outcome of the free market economy. There are several contributing factors that complicate the current housing situation, including the fact that it is not a perfectly competitive market, and legislators and policymakers sometimes overlook market failures (Green, 2008). Failures in the real estate market include limited product knowledge, complex market exchanges, unstandardized and immobile products, and government intervention (McKenzie and Betts, 2006). Likewise, rental costs have skyrocketed because of a combination of market forces, such as heightened demand, lower vacancy rates, increased investor purchases, and the

highest inflation in four decades (National Low Income Housing Coalition, 2022).

This has resulted in a situation for many individuals and families in which housing costs are unaffordable and housing quality is "sub-par"—below an average standard, and where housing supply is limited. According to the 2019 American Housing Survey, six million housing units were either moderately or severely "inadequate"—lacking the quality or quantity desired. This represents almost 5% of the nation's housing stock (U.S. Census Bureau, 2020). Meanwhile, the 2021 Harvard University report "The State of the Nation's Housing" showed that over 37 million households were "cost burdened"—spending more than 30% of their income on housing. This represented more than 30% of all households (Harvard Joint Center for Housing Studies, 2021). The situation is particularly distressing for renters, with over 20 million households being cost-burdened (46.3%), including over 10 million with severe burdens, spending over half of their income for housing.

That same survey found about 95% of occupied housing units to be "adequate"—acceptable in quality or quantity (U.S. Census Bureau, 2020). Still, many houses had problems that made them sub-par. Almost 12% reported mice or rats in the last 12 months while over 11% reported signs of cockroaches. More than 5% of homes had interior cracks or holes, and more than 6% had heating problems that lasted more than 24 hours. Finally, water leakage issues were found in about one home out of 10 (over 7.5% had leakage from

inside the structure, while almost 9.5% had leakage from outside the structure).

Meanwhile, the cost of housing has continued to spiral upward. The Pew Research Center reported that nearly half (49%) of respondents said housing affordability was a major problem where they lived, an increase of 10 percentage points in 3.5 years (Schaeffer, 2022). Since 2012, when national home prices leveled off after the Great Recession, real residential property prices have increased by 174% (Bank for International Settlements, 2022). Explanations for this increase include a decrease in new home construction and existing homes available for sale, an increased demand for second homes, and a shift in family spending for housing, particularly during the pandemic (Layton, 2021).

Extension systems nationwide are responding to this multifaceted issue in the communities they serve. The virtual housing forum brought community development educators together to gain broader perspectives on how others are incorporating the housing needs of stakeholders into their Extension programming.

PREVIOUS EXTENSION PROGRAMMING

Extension has long been responsive to community needs. In the early 1980s, falling farm values and high debt loads led to widespread foreclosures and bankruptcies, which came to be known as the farm crisis. Lasley, Conger, and Stofferahn (1986) describe how Extension systems in the 12-state North Central Region adapted existing programs and developed new short- and long-term programming to meet the needs of communities during such hard times.

The need for involvement in the housing market was identified more than three decades ago. Meeks (1989) offered several strategies for practitioners to become involved in what had hitherto been seen as a private sector activity. These included accessing federal resources, developing nonprofit organizations, working to reduce regulatory barriers, improving infrastructure, targeting education programs, and creative problem-solving.

Traditionally, this involvement has revolved around education, ranging from counseling low-income families (Parrott, Krishnaswamy, and Burkett, 1996) to calls for partnership with existing programs in response to the Great Recession (Turner, 2008).

Not surprisingly, Extension has worked on housing issues for many years. During the height of the Great Recession in 2008, a commentary in the *Journal of Extension* called on Extension to use its information, its resources, and its programming to help alleviate the foreclosure crisis (Turner, 2008). This included partnering with housing agencies (particularly at the federal level) and offering financial and housing education programs to residents. The situation was compared to what had been faced during the farm crisis of

the 1970s and 1980s—and how Extension met that challenge. This combination of partnerships with housing agencies and educational offerings have been the primary pattern of Extension work in housing since that time.

Loibl et al. (2018) described two successful efforts between Ohio State University Extension and the Ohio Housing Finance Agency. One program was a first-time homebuyer education program that used telephone-based sessions to help individuals think through the decisions associated with making a house purchase. This effort resulted in a slightly lower default rate among participants compared to those not in the program. The other activity described was a two-year AmeriCorps grant-funded effort that provided information about the Save the Dream Ohio foreclosure prevention effort. The program reached over 7,000 homeowners and led to the creation of a statewide welcome center by a state housing finance agency (Loibl & Moulton, 2014).

Ohio State University also worked directly with the Department of Housing and Urban Development (HUD) to address the foreclosure crisis in a 10-county area (Loibl, 2014). This included both early-prevention educational efforts as well as post-purchase loss-mitigation programming.

Meanwhile, Hendrickson et al. (2021) concluded that Extension educators can play a role in the housing crisis by encouraging individuals to examine their housing needs, understand their finances, and learn how to keep their homes in their review of the RentWise curriculum from the University of Minnesota Extension designed for educating renters.

There has also been work by Extension to meet specific types of housing needs. For example, Tinsley et al. (2008) discussed that the results of a survey done in partnership with the University of Georgia's Center for Housing and Community Research were used to promote the development of workforce housing for an agricultural processing facility, working with both developers and potential workers/residents. More recently, Lyon et al. (2013) described the creation of a cohousing community for seniors in a rural Midwestern town. Extension served as an information provider, helping communities to see the benefit of these arrangements and allowing potential residents to make informed residential choices.

Finally, efforts to promote housing quality have revolved around the Healthy Homes Partnership. This collaborative effort between the National Institute of Food and Agriculture (NIFA) and HUD has addressed housing-related problems that affect the health of children and families since 1999 (National Institute of Food and Agriculture, n.d.). Maring, Singer, and Shenassa (2011) placed the effort in context, comparing it to the work around energy conservation for the home in the 1980s. They also noted its focus on making homes safe from toxic materials, dangerous gases, hazards associated with asthma, and other safety and health concerns. Booth and Peek (2013) noted how this effort has helped

Extension educators focus on healthy homes by providing funds and tools.

But this has clearly not been enough. The recently released “Investing in Rural Recovery” report from the Regional Rural Development Centers (Entsminger, 2021) identified through a survey of stakeholders that physical infrastructure and public services are the most important factors for rural community economic and workforce development over the next five years (Entsminger, 2021). This topic includes housing access and affordability. Housing issues including availability, adequacy, cost, and upkeep surfaced in the responses (Entsminger, 2021).

Unfortunately, those same stakeholders also felt they had the least current capacity and expansion potential to address issues in this topical area.

LAND USE PLANNING COMMUNITY OF PRACTICE FORUM FINDINGS

Issues related to housing remain, with Extension still contemplating and responding to the multifaceted challenge in communities across the nation. The Land Use Planning Community of Practice (CoP), a National Association of Community Development Extension Professionals (NACDEP) Working Group, investigated contemporary community housing issues through a national virtual housing forum in December 2021.

A pre-forum survey was conducted to inform the conversation and a slate of Extension professionals presented diverse viewpoints during the session. This was followed by participant dialogue in small groups allowing for the collection of Extension educators’ perspectives on how the issue is affecting the communities they serve and ways in which Extension educators have assisted communities in addressing the complex issue locally. The shared collection of Extension program efforts to address housing (past and present) provides valuable insight as to various regional housing issues and what might be appropriate Extension responses.

The data below combines the findings of a pre-forum survey and summary notes from virtual breakout room discussions. The online pre-forum survey found universal support for Extension’s involvement in housing issues. Just over half of respondents (n = 25) reported having worked on housing issues. Common roles for Extension educators included facilitator (25%), educator (24%), convener (23%), advisor (15%), and planner (12%). Other Extension contributions included educational programming, capacity building, and technical support.

During the virtual forum, a panel of Extension faculty presented on housing issues and programming responses from their respective states. Overall, local housing issues centered on a lack of housing options or housing stock, a dearth of affordable housing options (for purchase and for

rent), quality problems with the housing stock that exists, and a shortfall of skilled tradespeople for construction. Situations related to market imbalance (or failure), rural decline/disinvestment, growth pressures, and conversion of residences to tourist housing (short-term rentals) help explain these situations. Furthermore, the same circumstances were reported in multiple states and regions, making the specific housing issues that Extension community development educators can address a collective list on a national scale.

These topics were then examined in greater detail during the national virtual housing forum. Following a set of brief presentations to set the stage, 33 participants, divided into groups of four to six, discussed three predefined questions in breakout rooms. Participants later shared their small group conversations and overall responses to the initial questions with the full participation of the virtual housing forum.

The first question asked participants to objectively reflect on the panel presentation as applied to current programming, networks, and relationships. (The question was, “What did you hear during the panel discussion that might be relevant to the work you do with your stakeholders?”) Responses varied somewhat, though there were some common refrains:

- Housing challenges are present in every community, but the nature of each community housing challenge is somewhat unique based on regional supply and demand factors, community history/legacy, and current economic opportunities. Extension can play a role in assessment to help define the community housing challenge.
- High-amenity communities with heightened housing demands from part-time residents and tourists need assistance from a variety of experts with strategies and tools applied across the full spectrum of community development.
- Communities with declining populations also have housing challenges related to availability, affordability, and quality, and Extension has the opportunity to play a major role in helping these resource-lean communities too.

For the second question, groups discussed how Extension can meaningfully contribute to tackling a local housing challenge. (The question was, “How does Extension overcome barriers to be a meaningful contributor to address the housing issue?”) Several themes for Extension activities emerged:

- Facilitator, convener, and even mediator of community conversations about housing where there are competing interests, fears, and even historic exclusion and trauma between populations.
- Quasi-local government staff, serving as planners, economic development professionals, and data technicians and disseminators.

- Trusted community representative or liaison with a diverse set of relationships and expansive network across the various sectors/interests of the community.

Finally, the small groups were asked to discuss additional Extension programs, projects, and other educational resources that could benefit other educators/specialists in their local work on housing. Extension educators' efforts to assist communities are not always documented via scholarly products. The final virtual forum question gathered information about current Extension programming (or past efforts) that have precipitated across the nation in reaction to the housing issue. As Downey (2022) notes, "Extension professionals are often reacting to the questions, concerns, and motivations faced by consumers, farmers, homeowners, landowners, youth, and others. Since reactive programming is part of Extension professionals' work, it is critically important to recognize that the programming process cannot always follow from needs assessment through evaluation." The final question was, "What are some Extension projects you are aware of that are working to address the housing issue in your community?" Several resources were highlighted during the discussion:

- Homebuyer Education programs (e.g., Michigan State University Extension MI Money Health).
- Needs assessment tools/analysis (e.g., Iowa State Rural Housing Readiness Assessment).
- Training on zoning and other local planning and regulatory reforms to enable more infill housing and diversity of housing unit sizes and types (e.g., Michigan State University Extension Building a Foundation for Attainable Housing).
- Materials acknowledging our shared history of racism and exclusion (e.g., Michigan State University Extension Redlining Project).
- A western region tri-state housing summit featuring a solution-focused housing webinar organized by the Western Community Assessment Network (WeCAN) Peer Learning Network.
- The Gateway and Natural Amenity Region Initiative (GNAR) coordinated by Utah State University with their toolkit and network for featuring and sharing innovative ways member communities are addressing the issue of housing affordability.

Overall, a consensus arose among participants of the national Extension Virtual Housing Forum that Extension county-based educators play a unique role in helping the communities where they live and work to engage in inclusive, focused, and balanced conversations about housing issues and solutions. Similarly, the connection to campus faculty and additional technical expertise and resources makes the University Extension System uniquely positioned to address local and regional housing challenges nationwide.

CONCLUSION

Housing is a basic need of all living things and community development Extension educators are responding nationally to help leaders address this issue. Extension has a history of partnering with agencies as an educational resource for programs on housing investment, foreclosure, quality standards, and alternate housing models to address specific populations such as workforce and senior housing. Extension is currently working on programs to amplify knowledge of innovative models being implemented in communities to increase place-based solutions to address local housing challenges. Education focused on planning and zoning, regulatory reforms, and diversity and inclusion are currently being implemented to address local housing needs. Extension educators work with planning partners to conduct and analyze local needs assessments related to housing stock that is insufficient or unaffordable. Extension educators are serving their communities as facilitators, educators, conveners, mediators, planners, and providing technical support.

Participants in the NACDEP Land Use Planning CoP virtual housing forum indicated an interest and benefit from increased peer national communication and collaboration. The CoP forum created an impact by informally connecting people who are facing similar situations and challenges across the nation. A "call to action" would be to formalize these relationships. This could range from the creation of a communication "circle" to connect those working on these issues via the NACDEP webpage (through Member Connections) to the formation of a "working group" under the auspices of NACDEP for those working in this area. Future NACDEP Land Use Planning CoP online engagements will continue to bring these professionals together over related issues. For example, a CoP-sponsored webinar on the Michigan State University Extension Redlining Project drew over 300 participants in November 2022. Continued conversations and peer networking will benefit Extension educators in addressing the housing issue with local and state leaders. Professional association working groups such as the NACDEP Land Use Planning CoP are critical to national solution-focused sharing among Extension peers.

REFERENCES

- Bank for International Settlements. (2022). *Real residential property prices for United States* [QUSR628BIS]. FRED, Federal Reserve Bank of St. Louis. <https://fred.stlouis-fed.org/series/QUSR628BIS>
- Booth, L. B., & Peek, G. G. (2013). The healthy homes partnership: A cooperative Extension model. *Journal of Extension*, 51(1). <https://tigerprints.clemson.edu/joe/vol51/iss1/24>
- Downey, L. (2022). Community engagement and program-

- ming models for the 21st century Extension professional. *Journal of Extension*, 60(1). <https://tigerprints.clemson.edu/joe/vol60/iss1/2>
- Entsminger, J. (2021). *Investing in rural recovery*. Regional Rural Development Centers. https://rrdc.usu.edu/files/assessment-of-stakeholder-priorities-for-rural-development_oct2021.pdf
- Franz, N. (2014). Measuring and articulating the value of community engagement: Lessons learned from 100 years of cooperative Extension work. *Journal of Higher Education Outreach and Engagement*, 18(2), 5–15. <https://openjournals.libs.uga.edu/jheoe/article/view/1112>
- Green, R. K. (2008). Imperfect information and the housing finance crisis: A descriptive overview. *Journal of Housing Economics*, 17(4), 261–267. <https://doi.org/10.1016/j.jhe.2008.09.003>
- Harvard Joint Center for Housing. (2021). *The state of the nation's housing 2021*. <https://www.jchs.harvard.edu/state-nations-housing-2021>
- Hendrickson, L. A., Hagen Jokela, R. A., & Thompson, S. F. (2021). RentWise: An updated tool for meeting the needs of renters. *Journal of Extension*, 59(2), Article 3. <https://doi.org/10.34068/joe.59.02.03>
- Layton, D. (2021). *The extraordinary and unexpected pandemic increase in house prices: Causes and implications*. Housing Perspectives: Joint Center for Housing Studies of Harvard University. <https://www.jchs.harvard.edu/blog/extraordinary-and-unexpected-pandemic-increase-house-prices-causes-and-implications>
- Lasley, P., Conger R., & Stofferahn, C. (1986). Summary and conclusions. In Lasley, P. and Conger, R. (Eds.), *Farm crisis response: Extension and research activities in the North Central Region* (pp. 1–4). North Central Regional Center for Rural Development. <https://eric.ed.gov/?id=ED286706>
- Lindsey v. Normet, 405 U.S. 56 (1972). <https://supreme.justia.com/cases/federal/us/405/56>
- Loibl, C. (2014). OSU Extension housing counseling services: A comprehensive program package. *Journal of Extension*, 52(3). <https://tigerprints.clemson.edu/joe/vol52/iss3/26>
- Loibl, C., & Moulton, S. (2014). OSU Extension housing corps—testing an innovate approach to foreclosure prevention in rural counties. *Journal of Extension*, 52(1). <https://tigerprints.clemson.edu/joe/vol52/iss1/31>
- Loibl, C., Durham, J., & Moulton, S. (2018). Rich opportunities from collaboration with a state housing finance agency. *Journal of Extension*, 56(7). <https://tigerprints.clemson.edu/joe/vol56/iss7/16>
- Lyon, M., Kang, M., & Kramp, J. (2013). Case study of senior cohousing development in a rural community. *Journal of Extension*, 51(6). <https://tigerprints.clemson.edu/joe/vol51/iss6/20>
- Maslow, A. H. (1943). A theory of human motivation. *Psychological Review*, 50(4), 370–396. <https://doi.org/10.1037/h0054346>
- Maslow, A. H. (1954). *Motivation and personality*. Harper and Row.
- McKenzie, D. J., & Betts, R. M. (2006). *Essentials of real estate economics* (5th ed.). Thomson South-Western.
- Maring, E. F., Singer, B. J., & Shenassa, E. (2011). Healthy homes: A contemporary initiative for Extension education. *Journal of Extension*, 49(2). <https://tigerprints.clemson.edu/joe/vol49/iss2/9>
- Meeks, C. B. (1989). Community development strategies for meeting rural housing needs. *Community Development: Journal of the Community Development Society*, 20(1), 84–102. <https://doi.org/10.1080/15575338909489996>
- National Institute of Food and Agriculture. (n.d.). *Healthy homes partnership*. <https://www.nifa.usda.gov/healthy-homes-partnership>
- National Low Income Housing Coalition. (2022). *Out of reach: The high cost of housing*. <https://nlihc.org/orr>
- Parrott, K., Krishnaswamy, A., & Burkett, S. (1996). Securing your future: Housing education for low-income audiences. *Journal of Extension*, 34(5). <https://archives.joe.org/joe/1996october/a2.php>
- Schaeffer, K. (2022, March 23). *Key facts about housing affordability in the U.S.* Pew Research Center. <https://www.pewresearch.org/fact-tank/2022/03/23/key-facts-about-housingaffordability-in-the-u-s>
- Tinsley, K., Cude, B., Rodgers T., & Sweaney, A. (2008). Partnering with local employers to meet housing needs. *Journal of Extension*, 46(6). <https://archives.joe.org/joe/2008december/rb8.php>
- Turner, P. (2008). Extension's response to the housing crisis. *Journal of Extension*, 46(6). <https://archives.joe.org/joe/2008december/comm1.php>
- United States Census Bureau. (2020). *American housing survey (AHS)*. <https://www.census.gov/programs-surveys/ahs.html>