Housing affordability is a measure of the cost of housing and the ability for households to meet those costs. Housing is generally considered to be affordable if the household pays no more than 30 percent of its gross annual income on housing. Housing choice is a measure of a community’s diversity of housing stock—in unit type, size of unit, occupancy type, and location.

**Why is this topic important?**

Access to affordable choices in housing—regardless of race, religion, national origin, age, ancestry, military background or service, sex, sexual preference, marital status, and disability—is needed to sustain an equitable and robust society. What it costs for shelter, and where one’s home is located plays a substantial role determining life outcomes. When people live near financially stable employment and good schools, in a healthy and safe environment with cultural and physical amenities, and with access to affordable transportation, they thrive and excel.
Issues and Trends

Wealth Imbalances
Regional imbalances of areas of concentrated poverty and areas of concentrated wealth lead to widening housing inequities. Housing policies in wealthier towns tend to favor single-family home development, and fear of families with children (because taxpayer dollars fund education) upholds rationale for large-lot single-family home zoning. This can result in keeping out people with lower income-levels, even when they'd bring many assets to these areas.

Weak Market Cities
In older, poorer, and urban neighborhoods, the need to remediate lead-based painted homes, and to weatherize energy inefficient ones, is often neglected, and the health and environmental expenses are eventually borne by all people. In addition, developers and property owners have less incentive to invest in, update, or rehab buildings for residential use, even when the need exists to create multi-family or mixed-use housing that would attract a diversity of income levels.

Limited Public Funding
Some subsidies exist to spur development of new subsidized housing and preserve existing subsidized housing—but these are diminishing. Few supportive housing services have risen to fill the gaps since the most recent housing market crisis.

The Housing Market Crisis
Between 1997 and 2009 the region saw the drastic upswing then downturn of the market that occurred on a national scale. Depressed home values, predatory lending practices, and increased unemployment led many homeowners with little financial buffer to foreclose. Other homeowners who can still pay their mortgage, but who bought at the height of the housing market, now find themselves in a position of negative equity.

Home Rule Mentality
The “home rule” system of government allows for each community to make decisions that it finds best for the residents who live there, yet it makes it difficult to work regionally to affect change.

How is Progress Measured
• Reduction in the number of poor people living in areas of concentrated poverty
• Reduced gap between housing costs and household incomes
• Percent increase of rental housing in non-urban communities.
• Percent increase owner housing in urban communities.
• Increased use of energy efficient building practices
• Increased investment in weak market areas
• Decrease in foreclosures
• Approval of regional compacts

How to Support Change
• Participate in the Sustainable Knowledge Corridor Housing planning events, and attend monthly meetings of the Housing Plan advisory committee
• Determine if a housing policy council is a good idea for your community, and if it is—create one.
• Research your community’s current zoning bylaws and make sure they facilitate resident’s access to housing and if they do not, work to change them.
• Document local success stories, research best practices and come up with new ideas.
• Respond to surveys on housing and community life to help with the development of this regional plan!

How to Learn More
U.S. Dept. of Housing and Urban Development: http://www.hud.gov/offices/cpd/affordablehousing/
Making Home Affordable http://www.makinghomeaffordable.gov/
The Envisioning Development Toolkit http://envisioningdevelopment.net/