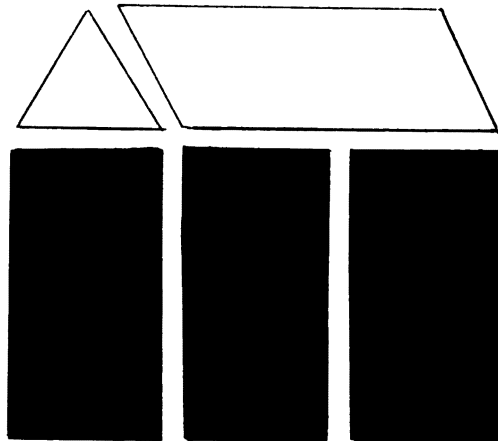


H O U S I N G I S . . .



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Housing Is. . .

Housing is many things.
Housing can be defined as dwellings
provided for numbers of people
or for communities.
Housing is shelter--
something that covers
or affords protection,
especially from the elements;
something that provides
refuge or defense.
Housing is lodging--a place to live;
a place in which to settle
or to come to rest.
Housing is a basic necessity of people.

Housing is a product--
a highly individualized product
resulting from the combining
of many diverse components
in many diverse ways,
because housing is inhabited
by individuals,
or families,
or groups
who are at varying stages
of the life-cycle
and who have unique life-styles.

This product housing takes many forms:
single detached units--
ranging from the simplest hut
to the most elaborate of mansions;
or multiple units
stretched out, side by side. . .
end to end. . .
arranged
into friendly neighborhood divisions
or sometimes unfriendly,
even hostile,
groupings;
or extending heavenward
into efficient, impersonal structures,
resulting in head-to-foot occupancy;
or mobile homes
that are mobile
or are permanently anchored.

Sometimes housing
for group living
is institutional;
for example,
dormitories,
prisons and reformatories,
homes for the aging
or for the handicapped.

This product housing--
whether single or multiple unit,
or mobile home
or institution--
may be obtained in a variety of ways:
housing may be rented or leased;
housing may be purchased
with cash or borrowed money;
may be purchased--
as an individual unit,
which is custom-designed
or built prior to selection,
may be purchased
as a co-operative unit,
or as a condominium;
sometimes housing is provided
as a fringe benefit
of one's occupation;
sometimes housing is an outright gift
or is inherited.

Housing is design.
Design--
combining materials
and shapes
and lines
and colors
and textures
and space
and light--
all of the elements of art--
into an infinite variety of forms.

Housing
is sometimes good design
that expresses the best
of man's artistic achievement;

that reflects the careful planning
and attention to detail;
that reflects creative inspiration--
good design
that results in an environment
satisfying to the inhabitants.
Housing
is all too often
poor design
that reflects inadequate or little planning
that is an insult
to the elements of art
used in the structure;
that is a poor statement
of man's ability to design--
poor design
that inhibits or frustrates
the occupants
of the finished product.

This product, housing--
like any other important product--
uses land, labor and management,
materials and capital.
Housing uses land
that is becoming increasingly
more crowded
more polluted
more costly;
land--
that may be purchased or leased--
on high or low terrain
on productive or unproductive soil
that is suitable or unsuitable
for the structures placed on it.

Housing uses Labor,
skilled and unskilled
in a wide variety of ways
in the construction of the unit
or in the manufacture
of its various components.

Housing uses Management--
throughout construction
distribution
and occupancy.
Housing uses materials
--of many kinds and forms
in the many components
making up the end product.

The exterior--
of the end product
may be made from dirt and straw
or snow,
or wood,
finished or rough hewn;
sawed or shaped
into diverse forms
and finished with
a variety of materials;
or native stone,
sculptured
or left natural;
or man-made materials,
combining natural or synthetic materials
such as aluminum
or brick
or concrete
or plastic
or glass
or steel
or any combination of these.
The interior--
of the finished product
also uses a wide variety
of materials and finishes.

Housing uses Capital--
in ways as diverse as the product itself.
Capital is required--
for the financing of land--
on which the structure is built.
Capital is required
for the financing of labor
used in the construction process
or in the production
of the components;
or for the purchase
of the many materials
used in the structure
and its site;
or in the furnishing
and equipping
of the finished product.
Capital is required
for the financing of more capital.
And none is more aware of this
than the builder-developer
or the supplier of materials
or the financier
or the realtor or broker

all of whom
operate in an imperfect economy
where supply
and demand
and tight money
are constant reminders
of the imperfect economy.
And none is more aware of this
than the purchaser
of the finished product
who may have trouble
finding the down payment
or a financier who will lend him the money;
the purchaser
who doles out his payments
to the lending agency
month by month
year by year.
Or none is more aware of this
than the government official
who makes the policies
affecting the flow of capital.

Thus housing is Business--
Big Business,
which generates more business
in its production and use.

Housing may be
temporary--
needed for a limited time,
thus produced with limited resources;
or housing may be planned
and constructed
for permanent occupancy
in which the best of materials
and workmanship are utilized.
(But housing planned
for permanent occupancy
may not be occupied
permanently
in a mobile society
or in a restless world.)

Sometimes housing
outlives its usefulness.

Housing solves, as well as creates, problems;
Innumerable problems
related to resource use
and the well-being
of individuals and society.

Problems which demand
technical know-how,
economic means,
and political-legal finesse
in their solution--
diverse
complex
interrelated.
Problems involving processes--
in the planning
production
distribution
selection
use
care and renovation
destruction and demolition
of housing.

The overriding problem,
of housing
is to provide
the right housing--
at the right place--
at the right time--
at the right price--
for the masses of people.
The problems of housing
(which may often be viewed
as opportunities)
are so vast
they must be team-tackled.
Concerned individuals
must organize
into concerned groups.

Thus housing
is not only a concern
of individuals and families
but also is a concern
of the community,
the state,
and the nation.

Housing is a concern of government.
A society
must be interested
in housing
its citizens
if the society
is to endure;
housing is a basic necessity.

Housing is a source of revenue
for government.
Taxes are levied
to produce income
necessary
if accompanying services
are provided;
...and housing does require services;
services which must be
supplied
and regulated
services involving
survival
safety, security and health
employment
transportation
leisure time
growth and development.

Services and facilities--
water supply and regulation
power supply and regulation
air control
temperature control
waste control
sound control
light control
police protection
fire protection
schools
churches
recreation centers
and cultural centers.

The impact of housing
on people
is immeasurable.

Housing reflects
the values of its occupants
and contributes
to the development of values:
man is influenced,
positively or negatively,
by the environment
in which he lives.
Housing contributes
to man's self-concept
to his sense of place--
his orientation
to space and time.

The values related to housing
are humanistic in nature:
for housing contributes
to man's social-being
to his physical-being
and to his mental-being
through the amount
and arrangement
of space
for his activities
and for the storage
of his possessions.
Housing is environment
which inhibits
or tolerates
or promotes
growth and development
and performance
of its occupants.
Housing,
and the environment
resulting from it,
generate emotion
and are memory-producing:
inspiring art
and poetry
and song
and literature
and philosophy.

But housing
is also related
to man's economic-being:
one's economic resources
determines
the housing
one can afford;
providing housing
takes the largest share
of the family's take-home pay;
buying a housing unit
is usually
the largest single investment
man will make.
Financing the purchase
of housing
is a forced investment,
for payments must be made
regularly;
but buying housing
is also a risk:

prices rise and fall
and housing units
deteriorate.

In essence,
the scope of housing
includes these concepts:
housing is shelter;
housing is a product;
housing is design;
housing is business;
housing is environment;
housing involves
processes, problems, values,
resource use
of and for individuals and groups.