

**Chapter 1 : The Deep, Uniquely American Roots of Our Affordable-Housing Crisis | The Nation**

*In the s, the national crisis in affordable housing didn't feel as acute because income growth was relatively strong, giving people more of a cushion to afford their rent.*

The Nation But as their family grew, they remained stuck in place. Eventually, six people—Rosalina, her husband, and their four children—were sharing the one main room, a small kitchen, and a bathroom. Today, the tidy living room is also the dining room and bedroom; the bathroom serves as a makeshift closet. Her second-oldest son has always had a particular dream: A three-bedroom apartment in LA easily goes for more than triple that. All of the residents in their building are being evicted. The owner has decided to sell it, and a developer plans to raze it and build a new complex in its place. Many families have already left, plywood nailed over their doors to mark their departure. Mommy, am I going to have my same teacher? Four walls have a history. Bayliss, director of organizing at Strategic Actions for a Just Economy, which is working with Rosalina and her family. Many families have two or even three people living in a single room to bring down costs. More than half of the most heavily crowded areas in the country, where the homes have more than one person per room, are located in Los Angeles and Orange counties, according to US Census data spanning from to Still, many working people make that trade-off. Nationwide, there are just 35 affordable and available rental homes for every extremely low-income families—those who either live in poverty or earn less than 30 percent of the median income in their area. Nationally, nearly half of renters spend more than 30 percent of their income on housing. But in , only about a quarter of renters spent more than 30 percent of their income on housing. In , a unit surplus of affordable rental homes meant that nearly every American could find a place to live. The minute we see people flooding in from the countryside in search of work to cities, we see housing inequality emerging. But despite the efforts of Progressive Era reformers, the idea failed to take root in the United States. The federal government never developed a national plan to coordinate the construction of affordable housing where it was needed or required any city to construct it, and it never successfully challenged the notion that housing was a commodity, not a right. For a brief period of time, a different approach to housing—and a completely different way of thinking about poverty—seemed possible. From to , President Franklin Roosevelt launched a range of employment programs, including the Public Works Administration, which he tasked with building model homes, among other major construction projects, thus addressing the twin crises of unemployment and unaffordable housing. PWA-built homes, which housed both the poor and the middle class, were often attractive, equipped with laundry facilities, meeting rooms, playgrounds, even libraries. It also inaugurated the long history of racial segregation in public housing, as most of the PWA-built developments were either divided by race or open only to whites. It would have provided public housing for both the poor and the middle class, as well as give the federal government more power to determine where that housing would be built. The National Association of Real Estate Boards proved to be a powerful enemy of high-quality, widely accessible public housing, and succeeded in profoundly weakening the bill. Ultimately, the law provided housing only for the poor and allowed communities to opt out of constructing any affordable housing at all. Southern Democrats ensured that the housing could be racially segregated. Perhaps most counterproductive, the legislation included a requirement forcing public-housing authorities to demolish one unit of substandard housing for every new one built, raising costs and keeping the supply capped. Though public housing still supplies more than 2 million people with permanently affordable homes, it provides housing for only a fraction of the 40 million Americans in poverty, and it leaves the private housing market almost entirely intact. The legacy of the law is clearly seen in Los Angeles today. There are just 14 public-housing facilities, with just over 6, units, in a city of about 4 million people, an estimated Around the same time, California voters approved a referendum requiring city or county approval for public-housing site selection, hamstringing development. For its part, New York City runs facilities—23 times as many as LA—though it has double the population and a lower poverty rate. Southern Democrats, joined by some of their Northern counterparts, again prevented the law from prohibiting segregation. As a result, many were demolished. Starting in , the Department of Housing and Urban

Development HUD doled out grants that cities used to tear down abandoned or dilapidated housing. The country has lost , public-housing units since the mids alone. The symbolism was clear: Yet obtaining housing with a voucher in the private market can be fraught with challenges; not only are there few affordable units, but in many parts of the country, it is legal for landlords to reject voucher-holders. And as with public housing, Congress has never given Section 8 enough funds to meet the demand: Today, just one in four families who are eligible for federal rental assistance actually gets it. When Ronald Reagan assumed the presidency, public housing became one of the biggest targets of his anti-government, pro-market worldview. Federal spending on housing assistance hemorrhaged by 50 percent during the same period. In his landmark tax package, he included a measure that is still the main source of federal funding for affordable housing today: Developers gain access to the credit by pledging to build affordable housing. Leaders and lawmakers, including Democratic presidents, have by and large failed to challenge this status quo. From to the mids, 1 million single-room-occupancy SRO apartmentsâ€”modest units that people could rent by the day or weekâ€”disappeared as cities cleared them out and developers tore the buildings down to build commercial properties or luxury housing. Multifamily housing was converted into co-ops and condominiums. Meanwhile, market-rate development boomed. In , over 80 percent of new apartments were luxury units. The tents that line almost every inch of the sidewalk are makeshift homes, connected to one another with ropes, tarps, poles, and umbrellas. The air hums with quarrels and boom-box music and smells of bodies and trash. He tried to get into a housing program but was always told that the waiting lists were full. For those six years, Smith was woken up in the early hours of the morning every day by the police and told to pack up his stuff and move along, only to have to set everything back up that evening. There are few water fountains or public bathrooms, let alone showers or laundry facilities. The scant trash cans fill up quickly and are rarely emptied by the city. Jojo Smith spent six years living in a tent on Skid Row. Bryce Covert Most of those living in tents would prefer four solid walls. Some people with mental-health issues struggle to sleep in the crowded rooms. About three-quarters of these people are unsheltered, living in tents or cars. Even as the city moves more people into housing, many others are getting pushed out of it and into homelessness. Anything that makes a poor person less able to compete for housingâ€”mental illness, a disability, or just being black and a victim of discriminationâ€”makes them more likely to fall into homelessness. The city does little to prevent affordable housing from being demolished. LA also has few robust rent-control laws, which played a role in rents rising 20 percent between and , even as incomes dropped. And decades of failing to construct new affordable units have resulted in a situation in which the demand for single-room apartments is so acute that there is virtually nothing available. If modern mass homelessness began in the s, the foreclosure and housing crises at the end of the s represented a second wave that redoubled the problem. Nearly 3 million homes were foreclosed on in both and ; those homeowners sank back into the rental market, competing for cheap units with the low-income people who were already renting. Roughly 10 million more families rented in compared with the decade prior. The vacancy rate for rental units has fallen since the end of the recession and is lower today than it was in Newsome had been hired as a teller by a bank in and was promoted soon after. For the first time, she was living in her own place. But by March , she was living in her car. Her boss eventually found out, and she lost her job in June over concerns that customers would see her sleeping in her vehicle. She lived briefly with a childhood friend in , working during that time to earn her certification as a pharmacy technician. She struggled with mental-health issues. Eventually, her friend asked her to leave, and she had to give up her car. She still remembers her first night there: So she chose an isolated spot to set up camp. An outreach team eventually helped her get into temporary housing and then an SRO, but both felt unsafe and unsanitary. Finally, she had a stroke of luck: Newsome was approved for a housing voucher, and an organization called Brilliant Corners connected her with a case manager who helped her look for an apartment. That help was needed: She also suspects that she was being discriminated against because she was black. Bryce Covert Newsome looked for a place for nearly a year. Finally, with her case manager making calls on her behalf, she found an efficiency studio in Highland Park, close to Pasadena, in April of last year. I was able to focus on my mental healthâ€”because I had a safe place to go home to. Eventually, she wants to leave the voucher program altogether. Without a subsidy, the only housing that private developers can afford to build is for high-end

customers. Income inequality only fuels the rush for developers to cater to the top of the market with luxury housing, while ignoring the middle and bottom. But so far, the debate in Washington over housing is limited to helping veterans off the street or preserving the tax breaks enjoyed by wealthier homeowners. In the absence of assistance from the federal government, the city is attempting to patch together solutions. But now comes the test of whether the city can actually get the units built. To submit a correction for our consideration, [click here](#). For Reprints and Permissions, [click here](#).

### Chapter 2 : Activists in Austin Have a Novel Plan to Tackle its Affordable-Housing Crisis | The Nation

*homelessness and housing poverty, like the national Housing Trust Fund, rental assistance and other affordable housing investments. All without adding costs to the federal government.*

Nevertheless, there are several challenges highlighted in the report. Homeownership rates among millennials are significantly lower than three decades ago, as student debt and the gig-economy have severely limited the economic mobility of the millennials. Also, the share of cost-burdened renters is much higher, with almost 50 percent of all renters in America paying more than 30 percent of their income for housing. Hence, why the personal savings rate has collapsed over the years. In the last 30 years, the national median rent rose 20 percent faster than overall inflation and the median home price rose 41 percent quicker. In return, the affordability crisis in housing has left many Americans with poor balance sheets ahead of the next recession. While down by , from and by 4. The Harvard study found that the fastest rise in home prices is at the low end of the market. Gentrification of low-income metro areas selling for less than 75 percent of the median price, have seen recent appreciation at twice the rate of high-end homes. In , real home prices for the lowest-cost homes selling for 75 percent or less of the median sales price were up 6. The study believes that is due to the legacy of the financial crisis, which left many people in homes they could not afford. And now, the lessons of 10 years ago, many people are thinking twice about moving or upgrading to larger homes. Millennial Homeownership Collapses Figure 3: Housing costs are crushing personal budgets. Americans are unable to spend money on the basics necessities: What does this all mean for the future of home ownership? Affordable housing is fundamental to personal well-being and security. As the report shows, this is not the case today, with a housing affordability crisis ravaging many metros. Interest rates are moving to the upside, pointing to the idea that the Federal Reserve realizes that housing prices have gotten out of hand once again. To fix this crisis, housing prices need to substantially correct or personal incomes need to rise quickly, which ever one comes firstâ€¦ Tags.

**Chapter 3 : Why Washington can't fix the new housing crisis**

*Solving the National Affordable Housing Crisis with Mercy Housing By Mercy Housing on November 15, Every day, millions of Americans have to sacrifice food, education, and healthcare because the cost of housing is so high.*

Sign up for Take Action Now and get three actions in your inbox every week. You can read our Privacy Policy here. Thank you for signing up. For more from The Nation, check out our latest issue. Support Progressive Journalism The Nation is reader supported: Travel With The Nation Be the first to hear about Nation Travels destinations, and explore the world with kindred spirits. Sign up for our Wine Club today. Did you know you can support The Nation by drinking wine? The housing crisis in this country—with its half a million homeless people and its hundreds of thousands of annual evictions—continues to swell. Its sources are various: Thanks to these forces and others like them, the United States currently contends with a shortage of more than 7 million deeply affordable housing units nationwide, and low-income renters everywhere are suffering for it. This, however, is finally beginning to change. Across the country, new local housing movements are pressing cities to start combating this scandalous status quo in creative ways. And many municipalities have responded in recent months with a slew of policies—taxes, bond initiatives, tough regulations—that promise to take a bite out of the housing crisis. In both New York City and San Francisco, new initiatives guarantee legal counsel to every tenant who comes into housing court. And in Philadelphia, local officials have proposed a 1 percent tax on the cost of new construction in the city in order to fund affordable residential development. In this city of roughly 1 million residents, there is currently an affordable-housing shortage of nearly 50,000 rental units. They continue to struggle against eviction and displacement as an ongoing influx of new residents, many tied to the tech industry, reshapes the city. Current Issue View our current issue And so organizers on the ground are calling on their local government to take determined action. The group is also pressing Austin officials to use the bond to restore and maintain public housing and finance affordable cooperatives, community land trusts, and other noncommercial housing models in the city. This means it will take tens of thousands of new noncommercial units to come close to the vision that Nachbar put forward. It will also require long-term organizing and vibrant local movement building to accomplish such bold objectives, beginning with the bond proposal. They are currently lobbying the City Council to approve the proposed bond and put it on the November ballot. Three council members, including Casar, already support the measure. If the measure passes the council, DSA plans to launch a canvassing drive to convince fellow Austinites to back the initiative at the ballot box. This is an opportunity to provide some nonmarket solutions.

Chapter 4 : NPR Choice page

*would go to the National Housing Trust Fund to build and preserve affordable rental housing for extremely and very low income renters. The last 25 years have not been an unmitigated failure, either.*

But as president, Trump faces a unique challenge delivering on that promise: The country is in the grip of a new kind of housing crisis that Washington has virtually no power to solve. The crisis is a shortage of houses. Nationally, the inventory of homes for sale has been shrinking for 24 straight months, stoking bidding wars for even the lowliest fixer-uppers. In January, a measure of supply hit its lowest in history, according to the National Association of Realtors. That scarcity has helped push the homeownership rate to a near year low. As 83 million millennials approach homebuying age, the shortage is expected to get only worse. The president claims to have the problem well in hand. Construction is at an eight-month low and builder optimism is waning. There were so few houses for sale in May that buyers pushed prices to a new record high. The scarcity has helped push homeownership among young adults to its lowest in at least a generation, according to Bank of America. But Washington, which has a centurylong track record of goosing the market to encourage buyers, has almost no leverage when those buyers have nothing to buy. Subsidized mortgages, tax breaks and, lately, crazy-low interest rates are all designed to boost the market for housing. And the market has usually cooperated: With the government juicing demand, builders swooped in and a steady supply of new houses typically followed. But in recent years, that dynamic has broken down. Ever since New York City pioneered land-use controls a century ago, local laws have tended to rein in homebuilding rather than accelerate it. Scarcity has home prices rising at a rapid clip. The problem is, not much. Its toolkit consists of levers such as preserving homeowner tax breaks, access to credit, and the year, fixed-rate mortgage—“an American innovation that owes its existence to government-controlled Fannie Mae and Freddie Mac. Federal policy has less to offer the supply side of the equation—“builders—and the economic recovery has less been less kind to them. The number of homebuilding companies shrank 50 percent from to , according to the most recent Census data, hitting their lowest level since . The industry has yet to recover. They lack skilled workers, who fled the business during lean years and never came back. The cost of materials has skyrocketed and is bound to rise even more after the Trump administration said it would impose tariffs of up to 24 percent on Canadian lumber. Calabria, chief economist to Vice President Mike Pence and an administration point person on housing, has warned about the inability of cities and counties to respond to big swings in buyer demand and population growth. Last fall, he tipped his hat to Obama after the president tried to jawbone cities and counties into easing up on zoning restrictions. Entry-level homes are seeing the biggest price gains, according to Khater, so the inventory crunch has hit lower-income households and first-time buyers the hardest. TRUMP has few easy options. Washington, of course, can dial back its demand levers. That leaves the supply side of the equation. Trump could, like Obama, use his bully pulpit to make the case for local land-use deregulation, a message that would appeal to libertarian ideals and cheer progressives fighting for more affordable housing. But the best hope for a policy fix might lie somewhere between the White House and Main Street. States have the authority to curb local power and some, including Massachusetts, have already tried. Massachusetts builders can win zoning flexibility if they build affordable housing units where prices are high, for example. The state also can levy financial penalties against high-cost communities that refuse to greenlight new construction. While the group is focused on affordable rentals, its pro-growth agenda calls for higher density housing that will lift homeowners and tenants alike.

**Chapter 5 : As affordable housing crisis deepens, states begin to take action - theinnatdunvilla.com**

*With U.S. affordable housing in crisis, Trump admin wants to cut aid New, 7 comments The Gap, a new report by the National Low-Income Housing Coalition, illustrates depth of affordable housing crisis.*

But the affordability crisis is also playing out across rural America. A new report , published Tuesday, highlights the problem by ranking the affordable housing needs of rural communities across the country. Produced by the Urban Institute, a Washington, D. While these counties are scattered across the U. Those scoring on four or more factors were identified as having the most-severe needs. The Urban Institute There are common threads among those communities identified as having the most severe need, according to the report. These include populations that are faster growing and poorer than average, low vacancy rates among rental homes meaning few available homes , more overcrowding, more people paying over 50 percent of their income towards housing and fewer federally subsidized rental units. These counties tend to also have younger and more diverse populations and a greater reliance on government employment as opposed to farming, manufacturing and mining. Housing issues in rural communities can get overlooked as living and housing costs tend to be lower there than in the cities. However, incomes in many of these areas tends to be lower too, especially in areas that used to rely on the coal industry or that otherwise have limited job opportunities. And there are specific obstacles to building in rural areas. Developers find it difficult to get financing there, said David Dangler, director of rural initiatives at the nonprofit NeighborWorks America. The already limited number of firms specializing in affordable rental housing is even smaller when it comes to rural markets, he told HuffPost. Rural rental housing developments tend to be significantly smaller than their urban counterparts, he said, and financing is complex. Plus, what developers take for granted in urban areas, such as water system infrastructure, may not be available in some rural communities. The Urban Institute is calling on policymakers to put more money into building affordable rental housing in rural America and to make it easier for that money to get to the places that need it. The low-income housing tax credit is a key federal tool to encourage affordable rental housing, but Scally warns about the danger of being too reliant on one program that is subject to the whims of the economy. The report also suggests that incentives be given to developers operating in underserved rural areas. One project run by the Community Development Corporation of Brownsville, a NeighborWorks network organization in Texas, has produced manufactured housing designed for a quick response to demands like natural disaster recovery. Yet overall, Scally said, the production of manufactured housing has declined in the U. And federal funding needs to increase, she added. A new bill, unveiled by Sen. It would allocate federal money to subsidize housing in rural neighborhoods and improve the quality of that housing. All content is editorially independent, with no influence or input from the foundations. If you have an idea or tip for the editorial series, send an email to [thisnewworld@huffpost.com](mailto:thisnewworld@huffpost.com).

Chapter 6 : Affordable housing - Wikipedia

*If you find it hard to find an affordable apartment or house in the US, you're not alone. For the past several years, the country has been suffering from an affordable housing crisis, making it.*

First Look As affordable housing crisis deepens, states begin to take action In , nearly half of all renters across the country were rent-burdened, according to the Harvard Joint Center for Housing Studies. In response, states from California to Louisiana are beginning to pass legislation aimed at solving the problem. Californians who rent apartments built after , single-family homes, or condominiums have limited protections from rising costs under a state law passed in that restricts rent control. Although local zoning rules typically play out in city council and suburban board meetings, states from South Carolina to Hawaii are getting involved. Sometimes this means removing zoning barriers to building affordable housing. And sometimes state lawmakers take the opposite approach, seeking to prevent cities from requiring that builders include affordable housing units in their developments. The middle class is getting hit, too, housing analysts say. An October report by the Urban Institute found that 1 in 4 rural renters spends more than 50 percent of their income on rent. And the Harvard Joint Center for Housing Studies found that in , nearly half of all renters across the country were rent-burdened, spending about a third of their income on housing, thanks to high construction costs, restrictive zoning laws, and a shortage of private, low-cost housing. With an eye on rising rents, cities start to regulate Airbnb As a result, more states are beginning to intervene in what was once a purely local matter. State action Local control of housing is important “ to an extent, said Carol Galante, a former Housing and Urban Development official who is now a professor of affordable housing and urban policy at the Turner Center for Housing Innovation at the University of California at Berkeley. In such cases, Ms. We had to do that in the civil rights movement. Jerry Brown signed a passel of housing laws, most of which try to ease zoning restrictions around building affordable housing. Even so, some zoning bills, such as one that would have required cities to build apartments near transit hubs, failed. If it becomes law, it will require cities to end bans on multi-family housing units. Malloy told reporters in February in promoting the legislation. Lawmakers in other states “ Massachusetts, New Jersey, and South Carolina “ have introduced bills that would encourage cities to either ease up on zoning restrictions or would require them to add so-called inclusionary zoning policies, which require developers to set aside affordable housing units. David Mack, who sponsored a bill there last year. In Louisiana, after New Orleans officials suggested requiring affordable housing units in some new developments, the state Legislature this spring tried to repeal the state provision that allows such inclusionary zoning. The bill, which would have instead added incentives to developers, was backed by the Louisiana Home Builders Association, according to news reports. John Bel Edwards vetoed it. Lawmakers in Hawaii and Tennessee also introduced legislation this year that would ban locales from adopting inclusionary zoning. Tennessee joins Texas, the only other state that bans inclusionary zoning. Housing advocates in Texas say that law has thwarted efforts to build more affordable housing. Tom Brower, a Democrat who sponsored the legislation, said requiring developers to set aside affordable housing units through inclusionary zoning ordinances, while well-intended, can actually make the housing problem there worse. Inclusionary zoning ultimately acts as a tax for developers, he said, which serves as a disincentive. The state recently passed legislation to provide incentives to local builders. Rather than focusing on building housing around income type, cities should open up zoning to allow for different types of housing, he said, such as less expensive houses on smaller lots. As families move up the economic ladder, he said, they go from renting to buying. For example, in the eastern part of Massachusetts, affordable housing is at crisis levels “ even for the middle class, necessitating zoning changes to build more units. Earlier this year, Massachusetts Republican Gov. Charlie Baker announced a plan to build , new housing units over the next five or so years. One way he aims to do this is through a bill he introduced that would make it easier to pass new zoning changes by lowering the number of lawmakers needed to approve them from two-thirds to more than 50 percent. The bill has not been put to a vote. It would have banned cities and towns from passing zoning laws that effectively discriminate against apartment buildings that cater to families by limiting the size of apartments. Get the Monitor Stories

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**Chapter 7 : America's Affordable Housing Crisis Isn't Just Hitting Cities | HuffPost**

*As Affordable Housing Crisis Grows, HUD Sits on the Sidelines Image Ben Carson, the housing secretary, with Terrance McCoy at a homeless youth center in Las Vegas.*

The ad valorem property tax policy combined with rising prices made it difficult or impossible for low income residents to keep pace. Some organizations and agencies consider the cost of purchasing a single-family home; others look exclusively at the cost of renting an apartment. These studies often lump together luxury apartments and slums, as well as desirable and undesirable neighborhoods. While this practice is known to distort the true costs, it is difficult to provide accurate information for the wide variety of situations without the report being unwieldy. Normally, only legal, permitted, separate housing is considered when calculating the cost of housing. The low rent costs for a room in a single family home, or an illegal garage conversion, or a college dormitory are generally excluded from the calculation, no matter how many people in an area live in such situations. Because of this study methodology, median housing costs tend to be slightly inflated. Costs are generally considered on a cash not accrual basis. Thus a person making the last payment on a large home mortgage might live in officially unaffordable housing one month, and very affordable housing the following month, when the mortgage is paid off. Growing density convergence and regional urbanization[ edit ] The majority of the more than seven billion people on earth now live in cities UN. There are more than city regions of more than one million inhabitants in the world. Rapid population growth leads to increased need for affordable housing in most cities. The availability of affordable housing in proximity of mass transit and linked to job distribution, has become severely imbalanced in this period of rapid regional urbanization and growing density convergence. These workers are forced to live in suburbia commuting up to two hours each way to work. As well, individual consumers are faced with mortgage arrears and excessive debt and therefore cut back on consumption. A combination of high housing costs and high debt levels contributes to a reduction in savings. These factors can lead to decreased investment in sectors that are essential to the long-term growth of the economy. Supply and demand[ edit ] In some countries, the market has been unable to meet the growing demand to supply housing stock at affordable prices. Although demand for affordable housing, particularly rental housing that is affordable for low and middle income earners, has increased, the supply has not. Exclusionary zoning Factors that affect tenure choices ex. Real household incomes Household incomes have not kept up with rising housing prices Affordability of rents and owner occupation Interest rates Levels of confidence in the economy and housing market Low confidence decreases demand for owner occupation [19] Labour market performance[ edit ] In both large metropolitan areas and regional towns where housing prices are high, a lack of affordable housing places local firms at a competitive disadvantage. Key workers have fewer housing choices if prices rise to non-affordable levels. Variations in affordability of housing between areas may create labour market impediments. Potential workers are discouraged from moving to employment in areas of low affordability. They are also discouraged from migrating to areas of high affordability as the low house prices and rents indicate low capital gain potential and poor employment prospects. Workforce housing Lack of affordable housing can make low-cost labor more scarce, and increase demands on transportation systems as workers travel longer distances between jobs and affordable housing. Housing cost increases in U. The absolute availability of housing is not generally considered in the calculation of affordable housing. In a depressed or sparsely settled rural area, for example, the predicted price of the canonical median two-bedroom apartment may be quite easily affordable even to a minimum-wage worker " if only any apartments had ever been built. Affordable housing and public policy[ edit ] Policy makers at all levels " global, national, regional, municipal, community associations " are attempting to respond to the issue of affordable housing, a highly complex crisis of global proportions, with a myriad of policy instruments. These responses range from stop-gap financing tools to long-term intergovernmental [40] infrastructural changes. In the simplest of terms, affordability of housing refers to the amount of capital one has available in relation to the price of the goods to be obtained. Public policies are informed by underlying assumptions about the nature of housing itself. Is housing a basic need, a right, [41] [42] an entitlement, or a public good? Or is just another

household-level consumer choice, a commodity or an investment within the free market system? Often this test measures simply the warmth or coldness of heart of the more affluent and secure towards families of a lower socio-economic status Bacher This can include approaches that simply promote economic growth in generalâ€”in the hope that a stronger economy, higher employment rates, and higher wages will increase the ability of households to acquire housing at market prices. Federal government policies define banking and mortgage lending practices, tax and regulatory measures affecting building materials, professional practices ex. Public policies may include the implementation of subsidy programs and incentive patterns for average households. Currently, policies that facilitate production on the supply side include favorable land use policies such as inclusionary zoning , relaxation of environmental regulations, and the enforcement of affordable housing quotas in new developments. In some countries, such as Canada, municipal governments began to play a greater role in developing and implementing policies regarding form and density of municipal housing in residential districts, as early as the s. Affordable housing is a controversial reality of contemporary life, for gains in affordability often result from expanding land available for housing or increasing the density of housing units in a given area. Ensuring a steady supply of affordable housing means ensuring that communities weigh real and perceived livability impacts against the sheer necessity of affordability. The process of weighing the impacts of locating affordable housing is quite contentious, and is laden with race and class implications. Recent research, however, suggests that proximity to low-income housing developments generally has a positive impact on neighborhood property conditions. Data information is to compare or intertwine with the differences of national housing subsidies, the entry, exit, and enhancement of low income housing. The "right to build" cost does not include the cost of the land or the cost of constructing the house. The study, cited, published by Ed Glaeser and Joe Gyourko, reached its conclusion about the value of right to build in different localities based on a methodology of comparing the cost of single family homes on quarter-acre versus half-acre lots to get a marginal land price and then comparing the selling price of homes to construction costs to get a price for land plus other costs, with the difference between the two being attributed to the cost of zoning and other local government permitting and regulations. Generally these laws are implemented in an attempt to raise the perceived "standard" of housing across the country. This can lead to thousands of houses across a country being left empty for much of the year even when there is a great need for more affordable housing such as is the case in countries like Sweden , Norway , Finland and Denmark where there is a common tradition to have a summer house. In the United States, most cities have zoning codes that set the minimum size for a housing unit often square feet as well as the number of non-related persons who can live together in one unit, resulting in having "outlawed the bottom end of the private housing market, driving up rents on everything above it.

### Chapter 8 : Reports: Burdensome Regulations Are Exacerbating the Affordable Housing Crisis

*Six possible solutions to the affordable housing crisis not a single one affordable. Montgomery became a national model for inclusionary zoning efforts, producing thousands of affordable units.*

### Chapter 9 : Harvard Warns About The Nation's "Housing Affordability Crisis" | Zero Hedge

*The State of the Nation's Housing report, released Tuesday, provides several metrics of the health of America's housing market and discovers that, despite some short-term growth since the financial crisis of , the long-term outlook is rather gloomy.*