

## Light Paper

# Searching for Stability: The U.S. Affordable Housing Crisis and What We Can Do About It



July  
2024

### Story

A mother and her daughter live in the heart of North Carolina. The mother is the designated caretaker of her daughter, who uses a wheelchair due to having cerebral palsy. The mother is around 70 years old and makes a monthly income of under \$2k a month, with some of that income coming from federal assistance. This monthly income places her below the federal poverty line. With their monthly income, the mother and daughter cannot afford housing in the North Carolina Triangle area, which, on average, equates to almost her monthly income, which would leave little to no extra for food and daily life costs. The mother and daughter have been on waitlists for subsidized housing in Durham and Butner for over a year and have yet to find somewhere to live. Currently, they live in a Raleigh shelter for women experiencing homelessness. She says, “I’m not the only one out here looking for affordable housing. I know how hard it is, and there are many people out there looking for affordable housing, a place to stay .”

The story captured here is of Raleigh resident Julia Stokes. Julia’s story is a familiar narrative in the United States, with millions of individuals struggling to make ends meet with the rising housing costs. A lack of affordable and public housing has created conditions where families must worry about the future of their family’s ability to find secure housing across

the country. Families like Julia Stokes and her daughter deserve to have secure, stable, and affordable homes. This paper explores the affordable housing crisis by looking at the history of the issue in the United States, addressing the current state in the United States and North Carolina, and highlighting innovative and essential solutions to address the issue so families across the country can thrive.

## Summary

This paper examines the United State’s affordable housing crisis by exploring its history, current state, and the profound impacts on families and communities. With 31 percent of all households in the United States are spending 30 percent or more of their income on housing, the costs of living have become increasingly unaffordable for a growing number of individuals. Consequently, the rates of homelessness have increased 12 percent from 2022 to 2023 alone. Marcia Fudge, Secretary of Housing and Urban Development, said in a statement:

“This data underscores the urgent need for support for proven solutions and strategies that help people quickly exit homelessness and that prevent homelessness in the first place.”

To prevent homelessness and provide environments where families can be safe and prosperous, we must address the affordable housing crisis. The paper highlights the urgent need for solutions and recommends:

- increasing the housing supply in underserved areas
- building accessory dwelling units (ADUs) and micro-housing
- drawing inspiration from global practices like housing cooperatives and mixed-income housing

These strategies aim to ensure stable, affordable homes for all, fostering economic stability, improved health outcomes, and enhanced educational opportunities.

## Introduction: Why should we care about affordable housing?

Caring about the affordable housing crisis means caring about the future of our country and societal well-being. In 2019, the United States Interagency Council on Homeless published a paper addressing how stable and affordable housing yields stronger outcomes for children, youth, and adults related to many well-being categories, like employment, health, and education. The paper explains how young people without stable housing are more vulnerable to mental health problems, developmental delays, and poor cognitive outcomes.

The U.S. Department of Housing and Urban Development Office of Policy Development and Research did a 3-year study on the impacts of housing and services intervention on homelessness. In the study, they revealed how vital stable housing is, not just for youth but for adults as well, seeing reductions in adult psychological distress and experiences of intimate partner violence. Additionally, countless research has shown that housing is a crucial component to reducing intergenerational poverty and increasing economic mobility. Stable, affordable housing raises young children’s math and reading test scores and has lower school dropout rates and violence rates.

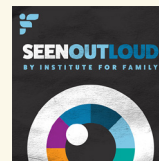
From an economic perspective, affordable housing can help improve the United States economy for a few reasons. A Forbes article captures one financial advantage of affordable housing: “Affordable housing stays rented; most properties have a waiting list. And the rents are more reliably paid, often through a voucher system that ensures it. Unlike luxury properties with occupancy rates that fluctuate with the economy, affordable housing rentals remain steady.” Therefore, communities are more likely to have a stable income of economic benefits.

Furthermore, affordable housing allows individuals to contribute more to the economy through spending power. Since less of their income is allocated towards housing costs, individuals can invest more in nutritious food, childcare, and healthcare. NHP Foundation is a nonprofit organization providing affordable housing across the United States. In areas where NHPF has properties, there has been an increase in restaurants in healthcare facilities to match the increased spending power these residents experience.

Lastly, affordable housing boosts the job market. Business Insider stated there is a correlation between the housing crisis and labor shortage. While cities have many job openings, more affordable housing is often needed. Therefore, people pass on career opportunities because they can’t afford to live in these areas. Christina Stacy, a principal research associate at the Urban Institute, said, “People need safe, stable, affordable housing in high-opportunity neighborhoods to have any upward economic mobility.”

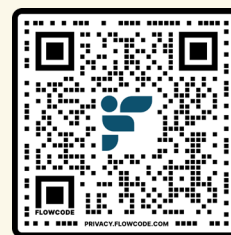
These reasons exemplify why investing in affordable housing in the United States is essential. Addressing the affordable housing crisis will build a strong foundation for better employment, an increased economy, and better health and educational outcomes. We need to prioritize affordable housing to build prosperous families and communities.

## Seen Out Loud Podcast



**Powerful storytelling and ideas on family well-being.**

Join us in supporting a future where families are seen, engaged, and have what they need to thrive. Engage in conversations about community-driven change and making a difference together.



**Listen to this episode on all major platforms and at [seenoutloud.com](https://seenoutloud.com)**

## What Constitutes as Affordable Housing & History of Affordable Housing

To fully understand the present situation of affordable housing in the United States, we need to view the issue from a historical lens to gain a deeper understanding of the context of the issue and inform more effective and equitable practices going forward.

The Great Depression exacerbated housing problems in the United States. As a response, the U.S. established the Public Works Administration (PWA) to create jobs and improve the nation's infrastructure. Part of the effort was to provide more affordable housing options for citizens. Nonetheless, due to continuing state-sanctioned segregation, Black, Indigenous, and people of color benefitted little from these investments, often determined as being unfavorable for public and private investment. The United States Housing Act of 1937 was then put into place to:

“provide financial assistance to the States and political subdivisions thereof for the elimination of unsafe and unsanitary housing conditions, for the eradication of slums, for the provision of decent, safe, and sanitary dwellings for families of low income, and for the reduction of unemployment and the stimulation of business activity, to create a United States Housing Authority, and for other purposes.”

While the intended purpose of the act seems sound, Black families were prevented from receiving these benefits and liberties through redlining. Redlining refers to the practice of government homeownership programs using color-coded maps ranking the loan worthiness of neighborhoods in cities across the United States. Neighborhoods were given grades from “A” through “D,” with “D” being representative of areas they did not see as worthy of investment. Many of these “D” areas were predominantly Black neighborhoods. The term redlining then describes denying people access to credit because of where they live, often based on race. This discrimination was devastating for many reasons, including the increased lower hand this gave Black families for overall well-being. Homeownership is determined to be one of the most significant sources of wealth for United States households because it allows families to invest in other portions of well-being, including children's education and handling financial emergencies. Additionally, homeownership correlates with greater financial stability and higher rates of life satisfaction.

In response to the discrimination in affordable housing in the United States from redlining practices of the Federal Housing Administration, the Fair Housing Act was passed in 1968. The U.S. Department of Housing and Urban Development explains how the Fair Housing Act protects people from discrimination based on race, color, national origin, religion, sex, gender identity, familial status, and disability when they are renting or buying a home, getting a mortgage, seeking housing assistance, or engaging in other housing-related activities. While this did not undo all the historically discriminatory practices of affordable housing, this Act moved towards the sentiment of more inclusive practices.

## The Need for Affordable Housing is Growing

With an estimated 31 percent of households in the United States spending at least 30 percent of their income on housing costs, the U.S. is in an affordable housing crisis.

An article by the National Low Income Housing Coalition wrote, “Research shows that increasing access to affordable housing is the most cost-effective strategy for reducing childhood poverty and increasing economic mobility in the United States.”

This quote exemplifies how affordable housing is a cornerstone component to ensuring happy, healthy, and thriving families and communities and the importance of the issue needs to be addressed promptly.

Continue reading to learn more about The Housing Crisis and approaches to alleviate the burden.

In 1969, Congress passed the “Brooke Amendment,” which limited the percentage of income that public housing tenants must pay in rent. Initially, the figure was 25% of a tenant’s income. This was later raised in the 1980s to the 30% standard. A few years later, the Housing and Community Development Act of 1974, Section 8, provided rental assistance to low-income families. However, housing programs were significantly reduced under the Reagan Administration during the 1980s.

The 2000s notably brought the 2008 financial crisis, which acted as a substantial blow to affordable housing in the United States. The 2008 housing market crash led to more Americans opting to rent homes rather than buy because of skyrocketing prices and the economic recession. Fast forward to the present day, stagnant wages and an increasing cost of living paint a familiar picture of a lack of affordable housing in the United States. The Office of Policy Development and Research (PD&R) currently defines affordable housing as affordability in terms of percentage of income. The 30-percent threshold acts as the indicator of affordability for housing in the United States. The Office of Policy and Research further describes how “keeping housing costs below 30 percent of income is intended to ensure that households have enough money to pay for other nondiscretionary costs.” The 30 percent rule includes rent or mortgage payments, homeowner association fees, and utilities (i.e., water, gas, electricity, and internet). From a policy perspective, those who spend more than 30 percent of their income on their housing costs are considered to be “housing cost burdened.”

### Issue in the United States and NC

For housing to be considered “affordable,” it must be no more than 30 percent of an individual or household’s income. According to an article published by the USAFacts Team, 31 percent of all households in the U.S. are spending 30 percent or more of their income on housing. The numbers are even higher for those renting, with 50 percent of renting households spending 30 percent or more on housing costs versus 21 percent of homeowners. A Harvard University report from the Joint Center for

Housing Studies found that housing was unaffordable for a record half of renters in 2022. These renters are paying more than 30 percent of their income for rent and utilities, with some paying even 50 percent.

According to an article in the Raleigh News & Observer, an individual working on North Carolina minimum wage (\$7.25/hr), an individual would have to work 139 hours per week to afford the rent for a rental unit that costs \$1,311 (fair market value for a two-bedroom). The article further explains how the average worker in the state makes \$20.61 an hour, less than the \$25.21 an hour predicted to stay within the 30 percent of income rule for housing. Dr. Jacob Faber, an Associate Professor of Sociology and Public Service at New York University, builds on the data in this article by speaking about how there is not a state in the country where someone working at minimum wage 40 hours a week could afford a typical two-bedroom apartment.

The data exemplifies how households of lower income brackets are at increased risk of being in unsustainable living conditions, with 64 percent of households that earned less than 50,000 annually spending more than 30 percent on housing. The National Low Income Housing Coalition released data saying that in 2021, 33 affordable housing units were available for every 100 extremely low-income households. News anchor Andrew Dymburt reported on an ABC News clip in 2023 how, due to the lack of affordable housing, the waiting list for public housing in the U.S. can take up to five years, with the wait time increasing over the past few years. The issue of affordable housing is affecting an increasing number of individuals, mainly due to the expanding gap between wages and rent. According to a CBS News article, rent jumped 30.4% nationwide between 2019 and 2023. Still, wages during the same period only rose 20.2%, with Charlotte, North Carolina, being amongst the cities with the broadest growth between rent and wages.

The United State's history of redlining and other discriminatory practices creates inequitable conditions within the housing crisis. Black, Latino, and Indigenous households are disproportionately categorized as extremely low-income renters and consequently disproportionately affected by the housing shortage. NC Newslines reported in April of 2024 that 19 percent of Black households, 16 percent of American Indian or Alaska Native households, and 13 percent of Latino households are extremely low-income renters. This compares to six percent of white non-Latino households. Chun et al. found through using a longitudinal national survey with more than 23,000 responses that Black and Hispanic respondents were more vulnerable to housing-related hardships than White individuals following the pandemic.

One of the significant consequences of a lack of affordable housing is homelessness. Dr. Margot Kushel, a professor of medicine at the University of California San Francisco, is quoted saying, "Homelessness is caused by a lack of housing, full stop," capturing how homelessness is the most significant consequence of lacking affordable housing. In the Lund Report article, she continues to say, "The solution to homelessness is to solve our housing crisis. The reason

we have this crisis is simply that we have really neglected to create and sustain housing that is affordable to all members of the community.” Homelessness is a growing issue, with many Americans living paycheck to paycheck, worried one crisis or unexpected life event can place them without housing.

The 2023 Annual Homelessness Assessment Report from the U.S. Department of Housing and Urban Development estimated that at a point in time, at the end of January, at least 653,104 people (about half the population of Hawaii) experienced homelessness, coming to 20 of every 10,000 people in the United States. The rate of both sheltered and unsheltered homelessness is the highest it has ever been, increasing 13 percent since 2007. The report also highlights the overall number of families with children who are experiencing homelessness on a given day to have increased by more than 25,000 people between 2022 and 2023. Homelessness not only diminishes an individual’s access to safe housing, it decreases their overall health; it is predicted people who experience homelessness die nearly 30 years earlier than the average U.S. individual.

The urgency to prioritize the affordable housing crisis grew as the Supreme Court has ‘greenlighted the criminalization of homelessness.’ An article published on June 28, 2024 from UC Berkley explains how the U.S. Supreme Court ruling cleared a path for “local governments to more aggressively enforce camping bans and punish homeless people for sleeping outside, even when shelter space is lacking.” Following the ruling, experts in social welfare, public health, law, and policy explain how the ruling will force urgent the homeless population to more isolated, less visible, and more hazardous areas. The ruling underscores the need to address the root causes of homelessness, like affordable housing.

Overall, the data and current state of the U.S. show a troubling trend of increasing housing costs outpacing wage growth, putting strain on families of all economic backgrounds, particularly those of lower income brackets. With stable and affordable housing being a cornerstone for economic, mental, and educational well-being, it is imperative to prioritize and invest in fostering healthier and



## Lightbulb Moments in the Light Lab

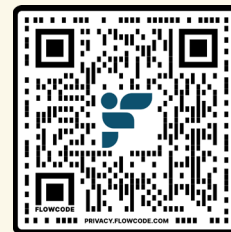
### Demystify family well-being

The Light Lab offers Light Papers and Lightbulb Moment articles that explore research and personal stories for a broader perspective on child welfare topics.

- **Unravel complex topics**
- **Discover insights and innovation**
- **Leverage insights to drive change**

While Light Papers are deep dives in a longer format, Lightbulb Moments are short commentary on a current topic. Explore our latest articles and resource link library.

**Learn more at**  
**[instituteforfamily.org](https://instituteforfamily.org)**



more equitable housing societies where everyone has the right to feel safe and protected in their living situation. The alarming rise in homelessness further shows the urgency of addressing affordable housing in the U.S.

## Recommendations

The affordable housing crisis in the U.S. has far-reaching consequences that require immediate attention. A history of controversial and sometimes ineffective policies and interventions shows there are no easy solutions to the crisis. Nonetheless, there are areas and interventions we can advocate for to support individuals and families across the U.S. Below; we will discuss these actionable strategies to alleviate the burden of the affordable housing issue for all individuals, creating safe environments where families can raise healthy, successful families.

- 1. With a housing shortage in the U.S., communities, governments, and private enterprises should work together to increase the supply of housing, particularly in underserved areas.** This holistic approach leverages the strengths and resources of different sectors to ensure the diverse needs of families are met. The World Economic Forum describes that these public-private partnerships (PPPs) often work by the government providing land, development rights and tax incentives, while housing developers contribute the financial and operational portions. The Lincoln Institute of Land Policy furthers the argument for PPPs by claiming how the factors that are contributing to the affordable housing crisis, like rising income inequality, stagnant incomes, and a lack of innovation in the construction sector, demand collaboration between government and the private sector to “ensure long-term affordability and to protect residents from displacement.”

Effective partnerships between communities, governments and private sector allow for collaboration of a diverse set of stakeholders and to address specific community needs. In New York City, the demand for affordable housing is surpassing the supply, with the current construction people of around 800,000 units only meeting 14 percent of the need. To address the growing need, developers and operators have stepped up to assist the government in establishing more affordable housing options to not only build the city’s economic well-being, but to increase positive impacts for communities. **L+M Development Partners** is a



### Explore free on-demand training content.

Whether you’re a professional, family service expert, or advocate, our learner-driven courses offer flexibility and deep insights. Delve into family narratives, engage in stimulating discussions, and access invaluable resources. Reflect and transform your perspectives on family dynamics. Visit our website to get started.



Learn more about  
our free courses at  
[instituteforfamily.org](https://instituteforfamily.org)

prime example of public-private partnerships at work. L+M Development Partners is one of the oldest and largest developers to manage affordable housing in NYC. The development agency has invested money and provided incentives to support a wide range of community groups and nonprofits; while working with groups to ensure they know about the populations they are serving. Through community partnership, L+M has acquired, built, or preserved more than 46,000 residential units, 86 percent of which are affordable. In the Bronx, in partnership with the New York Housing Authority, 722 units of public housing at Baychester Houses were rehabilitated and preserved. Through this, the partnership was able to ensure homes remained permanently affordable.

New York City is not the only location in the United States embracing these partnerships. In Washington, D.C., the city government built a new bridge across the Anacostia River and built a community-focused park in efforts to connect affluent Capitol Hill on the west side of the river and the low-income Southeast neighborhoods on the east side of the river. The government wanted to use the bridge park as an opportunity to involve low-income individuals who are not often heard out. To make this vision come to life, the government was able to partner with City First Enterprises, Inc and the Washington Area Community Investment Fund, Inc to develop a multi-year community-based plan that prioritized creating affordable housing in this area to protect the individuals with lower average incomes living in the area by proposing a community land trust (CLT). This CLT would “purchase land trust before their prices increased and then maintain their affordability to low-income people.” In the process, a 65-unit apartment building was able to work with the partnership to purchase their building and assure its future affordability.

We should work towards these public-private partnerships being the norm instead of the exception. When a multidimensional, multilevel approach is taken to address affordable housing, diverse and often underserved communities can flourish.

**2. Communities should consider building accessory dwelling units (ADUs) to create sustainable, efficient, and affordable housing in the United States.** An accessory dwelling unit (ADU) is defined as a secondary house or apartment that shares the building lot of a larger, primary home. Examples of these units can include a guest house or a detached garage. ADUs are an attractive option to address the affordable housing crisis because they can go for hundreds of dollars less than apartment rental units. Not only do they provide a suitable and affordable option in communities, requiring less construction time and materials, ADUs increase property value and maximize use of land. In a *Governing* posted in 2023, Emily Hamilton describes how legalizing the building of ADUs for homeowners on a state level can allow for wider use of this strategy.

One of the most significant roadblocks for ADUs is zoning rules and regulations. States like California, Oregon, Washington State, Massachusetts, and Minnesota pioneered supportive policies and rules for ADUs.

California is a prime example of the positive impact ADUs can have on communities.

## Light Paper | Poverty Versus Neglect In North Carolina

Examining the interplay between poverty, neglect definitions, and disproportionate impacts. This Light Paper delves into how we differentiate and disentangle poverty from child neglect in the field of child welfare.

[instituteforfamily.org/light-lab/poverty-neglect](https://instituteforfamily.org/light-lab/poverty-neglect)

## Center for Learning Training and Guide | Poverty Versus Neglect in North Carolina

Explore the intersection of poverty and neglect in this one-hour training. Review the historical context of various systemic issues. See how neglect thresholds impact family well-being. Review the complexities of identifying maltreatment, poverty, and neglect in North Carolina.

[instituteforfamily.org/training/poverty-versus-neglect-in-north-carolina](https://instituteforfamily.org/training/poverty-versus-neglect-in-north-carolina)

Learn more at  
[instituteforfamily.org](https://instituteforfamily.org).



Legislation in California has not only eased restrictions but encouraged accessory dwelling units. Between 2016 and 2021, ADU permits in California increased by 1,421%, with the number of ADUs constructed growing from 5,832 to 17,460. The housing alternative is elevated in appeal through CalHFA's ADU Grant Program, which offers up to \$40,000 to reimburse costs having to do with site prep, architectural designs, permits, and energy reports. In the Bay area, a 37-year-old nonprofit work was able to afford homeownership through buying an ADU in her mom's backyard. In San Diego, a landlord added a two-bedroom unit in his backyard to give students in the area a more affordable option.

Recently, more states have loosened regulations and shown support for ADUs. In North Carolina, state lawmakers approved legislation allowing smaller housing units to be built across the state in areas zone for single-family homes. North Carolina Representative Vernetta Alston of Durham explained how, "It's a great option for family members, college-aged kids, a lot of visiting professionals. It's a good option that can often be naturally more affordable than a lot of other options in the market." As mentioned earlier, many professionals pass on job opportunities to a lack of affordable housing options in the area. The growing lack of affordable housing in metropolitan areas specifically is causing higher commute times and distances, leading to a lack of productivity in the workforce. As Representative Vernetta Alston captures, ADUs may help lessen the burden on professionals and give a more affordable option to stay closer to their jobs.

ADUs are also helpful alternatives for allowing communities to grow and become more inclusive. The World Economic Forum describes how ADUs can help fill the gap of much-needed "missing middle" housing. The article explains how some struggling individuals do not meet the need for government funding assistant, but also can't afford the maximized price points of the growing "luxury" developments. Therefore, ADUs can attempt to appeal to a variety of price points and lifestyles.

While ADUs will not solve the affordable housing

problem, they act as a viable outlet for creating cheaper options for families and should be explored in communities.

**3. We can draw inspiration from successful global practices and embrace housing cooperatives and mixed-income housing. This approach ensures safe and affordable homes and fosters vibrant, inclusive communities.** We don't simply want to allow families to survive when it comes to affordable housing and their continued well-being; we want them to be in environments where they can thrive. Housing cooperatives and mixed-income housing elevate the efforts for affordable housing by creating environments where residents can reduce stigma around low-income housing and create communities that foster social cohesion and mutual support. Mixed-income housing alleviates poverty, increases property values, increases tolerance for diversity of residents of all incomes, and improves housing quality, services, and neighborhood conditions for lower-income residents. In East College Park in Raleigh, North Carolina, the City engaged in public-private partnerships with six builders to develop 98 single-family homes in a mixed-income neighborhood. Sixty percent of neighborhood homes are considered affordable to families. The City of Raleigh started the project in 2017 to address the affordable housing crisis by moderating residential values, increasing homeownership opportunities, and encouraging diversity within the historic neighborhood. They also placed the community close to downtown and with easy access to public transit. This initiative not only helps to alleviate the affordable housing crisis but also promotes a vibrant and diverse community with convenient access to urban amenities, helping individuals access additional resources and ease of transportation to work. As a result, East College Park serves as a model for how mix-income housing can be incorporated to ease the affordable housing crisis.

Similarly, housing cooperatives, where residents become shareholders in a cooperative corporation, creates community and accountability, while also establishing long term affordability and stability.

## Conclusion

As explored in this paper, the history and current state of the affordable housing crisis demands immediate and innovative action. Stories like that of Julia Stokes and her daughter are a poignant reminder of the struggle shared by millions of families in the nation, highlighting the profound impact that housing insecurity has on families and communities. Addressing the affordable housing crisis is not just a matter of providing shelter; it is about ensuring economic stability and security to families, so they have the necessities to prosper. The affordable housing crisis in the United States can be alleviated through innovative strategies such as:

- Increasing the housing supply through public-private partnerships,
- Promoting the construction and usage of accessory dwelling units,
- And adopting global practices, like mixed-income housing.

We can strive to guarantee every individual and family has the right to secure, stable, and affordable homes in our country.

## Share your story

While data and research form the foundation of understanding complex issues, the true impact of the Affordable Housing Crisis is best conveyed through the humanizing power of storytelling. Whether you have personally faced the challenge of securing a safe and affordable home, or know someone who has, your story is invaluable. By sharing your experiences and insights, you contribute to a collective understanding that can drive meaningful change. We invite you to share your story through the Institute for Family's partnership with StoryCorps Studios. Visit our webpage to get started and be part of the solution: <https://storycorps.org/institute-for-family/>.

If you have any questions or comments about this Light Paper's content, please contact our Research Associate, Madeline Attianese, at [mattianese@chsnc.org](mailto:mattianese@chsnc.org).

## Resources

- 1, 36 Childress, Greg. ““I Have No Idea What We’re Going to Do”: Housing Shortage Leaves NC Low-Income Renters Stymied • NC Newsline.” NC Newsline, 17 Apr. 2024, [ncnewsline.com/2024/04/17/i-have-no-idea-what-were-going-to-do-housing-shortage-leaves-nc-low-income-renters-stymied/](https://ncnewsline.com/2024/04/17/i-have-no-idea-what-were-going-to-do-housing-shortage-leaves-nc-low-income-renters-stymied/).
- 2, 3- Freking, Kevin. “U.S. Homelessness up 12 Percent to Highest Reported Level as Rents Soar and Pandemic Aid Lapses.” PBS NewsHour, December 15, 2023. <https://www.pbs.org/newshour/economy/u-s-homelessness-up-12-percent-to-highest-reported-level-as-rents-soar-and-pandemic-aid-lapses>.
- 4, 5- United States Interagency Council on Homelessness. “The Importance of Housing Affordability and Stability for Preventing and Ending Homelessness.” United States Interagency Council on Homelessness, May 2019. <https://doi.org/10.1111/j.1475-6773.2011.01350>.
- 6- Gubits, Daniel, Marybeth Shinn, Michelle Wood, Stephen Bell, Samuel Dastrup, Claudia D Solari, Scott R Brown, Debi McInnis, Tom McCall, and Utsav Kattel. “Family Options Study: 3-Year Impacts of Housing and Services Interventions for Homeless Families.” SSRN Electronic Journal, 2016. <https://doi.org/10.2139/ssrn.3055295>.
- 7- National Low Income Housing Coalition. “The Problem.” National Low Income Housing Coalition, n.d. <https://nlihc.org/explore-issues/why-we-care/problem#:~:text=Housing%20is%20the%20key%20to%20reducing%20intergenerational%20poverty>.
- 8- Habitat for Humanity. “Research Series: How Does Housing Affect Children’s Education?” Habitat for Humanity, n.d. <https://www.habitat.org/our-work/impact/research-series-how-does-housing-affect-childrens-education>.
- 9,10- Burns, Richard. “Council Post: How Whole Communities Benefit from Affordable Housing.” Forbes, January 6, 2020. <https://www.forbes.com/sites/forbesrealestatecouncil/2020/01/06/how-whole-communities-benefit-from-affordable-housing/>.
- 11, 12- Winck, Ben , and Andy Kiersz. “The Housing Crisis and the Labor Shortage Are Linked: People Can’t Take Jobs If There Aren’t Affordable Homes Nearby.” Business Insider, October 3, 2021. <https://www.businessinsider.com/solve-the-labor-shortage-housing-crisis-hiring-recovery-home-prices-2021-10>.
- 13- Murray, Jonathan . “Public Works Administration.” North Carolina History Project, 2016. <https://northcarolina-history.org/encyclopedia/public-works-administration/>.
- 14, 15- Enterprise. “1929-1945: The Federal Government Remakes U.S. Housing Policy | Enterprise Community Partners.” [www.enterprisecommunity.org](http://www.enterprisecommunity.org). Accessed July 18, 2024. <https://www.enterprisecommunity.org/housing-policy-timeline/1929-1945>.
- 16- Habitat for Humanity. “Historic Housing Discrimination in the U.S.” Habitat for Humanity, n.d. <https://www.habitat.org/stories/historic-housing-discrimination-us>.
- 17, 18- Jackson, Candace. “What Is Redlining?” The New York Times, August 17, 2021, sec. Real Estate. <https://www.nytimes.com/2021/08/17/realestate/what-is-redlining.html>.
- 19- Rose, Jonathan. “Redlining.” Federal Reserve History, June 2, 2023. <https://www.federalreservehistory.org/essays/redlining>.
- 20- McArthur, Colin, and Sarah Edelman. “The 2008 Housing Crisis.” Center for American Progress, April 13, 2017. <https://www.americanprogress.org/article/2008-housing-crisis/>.
- 21- Rohe, William M, Shannon Van Zandt, and George Mccarthy. “Low-Income Homeownership Working Paper Series,” 2001. <http://www.jchs.harvard.edu/sites/jchs.harvard.edu/files/liho01-12.pdf>.
- 22- U.S. Department of Housing and Urban Development. “HUD.gov / U.S. Department of Housing and Urban Development (HUD).” [Hud.gov](http://Hud.gov), 2018. [https://www.hud.gov/program\\_offices/fair\\_housing\\_equal\\_opp/fair\\_housing\\_act\\_overview#\\_The\\_Fair\\_Housing](https://www.hud.gov/program_offices/fair_housing_equal_opp/fair_housing_act_overview#_The_Fair_Housing).

- 23- National Low Income Housing Coalition. “-7 NATIONAL LOW INCOME HOUSING COALITION,” 2015. [https://nlihc.org/sites/default/files/Sec1.03\\_Historical-Overview\\_2015.pdf](https://nlihc.org/sites/default/files/Sec1.03_Historical-Overview_2015.pdf).
- 24- Popkin, Susan J. “Proposed Cuts to Public Housing Threaten a Repeat of the 1980s’ Housing Crisis.” Urban Institute, June 1, 2017. <https://www.urban.org/urban-wire/proposed-cuts-public-housing-threaten-repeat-1980s-housing-crisis>.
- 25- Santarelli, Marco. “Housing Market Crash 2008 Explained: Causes and Effects.” Norada Real Estate Investments, May 14, 2024. <https://www.noradarealestate.com/blog/housing-market-crash-2008/#:~:text=The%20im-pact%20of%20the%202008%20housing%20market%20crash>.
- 26- Office of Policy Development and Research (PD&R). “Defining Housing Affordability | HUD USER.” Huduser.gov, 2014. <https://www.huduser.gov/portal/pdredge/pdr-edge-featd-article-081417.html>.
- 27- National Foundation of Credit Counseling . “How Much of Your Income Should Be Spent on Housing? | NFCC.” NFCC - National Foundation for Credit Counseling, August 3, 2023. <https://www.nfcc.org/blog/how-much-of-your-income-should-be-spent-on-housing/>.
- 28, 32- USAFacts. “How Much Do Americans Spend on Housing?” USAFacts, May 15, 2023. <https://usafacts.org/data-projects/housing-costs>.
- 29- Ludden, Jennifer. “Housing Is Now Unaffordable for a Record Half of All U.S. Renters, Study Finds.” NPR, January 25, 2024. <https://www.npr.org/2024/01/25/1225957874/housing-unaffordable-for-record-half-all-u-s-renters-study-finds>.
- 30- Allam, Chantal. “MSN.” www.msn.com, July 6, 2024. <https://www.msn.com/en-us/money/realestate/in-nc-the-gap-between-wages-and-housing-costs-is-growing-here-s-by-how-much/ar-BB1pvN6O>.
- 31, 34- News, ABC. “Affordable Housing Crisis: 18-Year Wait List for Housing.” YouTube, May 4, 2023. <https://www.youtube.com/watch?v=6OgR63x4B1I>.
- 33- Garcia, Cheyenne, Kelly Doran, and Margot Kushel. “Homelessness and Health: Factors, Evidence, Innovations That Work, and Policy Recommendations.” Health Affairs 43, no. 2 (February 1, 2024): 164–71. <https://doi.org/10.1377/hlthaff.2023.01049>.
- 35- Brooks, Khristopher . “Rents Are Rising Faster than Wages across the Country, Especially in These Cities - CBS News.” www.cbsnews.com, May 8, 2024. <https://www.cbsnews.com/news/rent-cost-us-2024-housing-national/>.
- 37- Chun, Yung, Stephen Roll, Selina Miller, Hedwig Lee, Savannah Larimore, and Michal Grinstein-Weiss. “Racial and Ethnic Disparities in Housing Instability during the COVID-19 Pandemic: The Role of Assets and Income Shocks.” Journal of Economics, Race, and Policy, December 2, 2022. <https://doi.org/10.1007/s41996-022-00109-5>.
- 38,39- Brettman, Allan. “Lack of Affordable Housing Is Biggest Cause of Homelessness, Expert Says.” The Lund Report, May 31, 2019. <https://www.thelundreport.org/content/lack-affordable-housing-biggest-cause-homelessness-expert-says>.
- 40,41- United States Interagency Council on Homelessness. “Homelessness Data & Trends.” www.usich.gov, 2022. <https://www.usich.gov/guidance-reports-data/data-trends>.
- 42- Pohl, Jason. “Supreme Court Has ‘Greenlighted the Criminalization of Homelessness,’ Berkeley Experts Say.” Berkeley News, June 28, 2024. <https://news.berkeley.edu/2024/06/28/supreme-court-has-greenlighted-the-criminalization-of-homelessness-berkeley-experts-say/>.
- 43- Purton, Michael. “There’s a Global Housing Crisis. Here Are 4 Practical Solutions.” World Economic Forum,

- June 10, 2024. <https://www.weforum.org/agenda/2024/06/global-housing-crisis-practical-solutions/>.
- 44- Jason, Will. "‘Through the Roof’ Confronts Affordable Housing Crisis, Bridges Divide in Policy Debate." Lincoln Institute of Land Policy, February 12, 2021. <https://www.lincolninst.edu/publications/articles/2021-03-new-publication-through-the-roof-confronts-affordable-housing-crisis-bridges-divide-policy-debate>.
- 45,46,48- Shkury, Shimon. "Public/Private Partnerships Are Crucial to Meet the Demand for Affordable Housing." Forbes, April 20, 2022. <https://www.forbes.com/sites/shimonshkury/2022/04/20/public-private-partnerships-are-crucial-to-meet-the-demand-for-affordable-housing/>.
- 47- Farr, Marigo. "New York City Owner Elevates Affordable Housing | Engineering News-Record." www.enr.com. Accessed July 18, 2024. <https://www.enr.com/articles/58415-new-york-city-owner-elevates-affordable-housing>.
- 49, 50- Joint Center for Housing Studies, "PRO Neighborhoods Innovative Strategies for Affordable Housing," 2019, [https://www.jchs.harvard.edu/sites/default/files/media/imp/Harvard\\_JCHS\\_PRO\\_Neighborhoods\\_Innovative\\_Strategies\\_for\\_Affordable\\_Housing.pdf](https://www.jchs.harvard.edu/sites/default/files/media/imp/Harvard_JCHS_PRO_Neighborhoods_Innovative_Strategies_for_Affordable_Housing.pdf).
- 51- James Chen, "Accessory Dwelling Unit (ADU): Definition, Cost, and Value Add," Investopedia, 8, 2023, <https://www.investopedia.com/terms/a/accessory-dwelling-unit-adu.asp>.
- 52- Governing. "The Role of ADUs in Easing America’s Housing Crisis," April 3, 2023. <https://www.governing.com/community/the-role-of-adus-in-easing-americas-housing-crisis#:~:text=Accessory%20dwelling%20units%20%28ADUs%29%20%E2%80%94%20small%20rental%20units>.
- 53- Birkes, David. "Understanding Adu Laws: Which States Permit Accessory Dwelling Units?" Birkes Builders, August 15, 2023. <https://www.birkesbuilders.com/blog/all/what-states-allow-adu>.
- 54- Propstream. "The 6 Most ADU-Friendly States." www.propstream.com, March 5, 2024. <https://www.propstream.com/news/the-6-most-adu-friendly-states#four>.
- 55- California Housing Finance Agency. "CalHFA ADU Toolkit ACCESSORY DWELLING UNIT (ADU) GRANT PROGRAM," 2023. <https://www.calhfa.ca.gov/adu/lender/ADU-Toolkit-23.pdf>.
- 56- Neubauer, Kelsey. "A 37-Year-Old Nonprofit Exec Can Afford Homeownership in the Bay Area Only Because She Lives in an ADU in Her Mom’s Backyard." Business Insider. Accessed July 18, 2024. <https://www.businessinsider.com/how-to-build-a-tiny-house-in-bay-area-backyard-2023-2>.
- 57- Blumenberg, Evelyn, and Madeline Wander. "Housing Affordability and Commute Distance." Urban Geography, June 15, 2022, 1-20. <https://doi.org/10.1080/02723638.2022.2087319>.
- 58,59- Kruth, Jeff , and Murali Paranandi. "Accessory Dwelling Units: A Zoning Solution to the US Housing Crisis." World Economic Forum, June 8, 2023. <https://www.weforum.org/agenda/2023/06/adu-accessory-dwelling-units-us-housing-crisis/>.
- 60- housingmatters.urban.org. "Mixed-Income’s Anticipated and Realized Benefits | Housing Matters," June 16, 2016. <https://housingmatters.urban.org/research-summary/mixed-incomes-anticipated-and-realized-benefits#:~:text=The%20hypothesized%20benefits%20of%20mixed-income%20living%20have%20included>.
- 61- Hayden, Christina . "Affordable Housing 101 | Raleighnc.gov." raleighnc.gov, n.d. <https://raleighnc.gov/housing/services/affordable-rental-housing/affordable-housing-101>.
- 62- Coley, Phyllis. "City of Raleigh Receives 2022 Housing NC Award for East College Park." Spectacular Magazine, September 13, 2022. <https://spectacularmag.com/2022/09/13/city-of-raleigh-receives-2022-housing-nc-award-for-east-college-park/>.
- 63- "Building Communities: The Rise of Housing Cooperatives in America – Breaking Barriers," Breaking Barriers, October 21, 2023, <https://blog.hcwoods.com/2023/10/21/building-communities-the-rise-of-housing-cooperatives-in-america/>.