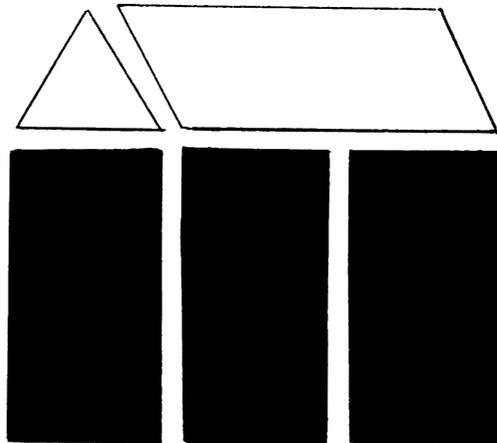


H O U S I N G I S . . .



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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.