



**Communications and Outreach Standing Committee
Publications: Data and Research**

Dispelling the Myths About Low-income and Affordable Housing

MYTH VS TRUTH

I. Introduction

Housing Ad Hoc Committee formed to undertake project revolving around the myths about Low-income and Affordable Housing and find evidence to refute the myths.

Goal: Dispel the myths regarding Low-income and Affordable Housing. Myths are pre-conceived notions and prejudices endorsed by people and groups as true but are false. These false statements stand in the way of creating solutions and impede progress on the development of affordable housing.

Objectives:

1. Uncover all the myths surrounding this topic through various means, e.g., on-line search, personal contacts, stories, etc.
2. Find as many articles, briefs, references and scholarly articles as possible regarding each myth as **evidentiary** support to counter the myths. This factual alternative is the best way to debunk myths.
3. Identify the best format(s) to use for presentation of facts
4. Identify the target audiences
5. Identify best practices and strategies

II. Definitions

Affordable, multifamily housing is an asset to communities, not a detriment. By leading an inclusive community engagement process, addressing misconceptions, and developing strong relationships with local officials and nonprofit organizations, we have an opportunity to bring more safe, high-quality housing to communities that need it most – at a time when the need has never been greater. <https://www.pennrose.com/news-views/blog/2022/dispelling-myths-around-affordable-housing/>

- Affordable Housing, sometimes called “workforce housing” or “low-income housing”, is defined for public purposes as a range of housing options that does not cost more than 30% of a family’s income. Affordable housing is planned to meet the needs of those at extremely-low income (below 30% AMI), very-low income (below 50%), low income (50-80%) and moderate income (80-120% AMI).²

<https://www.marincounty.org/~media/files/departments/bs/district-3/docs/lwvmc-housing-pub.pdf>

- **About Housing Affordability:** Two concepts of affordability: affordable housing versus housing affordability. Affordable housing refers to a specific type of housing, generally government-assisted rental housing targeted for very low to extremely low-income households. Housing affordability is a much broader term and refers to the general level of housing prices relative to the general level of household incomes. The term does not refer to any particular type of housing. The two concepts are not mutually exclusive or in conflict but are complementary with affordable housing being a subset of housing affordability.

III. Myths

A. Affordable housing brings increased crime.

1. **Twin Cities Habitat For Humanity: Busted: Seven Myths About Affordable Housing, 2020** <https://www.tchabitat.org/blog/affordable-housing-myths>

- **REALITY:** There are no studies that show affordable housing brings crime to neighborhoods. In fact, families who own their own homes add stability to a neighborhood and lower the crime rate. Homeownership increases neighborhood cohesion and encourages cooperation in ridding communities of criminal activity. Families who live in affordable housing seek the same thing every family does – a safe place to raise children and the opportunity to enhance the value of what they own.

2. **Workforce Housing Coalition, Portsmouth, NH - whc@housingpartnership.org** www.uc.edu/cdc/niehoff_studio/programs/uptown/fall_06/articles/Myths%20about%20workforce%20housing.pdf

- **REALITY:** Studies do not show a relationship between population density and crime. Well-designed housing can actually help protect against crime. Better lighting, landscaping, and good management make an area less attractive to criminals.

3. **Metonic Real Estate Solutions** <https://metonic.net/does-affordable-housing-impact-surrounding-neighborhoods/#:~:text=Source%3A%20NLIHC-Property%20Value,found%20no%20significant%20negative%20effect>.

- **REALITY:** Many fears around affordable housing increasing the neighborhood's crime rates are based on emotional fear rather than factual arguments. Research shows that when affordable units occur in small quantities (typically 50 units or less), there is no impact on neighborhood crime. Additionally, a [study](#) by the Minneapolis Center for Urban and Regional Affairs found that the number of calls made to the police significantly declined from properties that converted to affordable housing.

4. **Dismantling the myths around NIMBY**

Flatirons Habitat sees affordable housing development as a major win for our community: research suggests that offering housing options for households of every income level [yields economic benefits](#), [reduces traffic](#), and [leads to more educated and equitable communities](#).
<https://www.flatironshabitat.org/single-post/2019/09/09/dismantling-the-myths-around-nimby>

- **Myth: Affordable housing will cause increased crime rates in neighborhoods**
- **Fact:** Some evidence suggests that when families purchase their own homes, they actually add stability to their lives and the neighborhood, resulting in a lower crime rate. When a family owns a home, they want to feel safe and create a space that has increasing value. Neighbors often come together and seek the same things, [promoting a cohesive lifestyle that further prevents criminal activity](#).

5. Urban Land Institute, Higher-Density Development MYTH AND FACT National Multi Housing Council, Sierra Club, AIA, 2005

- **MYTH:** Higher-density development leads to higher crime rates.
FACT: The crime rates at higher-density developments are not significantly different from those at lower-density developments.

B. Affordable housing decreases property values.

1. Common Sense Institute: Colorado's Housing Affordability Report: The Impact of Home Prices, Interest Rates, and Property Taxes <https://commonsenseinstitute.org/may-housing-affordability/>
May 4, 2023

2. Twin Cities Habitat For Humanity :Busted: Seven Myths About Affordable Housing, 2020 <https://www.tchabitat.org/blog/affordable-housing-myths>

- **REALITY:** Repeated research shows affordable housing has no negative impact on home prices or on the speed or frequency of sale of neighboring homes. According to the [National Low Income Housing Coalition](#), 85% of affordable housing meets or exceeds federal quality standards and over 40% of this housing is considered “excellent.” That means affordable housing is likely either on-par with its surrounding neighborhood or in even better condition than its neighbors!

3. Penrose website <https://www.pennrose.com/news-views/blog/2022/dispelling-myths-around-affordable-housing/>

- “A new peer-reviewed study (link is external) found that building multiple publicly subsidized low-income housing developments in a neighborhood doesn't lower the value of other homes in the area and can in fact increase their worth.
- Studies show that affordable housing actually *increases* nearby property values. For example, a recent study by the University of Utah found that homes within a half mile of affordable housing appreciated about 1.4% more than homes further away.
- High-quality affordable and multifamily housing can bring new life and amenities to a neighborhood – such as retail, dining, commercial space, resources and services, outdoor recreation areas, and walking paths, just to name a few.

- Atlanta is a great example of successful affordable housing implementation because residents have seen firsthand the benefits affordable housing brings to their neighborhoods, resulting in greater public support that allows us to deliver a true community asset; e.g. [McAuley Station](#), a transformative mixed-income rental community designed to provide workforce and affordable housing adjacent to a leading healthcare provider in the Atlanta Metropolitan Area.

4. Marin County League of Women Voters (2013)

<https://www.marincounty.org/~media/files/departments/bs/district-3/docs/lwvmc-housing-pub.pdf>

- Academics, independent researchers and local government agencies have conducted numerous studies on the effects of affordable housing on property values. These studies include urban, suburban, and rural areas and encompass a range of housing types, including single-family homes, apartments, townhomes, and manufactured housing. These studies also have considered all types of residents such as low-income families, physically and developmentally disabled individuals, seniors and formerly homeless people.
- These studies conducted over the last two decades demonstrate that affordable housing has no negative impact on surrounding property values. Most research, in fact, finds that such housing results in slight increases of property values of homes in surrounding neighborhoods. One such study states that no study in California or elsewhere has ever shown that affordable-housing developments reduce property values. This paper finds that proximity to affordable housing is not a significant factor in determining nearby sales prices.⁸
- Key reasons for affordable housing's beneficial impact on property values are that contemporary developments combine attractive design with professional tenant and property management and maintenance. Empirical evidence gathered by social scientists and other researchers suggests that property values are determined by a variety of factors, not by any single property nearby. These factors include (1) the condition of a particular property for sale; (2) sales of similar neighborhood properties; (3) the number of neighborhood properties for sale; (4) neighborhood amenities, such as parks, schools and transit; (5) urban and suburban expansion; and (6) nearby large-scale commercial and industrial development. A study by the National Assn. of Realtors revealed that apartments are critical to revitalization efforts. Measuring property values both before and after affordable housing is built, it found that assisted housing has an insignificant or positive effect on property values in higher-value neighborhoods.⁹

5. Workforce Housing Coalition, Portsmouth, NH - whc@housingpartnership.org

www.uc.edu/cdc/niehoff_studio/programs/uptown/fall_06/articles/Myths%20about%20workforce%20housing.pdf

- Studies have shown that well-designed and well-managed affordable housing developments do not have any significant, negative effect on neighboring property values. In fact, some developments increase property values.

6. Metonic Real Estate Solutions <https://metonic.net/does-affordable-housing-impact-surrounding-neighborhoods/#:~:text=Source%3A%20NLIHC->

,Property%20Value,found%20no%20significant%20negative%20effect.

- A review of literature by the Urban Studies Program at San Francisco State University shows that 13/14 studies that examined the impact of proximity to affordable housing on property values have found no significant negative effect. Nov 23, 2020
- Furthermore, research shows that affordable housing, in some cases, can improve property value. HUD's Low-Income Housing Tax Credits (LIHTC) [database](#) showed that producing affordable housing in distressed neighborhoods positively impacts the surrounding area in terms of modest property value gains and increased safety.
- A [study](#) by Trulia was conducted in 2016 to show the little to no impact affordable housing has on property values. They noted that, "In the nation's 20 least affordable markets, our analysis of 3,083 low-income housing projects from 1996 to 2006 found no significant effect on home values located near a low-income housing project, with a few exceptions."

7. Urban Land Institute, Higher-Density Development MYTH AND FACT National Multi Housing Council, Sierra Club, AIA, 2005

- **MYTH:** Higher-density developments lower property values in surrounding areas.
FACT: No discernible difference exists in the appreciation rate of properties located near higher-density development and those that are not. Some research even shows that higher-density development can increase property values. Higher-density developments lower property values in surrounding areas.

C. Affordable housing will raise taxes.

1. Workforce Housing Coalition, Portsmouth, NH - whc@housingpartnership.org

- **REALITY:** Affordable housing frequently has a neutral or negligible effect on the local tax rate. In a study comparing taxes in towns that had minimum, moderate and high residential growth, the property taxes per household increased the most in slow-growing communities. And where better to invest our money? After all, our children are the future of our communities.

2. Dismantling the myths around NIMBY

Flatirons Habitat sees affordable housing development as a major win for our community: research suggests that offering housing options for households of every income level [yields economic benefits](#), [reduces traffic](#), and [leads to more educated and equitable communities](#).

<https://www.flatironshabitat.org/single-post/2019/09/09/dismantling-the-myths-around-nimby>

- **Myth:** Affordable housing becomes a burden for taxpayers
- **Fact:** Recent studies have demonstrated that [affordable housing developments had no apparent long-term impact on property values or property sales](#). This NIMBY myth persists alongside the notion that owners of affordable homes pay lower property taxes than their neighbors. However, Habitat homeowners pay taxes on the *assessed value* of their home. Additionally, as permanent residents in the neighborhood, homeowners participate more actively in the local economy by paying taxes and shopping at local businesses.

D. Schools burdened with high need learners.

Affordable housing hurts the quality of local schools and lowers standardized test scores.

1. Twin Cities Habitat For Humanity :Busted: Seven Myths About Affordable Housing, 2020 <https://www.tchabitat.org/blog/affordable-housing-myths>

- **REALITY:** The opposite is actually true. Without affordable housing, many families become trapped in a cycle of rising rents and have to move frequently to find living space they can afford. That means their children are not able to stay in the same school for long, resulting in lower test scores on standardized tests.
- When a child has a stable home and can remain in a single school system, their test scores rise. It also means children are able to build long-term relationships with peers, teachers, and mentors that are key to increasing performance in elementary and secondary schools. Finally, it increases the likelihood that children will be able to attend college. [When housing disruptions are minimized, everybody wins.](#)

2. Urban Land Institute, Higher-Density Development MYTH AND FACT National Multi Housing Council, Sierra Club, AIA, 2005

- **MYTH:** Higher-density development overburdens public schools and other public services and requires more infrastructure support systems.
FACT: The nature of who lives in higher-density housing—fewer families with children—puts less demand on schools and other public services than low-density housing. Moreover, the compact nature of higher-density development requires less extensive infrastructure to support it.

E. Density

1. Urban Land Institute, Higher-Density Development MYTH AND FACT National Multi Housing Council, Sierra Club, AIA, 2005

(Higher-Density Development: Myth and Fact is the sixth in a series of Urban Land Institute myth and fact booklets. The series is intended to clarify misconceptions surrounding growth and development. Other topics covered have included transportation, smart growth, urban infill housing, environment and development, and mixed-income housing.)

Higher-Density Development: Myth and Fact examines widespread misconceptions related to higher-density development and seeks to dispel them with relevant facts and information. Although the benefits of higher-density development are often understated, so are the detrimental effects of low-density development. The advantages and drawbacks of higher-density development are compared throughout this publication with the alternative of low-density development. In the process, misconceptions regarding low-density development are also addressed.

- The purpose of this publication is to dispel the many myths surrounding higher density development and to create a new understanding of density that goes beyond simplistic

negative connotations that overestimate its impact and underestimate its value. Elected officials, concerned citizens, and community leaders can use this publication to support well-designed and well-planned density that creates great places and great communities that people love. With the anticipated population growth and continuing demographic and lifestyle changes, consensus is building that creating communities with a mix of densities, housing types, and uses will be both necessary and desirable.

- Density refers not only to high-rise buildings. The definition of density depends on the context in which it is used. In this publication, higher density simply means new residential and commercial development at a density that is higher than what is typically found in the existing community. Thus, in a sprawling area with single-family detached houses on one-acre lots, single-family houses on one-fourth or one-eighth acre are considered higher density. In more densely populated areas with single-family houses on small lots, townhouses and apartments are considered higher-density development. For many suburban communities, the popular mixed-use town centers being developed around the country are considered higher-density development.
- Many people's perception of higher-density development does not mesh with the reality. Studies show that when surveyed about higher-density development, those interviewed hold a negative view. But when shown images of higher-density versus lower-density development, people often change their perceptions and prefer higher density.³
- In a recent study by the National Association of Realtors® and Smart Growth America, six in ten prospective homebuyers, when asked to choose between two communities, chose the neighborhood that offered a shorter commute, sidewalks, and amenities like shops, restaurants, libraries, schools, and public transportation within walking distance. They preferred this option over the one with longer commutes and larger lots but limited options for walking.⁴The 2001 American Housing Survey further reveals that respondents cited proximity to work more often than unit type as the leading factor in housing choice.⁵Such contradictions point to widespread misconceptions about the nature of higher-density development and sprawl. Several of these misconceptions are so prevalent as to be considered myths.
- MYTH: Higher-density development overburdens public schools and other public services and requires more infrastructure support systems.
FACT: The nature of who lives in higher-density housing—fewer families with children—puts less demand on schools and other public services than low-density housing. Moreover, the compact nature of higher-density development requires less extensive infrastructure to support it.
- MYTH: Higher-density developments lower property values in surrounding areas.
FACT: No discernible difference exists in the appreciation rate of properties located near higher-density development and those that are not. Some research even shows that higher-density development can increase property values. Higher-density developments lower property values in surrounding areas.
- MYTH: Higher-density development creates more regional traffic congestion and parking problems than low-density development.
FACT: Higher-density development generates less traffic than low-density development per unit; it makes walking and public transit more feasible and creates opportunities for shared parking.
- MYTH: Higher-density development leads to higher crime rates.

FACT: The crime rates at higher-density developments are not significantly different from those at lower-density developments.

- MYTH: Higher-density development is environmentally more destructive than lower-density development.

FACT: Low-density development increases air and water pollution and destroys natural areas by paving and urbanizing greater swaths of land.

- MYTH: Higher-density development is unattractive and does not fit in a low-density community.

FACT: Attractive, well-designed, and well-maintained higher-density development attracts good residents and tenants and fits into existing communities.

- MYTH: No one in suburban areas wants higher-density development.

FACT: Our population is changing and becoming increasingly diverse. Many of these households now prefer higher-density housing, even in suburban locations.

- MYTH: Higher-density housing is only for lower-income households.

FACT: People of all income groups choose higher-density housing.

References: 61 cited

F. All people who live in affordable housing are on welfare or won't fit into my neighborhood.

**1. Workforce Housing Coalition, Portsmouth, NH - whc@housingpartnership.org
www.uc.edu/cdc/niehoff_studio/programs/uptown/fall_06/articles/Myths%20about%20workforce%20housing.pdf**

- REALITY: The word “affordable” simply means that housing costs shouldn't be more than 30% of a family's income. As housing costs rise, more and more of us have to struggle to keep up. Most residents of modern affordable housing developments work full-time at low or moderate-income jobs. A rent increase, divorce, job loss or other adverse circumstances may cause others to need affordable housing. Many people who need this housing are already working in our towns. The question is whether they can afford to remain here.

G. “Affordable housing” means large, uninviting projects.”

1. Workforce Housing Coalition, Portsmouth, NH - whc@housingpartnership.org

- REALITY: That may have been the case 25 years ago, but the new generation of affordable housing is based on good design and minimal impact. Smaller, mixed-income developments are distributed throughout a town. Buildings in suburban settings are clustered to leave areas of open space. Compared to unplanned sprawl, such land use is much more efficient and attractive.

**2. Urban Land Institute, Higher-Density Development MYTH AND FACT
National Multi Housing Council, Sierra Club, AIA, 2005**

- MYTH: Higher-density development is unattractive and does not fit in a low-density community.

FACT: Attractive, well-designed, and well-maintained higher-density development attracts good residents and tenants and fits into existing communities.

3. Dismantling the myths around NIMBY

Flatirons Habitat sees affordable housing development as a major win for our community: research suggests that offering housing options for households of every income level [yields economic benefits](#), [reduces traffic](#), and [leads to more educated and equitable communities](#).

<https://www.flatironshabitat.org/single-post/2019/09/09/dismantling-the-myths-around-nimby>

- **Myth: Affordable houses will have “cheap” or “undesirable” curb appeal and design**
- **Fact:** Affordable housing communities are held to the same standard of design and quality as the homes surrounding them. In fact, studies have shown that the [construction of affordable housing positively impacts property values](#) in communities, even in more expensive neighborhoods. The idea that Habitat homes are going to look “cheap” is a myth that is commonly associated with NIMBYism. However, the quality of construction is not lowered in order to make the homes affordable. Rather, the homes are affordable because public and private funds are combined to finance the construction and because we utilize volunteer labor on the construction site. When meeting with architects to discuss building plans, Flatirons Habitat for Humanity makes sure that the aesthetic of the neighboring homes is taken into account. As a result, Habitat homes are indistinguishable from surrounding homes.

H. Parking and traffic difficulties

1. Urban Land Institute, Higher-Density Development MYTH AND FACT National Multi Housing Council, Sierra Club, AIA, 2005

- **MYTH:** Higher-density development creates more regional traffic congestion and parking problems than low-density development.
FACT: Higher-density development generates less traffic than low-density development per unit; it makes walking and public transit more feasible and creates opportunities for shared parking.

I. More transients in population

IV. Conclusion

- So does affordable housing negatively impact neighborhoods? It is important to note that this is not a simple yes or no question. While there are various effects on property values and crime rates due to different characteristics of affordable housing properties and their neighborhoods, a majority of studies show the same thing: affordable housing does not typically decrease property value or increase crime rate. Metonic believes that every person, regardless of age or income, deserves to reside in the neighborhood they want to live in.
- Who is most affected by affordable housing? Greater Greater Washington
<https://ggwash.org/view/70436/the-affordable-housing-shortage->

explained#:~:~:~text=Extremely%20low%20income%20households%20are,the%20consequences%20are%20far%20reaching.

- Whether we agree on the same solutions as a society, the fact remains that the United States has a deep affordable housing shortage that disproportionately impacts our most vulnerable populations. Extremely low-income households are more likely to contain seniors, individuals with disabilities, and children. These households are also more likely to be black and Hispanic. This shortage is a threat to the economic stability of American families, and the consequences are far-reaching. Jan 10, 2019
- This shortage is a threat to the economic stability of American families, and the consequences are far-reaching. Housing instability can lead to [unemployment](#), [lower academic achievement](#), and [poorer health outcomes](#) (including [mental health](#)). Low wages coupled with the shortage has made the prospect of securing housing a continuous challenge. [Policies](#) at the federal level—from cutting funding for housing support to imposing work requirements—have ensured that the most vulnerable feel the full brunt of the shortage.
- According to NLIHC, 3.5 million of the 7.5 million rental homes affordable to extremely low-income people are occupied by higher-earning households, resulting in only 4 million affordable rental units that are available to the lowest-earning households. That means in totality, there's an 8.7 million-unit shortage of rental housing. That shortage of affordable housing has led to millions of the most vulnerable renters being cost-burdened.

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There Doesn't Go the Neighborhood: Low-Income Housing Has No Impact on Nearby Home Values. Retrieved 2020, from <https://www.trulia.com/research/low-income-housing/>

Additional references

1. **The Effect of Affordable Housing on the Surrounding Neighborhood. National Association of Home Builders. Lots of good references!!**

<https://eyeonhousing.org/2019/07/the-effect-of-affordable-housing-on-the-surrounding-neighborhood/>

- The paper is called [The What, Where, and When of Place-Based Housing Policy's Neighborhood Effects](#) and was authored by three researchers from the Boston area, including an [Assistant Professor of Economics](#) at the [University of Massachusetts Boston](#).
- This is a review and synthesis of 16 previous studies that looked primarily, but not exclusively, at the neighborhood impacts of housing financed by the [Low-Income Housing Tax Credit](#) (LIHTC) program. The LIHTC is currently the federal government's primary vehicle for encouraging new affordable rental housing in the U.S. According to HUD's [LIHTC Data Base](#), it has been responsible for creating over 1,400 projects with more than 100,000 housing units per year, on average, since 1995.
- The 16 studies covered in the paper were all published since 2000 (the majority since 2010) and met the authors' standards for academic rigor. The paper looked separately at studies that analyzed the effects of LIHTC projects on distressed, high-opportunity and moderate-poverty neighborhoods.
- In distressed neighborhoods, the basic findings were that building **LIHTC housing increases surrounding property values and reduces crime rates**. In high-opportunity neighborhoods, LIHTC housing has no effect on crime rates, either positive or negative, but a small negative impact on property values—although only within one-tenth of a mile and if the high-opportunity neighborhood also lacks racial diversity. In moderate-poverty neighborhoods, the research so far has been relatively sparse and not particularly conclusive. Research also has also been relatively sparse and inconclusive on housing programs other than the LIHTC, and on neighborhood effects other than property values and crime.
- After summarizing the previous studies in some detail, the authors of What, Where, and When of Place-Based Housing Policy's Neighborhood Effects draw two important conclusions. First, federal and local governments should continue to use the LIHTC program to build affordable housing in both distressed and low-poverty neighborhoods. Second, developers and advocates should use the academic research to help overcome Not In My Back Yard (NIMBY) objections to affordable housing in high-opportunity neighborhoods. As a [recent study](#) published jointly by NAHB and the [National Multifamily Housing Council](#) amply demonstrated, NIMBY opposition to any type of multifamily housing is extremely common.

2. <https://www.ajg.com/us/news-and-insights/2023/mar/dispelling-myths-and-stereotypes-of-affordable-housing/>

- Typically, underwriters are taught that Section 8, HUD, affordable, and low-income housing are all high-risk accounts that they should avoid. The stigma associated with these assets means that coverage can be hard to find, overly restrictive, expensive, and insured through secondary markets. Through a deeper understanding of these assets,

brokers can help to dispel some of these negative myths and achieve superior outcomes for their insureds.

- HUD assisted housing falls into three types:
 - Public housing programs tie the subsidy to a unit, and households apply for that unit.
 - Privately owned multifamily programs tie the subsidy to a unit, and households apply for that unit.
 - Voucher programs tie the subsidy to the tenant rather than a unit.
- The average annual income per public assistance household is \$14,693.
- 9.3 million Americans benefit from housing assistance. These households pay an average rent of \$347/month.
- More than 5 million Americans use the Housing Choice Vouchers (HCV) program, which allows applicants to choose their own program-approved housing. Tenants with housing vouchers pay up to 40% of their income for rent. The rest is covered by the local public housing authority.
- Recently, there has been a shift towards voucher programs. Over a 30-year period from 1989 to 2019, voucher programs increased from 26% of HUD assisted housing to 48%.
- Contrary to popular belief, anyone can apply for Section 8 housing assistance. This does not mean however, that everyone is accepted. Once someone has been approved for Section 8 assistance, that person can reside anywhere, not just pre-designated Section 8 housing assets. In some states, those with Section 8 housing assistance cannot be denied rental access in market rate housing assets, there must be other factors in the denial of housing.

3. This is a post from Canada. Talks about NIMBYism

<https://www.ohrc.on.ca/en/book/export/html/6462>

Affordability and Choice Today (ACT) is an initiative funded by the Canada Mortgage and Housing Corporation. ACT, operated by the Federation of Canadian Municipalities (FCM) with the participation of the Canadian Home Builders' Association and the Canadian Housing and Renewal Association, works to overcome planning and building regulations that create barriers for developing affordable housing. It does this by promoting practical solutions at the local level. In its guide called *Housing in my Backyard: A Municipal Guide for Responding to NIMBY*, ACT lists some common NIMBY objections and how municipalities can respond: