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The Basics

Learn about 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.



What Is Affordable Housing (/housing-101-the-basics/what-is-affordable-housing/)

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



4 Reasons Why Housing Is Unaffordable (/housing-101-the-basics/4-reasons-why-housing-is-unaffordable/)

Four key reasons why housing costs are unaffordable for

many low- and moderate-income households.



How Is Affordable Housing Created (/housing-101-the-basics/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.



Why Doesn't The Housing Market Produce More Housing (/housing-101-the-basics/why-doesnt-the-housing-market-produce-more-housing/)

Introduction to the market dynamics that limit housing production and drive up home prices and some of the factors causing this problem.



How Can Increasing Supply Make Housing

Affordable (/housing-101-the-basics/how-can-increasing-supply-make-housing-affordable/)

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.



Financing Multifamily Housing 101 (/housing-101-the-basics/financing-multifamily-housing-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.



How to Fill the Funding Gap (/housing-101-the-basics/how-is-affordable-housing-funded/)

Introduction to the types of assistance that affordable housing developers use to fill the funding gap for affordable housing.



Local Housing Strategies (/housing-101-the-basics/local-housing-strategies/)

Introduction to the concept of a local housing strategy, a unique, focused planning process with several distinct features.



The LHS Policy Framework (/housing-101-the-basics/the-lhs-policy-framework/)

How to organize the dozens of policy options available to local governments using our four-pillar policy framework.



Assess Housing Needs (/housing-101-the-basics/assess-housing-needs/)

Overview of our Housing Needs Assessment (/analyze/housing-needs-assessment/), a tool developed with Policy Map that uses Census data to visualize demographic and housing market data for every city and county nationwide.