

ATTAINABLE HOUSING: THE REAL SOLUTION TO THE AFFORDABLE HOUSING CRISIS

Within housing policies, “affordable housing” serves as a ubiquitous term to address the challenges of housing accessibility and affordability. This term, however, holds a meaning that warrants careful consideration when discussing housing solutions at all policymaking levels.

It is imperative to recognize the nuanced differences between affordable and attainable housing. While affordable housing initiatives play a crucial role in assisting low-to moderate-income households, eligibility limitations in this approach necessitate a shift towards more inclusive and comprehensive strategies. Attainable housing strategies extend beyond income brackets, remove discriminatory barriers, and prioritize practical initiatives designed to make housing within reach for a wider demographic.

By embracing the concept of attainable housing, policymakers can explore innovative solutions that close the gap between income levels, fostering greater equity and accessibility in the housing market. **Through sensible policies and targeted interventions, attainable housing is poised as the real solution to the affordable housing crisis,** offering a pathway towards sustainable housing stability for all.



The Widespread Impacts of Affordable Housing Challenges

The United States has experienced a housing shortage since the financial crisis of 2008, unable to keep pace with population growth, skyrocketing homeownership prices, and a critical demand for rental units. For over 15 years, this housing crisis has placed significant strain on millions of renters and homeowners, implicating the broader economy and forcing policymakers to address it as a national priority.

This housing shortage has directly impacted housing affordability, with workers across all income brackets competing for a limited supply of housing. As a result, **home ownership has become unaffordable in 80 percent of U.S. counties, and rent prices have increased nationwide by 24% since 2020.**^{1,2} While affordable regions do exist throughout the U.S., these places tend to have fewer jobs and lower economic productivity, furthering the financial and social inequalities experienced by those facing housing instability.

Home ownership has become unaffordable* in **80%** of U.S. counties

*Affordability based on a given area's housing market prices in relation to Area Median Income (AMI)

Source: [CBPP](#)

Low and extremely low-income renters in the U.S., whose annual income does not exceed 30 percent of the Area Median Income (AMI), have been the most affected by affordability challenges and currently face a shortage of 7.3 million affordable rental homes.³ This shortage has put prolonged upward pressure on house prices and rents across all other socioeconomic groups, perpetuating the affordability crisis.

Construction of new homes began to slowly climb after the COVID-19 pandemic, but new housing inventory has followed a trend of larger and more expensive units that exceed the viability for many home owners and renters. In 2021, less than one quarter of new homes were under 1,800 square feet, compared with 37 percent in 1999, and rising land prices, building costs, and zoning restrictions have made it harder for home builders to justify constructing affordable, modest-sized homes.⁴ This issue reinforces a deep imbalance between supply and demand for many households.³

Furthermore, decades of red-tape policies around zoning laws at the local and state levels have prevented construction on new, affordable housing units. **Often, building permit approvals, fees, design specifications, and general bureaucratic opposition to high-density development projects undermine an area's capacity or willingness to increase the housing inventory.** These restrictive zoning policies contribute to stalled economic growth and innovation and are estimated to have negatively harmed the U.S. Gross Domestic Product by a minimum of two percent.⁵

As stated by the U.S. Department of Housing and Urban Development (HUD), affordable, safe, and stable housing is critical for the physical, psychological, and financial well-being of individuals and communities. Conversely, today's high housing costs have created significant challenges for individuals, households, and communities alike that can persist for generations. The negative impacts of this are widespread, hindering economic growth, income equality, and educational development.

For the preservation and prosperity of the nation's well-being, all levels of government entities have a stake and responsibility in supporting efforts to increase housing supply, including the production of attainable units to low-income and extremely low-income households.



ATTAINABLE HOUSING: CLOSING THE GAP BETWEEN AFFORDABLE HOUSING POLICY AND PRACTICALITY

Despite substantial government efforts, a significant portion of vulnerable populations are excluded from federal initiatives and subsidies intended to make housing accessible for low-income earners. **Only one in four extremely low-income families in need of housing assistance actually receive it, emphasizing a significant gap between housing demand and available support.**⁶ This disparity highlights the inadequacies in the current approach to affordable housing, revealing the urgent need inclusive and effective systems to attain housing.

The dichotomy between the intent of affordable housing initiatives and their real-world impact highlights the pressing need for comprehensive reforms that address the root causes of this issue, ensuring that the most vulnerable members of our society are not left without a secure and stable place to call home. The gaps in affordable housing solutions become even more apparent when considering that 47 percent of cost-burdened households pay more than 50 percent of their income for housing.⁵ This economic strain is magnified by recent inflation of household goods and housing costs, further limiting their ability to meet basic needs and escalating their risk of instability.⁷

Rent prices have
increased nationwide by **24%**
since 2020



Source: [GOVERNMENT ACCOUNTABILITY OFFICE](#)

Affordable housing is only effective when people can attain it, and the gaps between “affordable” and “attainable” housing underscores the need for a comprehensive and practical approach that goes beyond definition. In 2021, 40.6 million U.S. homeowners and renters, or 31.8 percent of all households, were classified as cost burdened, paying more than 30 percent of their income on housing. Of those, 20.3 million, or nearly 1 in 6 U.S. households, paid over half of their income on housing. The figures for extremely low-income families are even more dire: 70 percent of all extremely low-income families pay more than half their income on rent. For low-income households, these high-cost burdens leave little left over for other basic necessities like food, education, and healthcare.⁴

Furthermore, the concept of “attainable housing” expands beyond the confines of affordability alone. Attainability focuses on the viability of securing stable housing. **Eligibility for affordable housing does not guarantee assistance**, as millions of individuals find themselves excluded due to longstanding **waitlists, landlord discrimination, eviction histories, legal records, or a myriad of other oppressive designations** that harm the very people that rely on affordable housing programs the most—or worse, push them into homelessness, institutionalization, or incarceration.⁵

Attainability, therefore, emphasizes the need for holistic housing solutions that are not only economically but pragmatically achievable. The key to attainable housing lies in evolving past broad policies and addressing the real-world challenges that impede individuals from accessing the housing support they qualify for, ultimately bridging the gap between affordability on paper and attainability in practice.

THE CURRENT LANDSCAPE OF AFFORDABLE HOUSING PROGRAMS

With over a dozen federal programs that support affordable housing, the **Low-Income Housing Tax Credit and Housing Choice Voucher Program** are the two most prominent initiatives for low-income tenants.

Government subsidies play a pivotal role in financing affordable housing programs for 10.2 million individuals, with many programs managed and administered by non-profit and community organizations.⁸ HUD serves as a central figure in this ecosystem, overseeing construction subsidies and tax credits for developers. These financial incentives encourage the creation of affordable housing options and support the maintenance of existing ones.

A 2016 Urban Institute report estimates that **25.7 million households are eligible for housing assistance, yet only one in four families actually receive it**, exposing significant flaws in low-income housing programs.⁹ Eligibility for assistance is determined through stringent criteria that includes income, household composition, and citizenship status. However, housing agencies, tasked with distributing federal aid, subject qualified applicants to additional screening processes, such as background checks, housing history, or work history, revealing numerous barriers that low-income individuals struggle to overcome.

In the U.S., subsidized public housing has a complicated and negative history of low-standard living, where concentrated poverty, mismanagement, and chronic underfunding has fostered generational patterns of crime, drug use, and poor education. Even as the U.S. has shifted away from government-managed properties and halted the development of new public housing, a lack of maintenance and upkeep of rental units available to voucher program recipients has contributed to hazardous living conditions for the vulnerable people who depend on HUD's voucher programs, such as lead exposure for the 1.1 million voucher holders living in units built before 1978—the year the U.S. banned lead paint in housing.¹⁰

HOUSING ASSISTANCE PROGRAM OVERVIEW

Source: HUDUSER.GOV

	PUBLIC HOUSING (2023)	HOUSING CHOICE VOUCHER (2023)	LOW-INCOME HOUSING TAX CREDIT (2020/2021)
GOV FUNDING	\$8,246,216,124	\$26,889,513,948	\$9,500,000,000
TOTAL UNITS	897,914	2,688,403	3,552,851 (52,006 properties)*
OCCUPIED	815,797 (94.65%)	2,299,946 (85.41%)	3,471,135 (97.7%)
VACANT	46,075	388,457	81,716
TOTAL RESIDENTS	1,639,413	5,300,000	2,050,000
AVG HOUSEHOLD INCOME	\$15,701	N/A	\$18,600
AVG RENT	\$331	\$960	85.2% of AMI

*Number of units placed in service since 1987 (number of projects with available data)

SYSTEMIC BARRIERS TO ATTAINABLE HOUSING

Affordable housing ineligibility affects various segments of the population, creating barriers for potential recipients who are often subjected to unfair housing policies or discrimination. **Poor reference checks, eviction histories, legal records, or simply a lack of identification constitute a disqualification from affordable housing assistance—factors that extend beyond economic barriers.** Understanding the nuances of who is excluded from these programs sheds light on the systemic challenges that stand in the way of effective aid to vulnerable people.

Legal System Records

Individuals with certain legal system records, estimated to include nearly one-third of Americans, often face collateral consequences of their convictions, restricting their successful rehabilitation back into society.¹¹ While HUD does not implement a blanket policy that prohibits individuals with criminal records from attaining Public Housing or Housing Choice vouchers, Public Housing Authorities are able to set their own standards of admission, often citing the “conduct underlying an arrest” as a reason for barring applicants. These circumstances are often linked to past use of drugs, alcohol, or involvement in state sex offender registration programs. Paradoxically, those with violent or sex offenses are statistically less likely to reoffend but face the highest levels of discrimination. The challenge is exacerbated for individuals with drug offenses who struggle to find ongoing support for stability due to chronically underfunded programs and are therefore likelier to reoffend.

Even while HUD’s suggested lookback period for legal system records is set at a maximum of 5 years for violent crimes, **some Public Housing Authorities include convictions committed up to 20 years before applications are submitted.**

Source: [NLIHC](#)

Only 1 in 4     extremely low-income families in need of housing assistance actually receive it

Source: [NLIHC](#)

Lack of Necessary Information

Those lacking necessary documentation, such as stolen identity, missing social security cards, no reference forms, or a lack of employment history find themselves excluded from affordable housing opportunities. Many in this category harbor significant distrust towards systems that have historically oppressed them, creating reluctance to provide real identifying information for fear of retaliation, especially when involvement in the legal system is a factor.

Economic Threshold

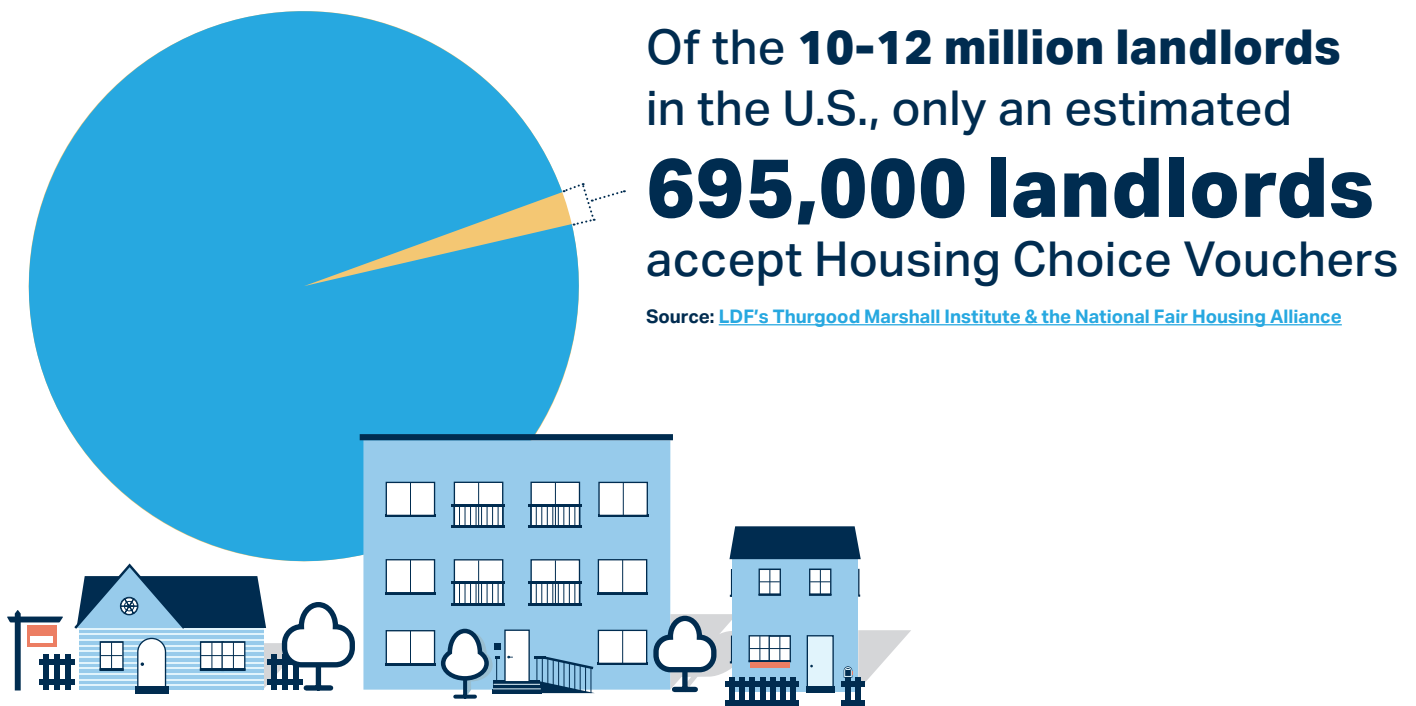
Individuals just outside the economic threshold face a unique challenge. While they make too much money to qualify for affordable housing, their income is insufficient to secure a safe and stable residence. These income caps are set to accommodate extremely low-income households (typically defined as those earning 30% or less than the Area Median Income), but also pose a potential negative impact: people who fall within eligibility requirements are discouraged from having incentive to progress and earn more in fear of losing their housing benefits. This group, including middle-class essential workers like teachers, police officers, nurses, and bus drivers, often grapple with the inability to afford first and last month's rent plus security deposits required for conventional housing. These individuals hover on the brink of homelessness, often just one missed paycheck or unexpected expense away, caught in a precarious situation that lacks adequate support.

Discrimination and Eviction History

Although it is illegal in most states for landlords to discriminate against prospective tenants because of housing vouchers, the federal housing voucher program has been undermined by ongoing discriminatory practices of landlords and real estate agents nationwide. Many landlords aren't willing to accept housing vouchers because of the stigma attached to renters, such as laziness, unwillingness to work, lack of cleanliness, or an eviction history.¹²

According to a 2018 study from Urban Institute, 78 percent of landlords in Fort Worth, TX, 76 percent in Los Angeles, CA, and 67 percent in Philadelphia, PA refused to accept housing vouchers, with rejection rates higher in lower-poverty neighborhoods—suggesting that voucher holders who seek housing in a higher opportunity area will face even more rejection.¹³ This creates a cyclical challenge, as previous instances of discrimination and housing instability make it more challenging for individuals to access housing support when they need it most.

When vulnerable individuals are unable to access any kind of housing, including affordable programs, homelessness becomes one of their only options—a costly burden on taxpayers that destabilizes the economy and strains social systems and resources.



CURRENT SHORTFALLS IN AFFORDABLE HOUSING ASSISTANCE

The basic need for housing assistance greatly exceeds the available resources and housing inventory, and those who require assistance often face years-long waiting lists and additional barriers such as eligibility screening criteria and human bias to access housing.

The current systems addressing affordable housing are marred by several significant disadvantages, contributing to a persistent struggle for low-income individuals and families. The private market, often considered a primary player in the housing sector, has failed to supply an adequate number of affordable housing options for those with limited financial means. This shortfall is underscored by research from the Center on Budget and Policy Priorities, indicating a systemic failure in meeting the demand for affordable living spaces.

Public housing faces its own set of challenges. While not always the case, public housing can become a breeding ground for predatory or criminal behavior, often exacerbated by the stigma attached to such developments and their placement in certain neighborhoods. This not only perpetuates negative stereotypes but also creates additional hurdles for residents seeking to escape poverty and unstable living environments.

A critical disadvantage lies in the fact that policymakers, who are responsible for shaping and implementing housing policies, often lack firsthand experience with homelessness. This gap in understanding can lead to a disconnect between policy decisions and the real, on-the-ground challenges faced by those experiencing housing insecurity.

Furthermore, existing policies fall short in addressing and dismantling human biases that perpetuate inequality. Factors such as criminal histories, bad credit, and poverty, which are often revealed through background checks, lease agreements, and mortgage applications, act as barriers for individuals seeking housing. Landlords and lenders, prioritizing a perceived sense of safety, tend to favor applicants who appear to be a "safer" bet, inadvertently reinforcing the cycle of poverty for those already experiencing it. The prevalence of online information compounds this issue, as individuals can be easily scrutinized and discriminated against based on their digital records.

Breaking this cycle of marginalization proves to be exceptionally challenging even with the implementation of effective policies. The cumulative impact of these disadvantages paints a stark picture of the uphill battle faced by individuals and families striving to secure stable, affordable housing and highlights the pressing need for comprehensive reforms in the housing sector.



Average wait times for federal housing assistance are **9 months for Public Housing and up to 1.5 years for Housing Choice Vouchers**. In some cases, waitlists reached **7 years** or closed due to shortage of available units.

Source: [NLIHC](#)

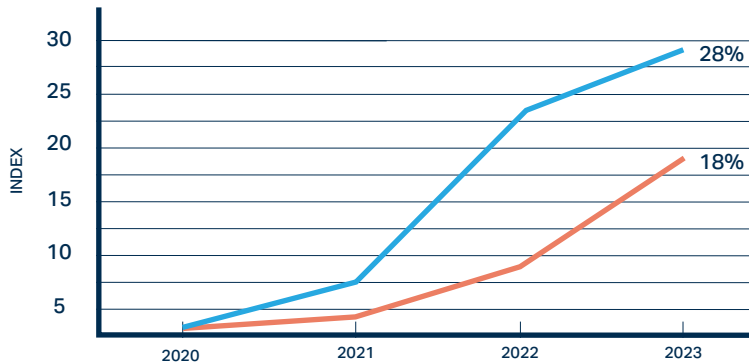
LIMITATIONS OF GOVERNMENT-SUBSIDIZED HOUSING

Anecdotally, many of the 3,300 local agencies tasked with managing public housing are in favor of broadening their renter eligibility processes but are unable to do so due to legislative restrictions. A number of privately-funded organizations, such as Weld, a Seattle, WA-based organization connecting formerly incarcerated individuals with housing and employment resources, do not accept government grants and, therefore, are not subjected to rigid rules, having more flexibility—and greater success rates—in helping vulnerable people attain affordable housing.

Additionally, resource limitations at federal agencies likely affect the success of current program implementation. **The Government Accountability Office (GAO) has identified a number of weaknesses in HUD's oversight of federal housing programs, for instance, that reduce the effectiveness of affordable programs' performance**—such as a lack of systems that monitor grantee compliance, assess fraud risk, or provide accurate reporting of project costs—indicating that HUD may not have the necessary resources to optimize the allocation of government funding.¹⁴

VOUCHER COSTS FALL SHORT OF INCREASING RENTAL PRICES

Source: [CBPP.ORG](https://www.cbpp.org)



ZILLOW RENTAL INDEX
AVERAGE HCV COST

As rental properties rise in cost, the costs covered by Housing Choice Vouchers struggle to match the needs of low-income residents.



PROVEN SOLUTIONS TO BREAK THE CYCLE OF HOUSING INSECURITY

Federal, state, and local governments can benefit from economic growth by creating and implementing policies that meet the wide range of housing needs for a variety of incomes and people. Preserving existing affordable housing and increasing the supply of attainable units requires a concerted effort of increased government funding, rental assistance support, and innovative approaches at the local, state, and federal levels.

Furthermore, those who receive housing assistance, and therefore experience the stability of housing, have the power to spend their income on other necessities such as food, health care, and education, and thus benefit from upward social mobility and inclusive communities while helping to grow the local economy.

Increased Federal Funding and Support

Over a dozen federal programs currently exist in the U.S. that provide affordable housing assistance, but the GAO suggests that more effort could be done with existing programs to support affordable housing. The GAO points to numerous solutions to enhance these programs managed by HUD and other federal agencies, such as implementing proposed changes to follow program requirements, collecting better data to keep pace with rapid-changing market conditions, or conducting assessments to ensure the safe and sanitary living conditions of public housing.¹⁴

Further legislation from a bipartisan Congress to increase funding for programs that assist in building or repairing housing communities is also needed. Countless bills intended to bridge the gap between incomes and rent, stabilize families during crisis to prevent evictions, strengthen renter policies, and build or preserve the supply of affordable rental homes were introduced in the 117th U.S. Congress, but the majority of these bills died in committees or subcommittees.¹⁴ Additional federal resources are also essential in bolstering the accessibility and effectiveness of Housing Choice Vouchers by evolving eligibility criteria and providing social services to help families find suitable housing options.

Policymakers could also introduce a renters' tax credit for low-income renters, helping to balance other federal housing tax policies that, in 2020, allocated around \$65 billion of an \$80 billion budget in housing tax benefits to higher-income homeowners. This type of renters' credit would complement the existing Low-Income Housing Tax Credit, an effective subsidy for building affordable housing but on its own rarely reduces rent prices to levels that low-income families can afford.¹⁶

Adopting Mixed Income Housing Developments

Concentrated low-income housing requires a large amount of time and money to subsidize the building and, paradoxically, tend to be more expensive to build than market-rate developments. Additionally, high-density units often fail to address the diverse social needs of its residents, creating further strain on renters' well-being and prosperity.

Mixed-income developments are a proven, economic solution with greater innovation and design flexibility that fosters social integration and economic diversity, increasing individual opportunities for health, education, and economic stability—critical elements for long-term, inclusive societal benefits. Furthermore, the cost of rent in a mixed-income development self-subsidizes the need for affordable housing subsidies.

Increase Developer Access to Private Funding

Developers currently rely on government grants and traditional banks and financial institutions to fund their housing projects, adding barriers and complex red-tape constraints to an already lengthy approval process.

Expanding developer access to private capital—particularly for smaller homebuilders who are more limited in their ability to navigate complex zoning regulations and influence bureaucratic decisions than large homebuilders—would allow builders to tackle affordable housing projects with more efficient planning, innovation, construction, and management approaches, resulting in cost-efficient solutions that expedite housing delivery while reducing reliance on government funds.

Public-private partnerships have demonstrated powerful potential in addressing attainable housing needs by bridging the financial gap of public funding, streamlining decision-making processes, pooling resources to save on costs, and encouraging innovative approaches to housing development and management.

Zoning

At the local level, **land use and zoning reform can increase rental housing developments by removing restrictions that favor single-family homes and creating more opportunities for high-density, multifamily, or mixed-income developments.** Today's restrictive zoning regulations, which often have development restrictions like minimum lot sizes, parking requirements and set-backs, create social and economic exclusion, particularly for non-white residents.³

The federal government could further support zoning initiatives by incentivizing local governments to eliminate restrictive zoning rules. These ideas are presented in the "Yes in My Backyard Act," which requires certain Community Development Block Grant recipients to reduce barriers to affordable housing by expanding zoning policies and allowing high-density and multifamily developments.¹⁷

A 2023 survey from The Pew Charitable Trust showed that the majority of Americans support a broad array of policies and innovative ideas to boost housing attainability and affordability, such as retrofitting offices, hotels, and similar buildings into housing; allowing apartments near train or bus stations or major job centers; and allowing apartment additions to private garages or backyards.¹⁸

Though land use and zoning reform is insufficient on its own to meet the needs for low- and moderate-income tenants, it is a viable way for local and state governments to use the tools they already have to create a more efficient framework that allows for timely and appropriate construction of affordable housing units.



Sustainable Government Programs

The Housing Choice Voucher program is the U.S. government's major program for assisting those in need of affordable housing, yet many recipients are vulnerable to stigmas and discrimination that prevent them from securing housing. More sustainable federal commitments and legal protections directed at housing voucher recipients would ensure stronger renter protections from landlords discriminating against voucher holders, biased eviction or application standards, eviction or legal records, or rent gouging.

Additional efforts to strengthen financial incentives for landlords could increase housing choices for voucher holders, help recipients access better neighborhoods, and improve their long-term well-being. Expanding search time for voucher holders from 60 days to 120 days would also give recipients more opportunity to identify available units or housing search assistance.¹³

Lastly, market-rate developments have the potential to be a more cost-effective strategy for increasing the supply of affordable units than investing in low-income developments. Red-tape policies and paperwork required for government subsidies contribute to inflated costs shouldered by low-income developers, constricting the timely delivery of units. Expanding the eligibility criteria of government subsidies to include market-rate developers could help spur the inventory of modest-sized units and offer more flexibility in renter eligibility and acceptance.



36 units of affordable housing is available per every 100 extremely low-income Americans.



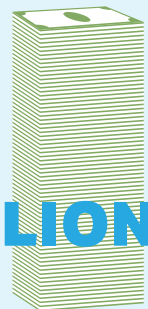
71% of extremely low-income renters spend more than 50% of their income on housing.

AVG LIVING WAGE
\$25.82/hr



\$25.82, the U.S.'s average hourly wage needed to afford a modest two-bedroom rental home without spending more than 30% of their income on housing.

\$70 BILLION



\$70 billion, the estimated capital needed to maintain and preserve the physical livability of public housing in the U.S.

Source: [NLIHC](#)

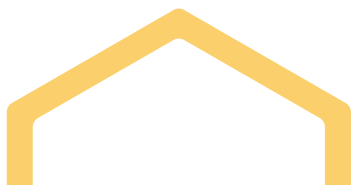
CONCLUSION

Prioritizing Attainable Housing for Economic Stability and Social Equity

The systemic challenges outlined above create a cycle of housing instability, contributing to a growing number of individuals and families experiencing homelessness. While affordable housing programs play a crucial role, it's evident they need improvement to better serve those they aim to assist. Simultaneously, there's a growing imperative to develop low-barrier attainable housing programs that don't inadvertently discriminate against the vulnerable communities they were designed to support.

The impact of the affordable housing crisis extends beyond individual circumstances, increasing national economic burdens and exacerbating social inequalities associated with high housing costs. These issues underscore the national urgency to address the root causes of affordability issues through a holistic approach that must acknowledge the factors that contribute to housing ineligibility for a significant portion of the population.

To effectively break the cycle of unattainable and unaffordable housing, a comprehensive strategy is essential. This strategy must involve robust partnerships between federal, state, local, and private entities, coupled with compassionate education initiatives. By prioritizing attainable housing solutions alongside affordable housing program improvements, we not only uplift affected individuals and families, but also foster economic stability, social equity, and inclusivity within our communities and society at large.



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