

Somerville Renters Forum 2021 - Housing Questionnaire

All candidates were asked the same questions. Questionnaires were submitted to the Somerville Renters Committee and CAAS on 8/6/21. The Ward candidates forum was held 8/11/21 on Zoom.

Candidate name: **Stephenson Aman**

Candidate email: citizensforstephman@gmail.com

Position running for: **City Council Ward 2**

1. What do you view as the greatest challenge facing low income Somerville renters in 2021, and why?

If all we know about people is that their incomes are low, then their greatest challenge is that their incomes are low. This affects every area of their lives. Since Somerville's housing costs are among the highest in the Commonwealth, and since without housing there is little else that anyone can do, this is their greatest immediate need. Meeting that need requires some combination of increasing incomes and lowering housing prices. We need policies that work to do both.

2. In a city where more than half of the people rent, what housing policies would you focus on to ensure that every resident has safe, stable, and affordable housing? We are particularly concerned that the elderly, people with disabilities, veterans, people of color, immigrants, LGBTQ+, and other people with marginalized identities do not have enough access to quality housing in Somerville. If you are running for re-election, please share what you have already done on this issue and what you intend to prioritize next.

Pass a rent stabilization ordinance

- **Limit the percentage of rent increases to be no greater than the amount of property tax increases.**

Increase the supply of family housing

- **Require that a larger portion of inclusionary units be family sized that is now the case.**
- **Encourage developments with small single units, but spacious common areas and ample amenities. Now many family-sized units are rented by groups of unrelated adults who outbid families.**

Zone for more equitable housing development

- **Allow developments that are 100% affordable to be approved as of right.**
- **Adjust the inclusionary zoning ordinance to vary number and cost requirements. Subsidizing units at a range of Area Median Incomes between 30% and 100% creates more units, creating vacancy in lower-income units elsewhere.**
- **Ensure housing density's burden is shared. Union Square is hosting a 27-story residential tower while Davis Square, with a heavy-rail stop, has building heights appropriate to an urban village.**
- **Require community benefits agreements for all large projects.**
- **Allow Accessory Dwelling Units for families with disabled or elder members.**

Ensure equity and prevent discrimination

- **Expand the staff and scope of the Office of Housing Stability.**
- **Strengthen fair housing regulations and enforcement.**

Strengthen the commitment to long-term Somerville residents

- **Maximize the proportion of Somerville residents allowed by HUD to be allowed by HUD to be eligible for subsidized housing.**
- **Develop a consortium of local banks that will offer a fair and reasonable reverse mortgages for elders, as opposed to the predatory products now on the markets.**

Pursue policies that will elevate incomes, increasing people's capacity to pay for housing

- **Zone for and promote commercial development that will create a range of jobs across all wage and salary levels.**
- **Ensure that low-income people receive training necessary for living-wage jobs and use linkage agreements to pay for such training.**
- **Execute covenants and CBAs with developers and employers, obligating them to give hiring preference to any qualified Somerville residents.**

I will provide additional responses to this question in the form of answers to the questions that follow. We should also note that we cannot pay for subsidizing affordable housing development without greatly increasing commercial development and the tax revenue that it brings.

3. Far too many residents are still struggling to pay rent due to income loss during the COVID-19 pandemic, especially those who worked in the service sector, gig economy, and undocumented immigrants who might not qualify for traditional types of rental assistance. How would you support the recovery of residents in these situations so that they remain stably housed? If you are running for re-election, please share what you have already done on this issue and what you intend to prioritize next.

The most obvious answer is to extend the eviction moratorium. While this is necessary but insufficient, I don't pretend to great wisdom regarding this question. Our city does not have the means to extend the kind of financial support that has been provided by the federal government and will soon end.

I do believe that support for these people must not be limited to housing but also focus on living-wage employment, healthcare, and preservation of their rights.

Although I don't have all the answers, I'm open and interested in learning from those who know more about the issue than I do. And I will critically consider any proposal, testing it against its efficacy and achievability.

4. Affordable housing funding is critical, but limited. Public subsidy often builds homes that are still too expensive for the people struggling the most, with 1-bedroom rents over \$1500. How would you use zoning and other city-controlled tools for less expensive homes so that affordable housing funding can support the lowest-income residents of Somerville (at or below 30% of Area Median Income)? If you are running for re-election, please share what you have already done on this issue and what you intend to prioritize next.

This is our single greatest housing challenge. The federal government defaulted on its public housing commitment 23 years ago and has been disinvesting from all affordable housing for almost four decades. Developers only want to build "luxury" condos or McMansions. Surrounding municipalities maintain zoning that prevents density, reducing supply and increasing cost. And our city's most effective housing development policy is inclusionary zoning, which produces one

“affordable” unit for every four unaffordable units, and the affordable unit isn’t affordable to a lot of people who live here. Our options are limited. They include

- **Adopt a rent stabilization ordinance.**
 - **Increase the staffing and scope of the Office of Housing Stability.**
 - **Issue low-income housing bonds and prioritize their proceeds for development or support of housing for very-low income people and the homeless. Service the debt on these bonds with transfer-fee revenues and taxes from commercial property.**
 - **Adjust building codes so as to reduce construction costs without reducing health and safety, e.g., allowing use of cross-laminated timber instead of steel and concrete structural members.**
5. How would you protect Somerville residents, particularly renters, from displacement due to rising rents, gentrification, and increased development? And how would you ensure that new developments give the allocated number of units to low income residents, as the oversight seems to be currently lacking? If you are running for re-election, please share what you have already done on this issue and what you intend to prioritize next.

Protecting residents from displacement is, ultimately, the purpose of every question on this form and the housing forum itself. My answer is therefore the sum of all my other answers.

Until reading this question, I was unaware that new developments are not giving the allocated number of units to low-income residents. This is deeply troubling. As a Councilor I would insist on an immediate and rigorous investigation of the situation—probably by the Housing and Community Development Committee. Its aim would be to expose the problem and impose sanctions, including fines, litigation, and publicizing those who are responsible.

6. The housing in Somerville that is available for low income residents -- including publicly owned, privately owned, inclusionary, and other types of subsidized -- is often full of bad conditions, and health and safety code violations. What would you do to ensure that all renters can live in safe and dignified housing in our city? If you are running for re-election, please share what you have already done on this issue and what you intend to prioritize next.

The following is an answer to both Question 6 and 7. As a disabled renter of color, I have experienced the conditions described in these questions. What I can do as a Councilor to combat them is limited to ensuring that our health-and-safety and fair-housing ordinances are robust and that the executive branch is vigorously enforcing them.

What I can do as a community leader leveraging my Councilor role is to mount and conduct a campaign to publicly shame irresponsible and discriminatory landlords, while encouraging humane and responsible behavior. Because Somerville accomplished something similar with the anti-racist Count On Me campaign of the early 1990s, I believe that this is possible and potentially effective.

7. Low income residents often face unresponsive or hostile landlords and property management. Some tenants who are people of color or immigrants have experienced racism and other forms of discrimination. This means that even if residents can afford to live in Somerville, they do not feel welcome or embraced here. What would you do to ensure that all residents feel like they belong in our city, are empowered to uphold their rights as renters,

and are protected from retaliation? If you are running for re-election, please share what you have already done on this issue and what you intend to prioritize next.

See answer to question 6.

8. How would you expand homeownership opportunities for first-time and low income residents in Somerville, especially for people of color, single parents, immigrants, veterans, and people with disabilities? If you are running for re-election, please share what you have already done on this issue and what you intend to prioritize next.

We must permanently remove a portion of our housing stock from the inflationary spiral. We do that by developing or buying housing with deed restrictions that limit the amount of equity that owners can accumulate, thereby limiting subsequent sale prices. Owners can't make a killing when they sell, but before they do, they will enjoy the enormous mortgage interest deduction benefit that renters don't receive.

This housing may be built or bought by nonprofit developers like SCC. It may be developed as limited-equity housing cooperatives. It may be created by the emerging Somerville Land Trust. Or the City can require these deed restrictions in return for the subsidies it provides to existing homeowners and developers.

We can pay for these efforts with proceeds from transfer fees. We can increase net city tax revenues by building a lot more commercial development. That's how Boston has paid for twice the proportion of affordable housing that Somerville has, even though its median household income is two-thirds ours. And we can issue bonds, paid for with these revenue sources.

9. As a City Councilor, how would you collaborate with your colleagues on Council and the new Mayoral administration to enact more just housing policies? If you are running for re-election, please share what you have already done to collaborate between both municipal branches and what you intend to prioritize next.

This question puzzles me. It would be pretentious for me to imply that I have any means of facilitating collaboration that other Councilors or the Mayor do not possess. All have the opportunity to convene investigations, propose policies, advocate for those policies, and engage in one-to-one conversations that will promote just policies (so long as such conversations' don't violate open meeting laws). What I can do as an advocate and leader, however, is to encourage and support a citizens movement for the purpose of advancing the solutions that I propose here.

10. What are the top 3 renter protections you would include in a Tenants' Bill of Rights and why? If you are running for re-election, please share what you have already done to enhance renter/tenant protections and what you intend to prioritize next. (This question was inspired by Our Revolution Somerville's endorsement questionnaire.)

I don't know that I am wise enough or knowledgeable enough to say what of the many potential elements in a Tenants' Bill of Rights would be most important. In the moment of writing this, I would choose the following three:

- **Ensure that tenants have a right to publicly subsidized legal counsel.**
- **Require landlords to pay relocations costs when tenants are forced out by rehabilitation, property sales, or whims.**
- **Penalize landlords who can't demonstrate that they are evicting tenants for just causes.**

But my choices might change given additional knowledge or changing local circumstances. For example, a right of first refusal is important, but would only apply to the small minority of renters who have the means to buy a property.