

Causes

Increase in home prices that outpace wages.

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Companies and investors are buying multiple single-family homes.

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Increased mortgage rules for first-time buyers are making it more difficult to qualify.

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Not enough new homes are being built, causing an inflation in supply and demand.

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Local zoning laws block dense, lower-cost projects.

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Effects

Gen Z and low-income families lose the chance to build wealth.

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Families are often forced to rent long-term, rather than own.

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Higher rent and housing costs put more pressure on low-income families.

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Gentrification displaces low-income families who are priced out of their communities.

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Wealth from estate returns to corporations and trusts.

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Financing Models

Community land trust holding to keep homes affordable.

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Limited-equity housing cooperative for workers and resident

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Portable housing voucher that follow the worker, not the job as a protection.

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Employer-backed mortgage guarantee pools to reduce lender risk for workers. Making it easier for families to get into homes.

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Coverison programs use old retail spaces and turn into new housing projects.

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Employer Solutions

Home guarantee programs are based on wages and can be portable if the job ends.

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Company-sponsored non-profit affordable apartments near work, lease based on income.

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Employer-funded down payment matches that allow employers to get into better housing.

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Employer-run rent-to-own program where part of the rent builds equity in escrow.

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Regional employer gather capital for multi-employer housing development. Which would add to the home supply.

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Policy Support

Tax credits for companies that build or subsidize worker housing.

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Limits or taxes on bulk single-family purchases by investors.

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Create public seed grants or matching funds to lower the employer upfornt cost.

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Fast-track zoning permits for employer-linked affordable projects.

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Create government policy that protects and bans any housing-related coercion after job loss.

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