Balancing the goals of promoting homeownership and increasing the availability of affordable rental housing overview

Many cities, towns, and counties offer both rental assistance and homeownership programs to address residents’ diverse housing needs. Factors to consider when determining how to allocate resources between these activities include:

- Homeownership confers benefits for individuals and families that are not available to renters.
- Homeownership also carries risks that need to be considered and addressed.
- In a resource-constrained environment, providing homeownership assistance may come at the expense of assisting households with more urgent housing needs.
- Local jurisdictions that choose to provide homeownership assistance can structure that assistance to maximize its long-term value.