Learn

Understand the basics of affordable housing policy

This series answers basic questions about what affordable housing is, how it is created, and what cities, towns, and counties can do to address affordability challenges.

To learn more about the history, design, and functionality of the site, watch a webinar presented by two of LocalHousingSolutions.org’s creators.

What is affordable housing?
Introduction to affordable housing and who is affected by housing affordability challenges.

Read the script on affordable housing.

Why is housing unaffordable?
Four key reasons why housing costs are unaffordable for many low- and moderate-income households.
How is affordable housing created?

Overview of how the two types of affordable housing are created: (a) dedicated affordable housing for low- and moderate-income households and (b) market units that rent or sell at affordable prices.
Read the script on how affordable housing is created.

**Why doesn't the housing market produce the housing we need?**
Introduction to the market dynamics that limit housing production and drive up home prices and some of the factors causing this problem.

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Read the script on why the housing market doesn’t produce the housing we need.

**What can cities, towns, and counties do to make housing markets work again?**
Discussion of how the production of new housing affects housing affordability, and overview of ways that streamlining the development approval process for new homes can contribute to increased affordability.
Read the script on what communities can do to make housing markets work again.

**Multifamily financing 101**
Overview of how multifamily rental housing is financed and the critical role that public subsidies play in ensuring the viability of properties that charge low rents.

Read the script on multifamily financing 101.
How do you fill the gap in funding for affordable housing?
Introduction to the types of assistance that affordable housing developers use to fill the funding gap for affordable housing.

Read the script on how to fill the gap in funding for affordable housing.

External Overviews of Housing Issues
Who’s To Blame for High Housing Costs? It’s More Complicated Than You Think
Zoning Matters: How Land-Use Policies Shape Our Lives