

Mortgages, Municipalities, Myths, and Misconceptions

How to frame the affordable housing conversation

Jonathan Knopf
Executive Director for Programs



HousingForward
VIRGINIA

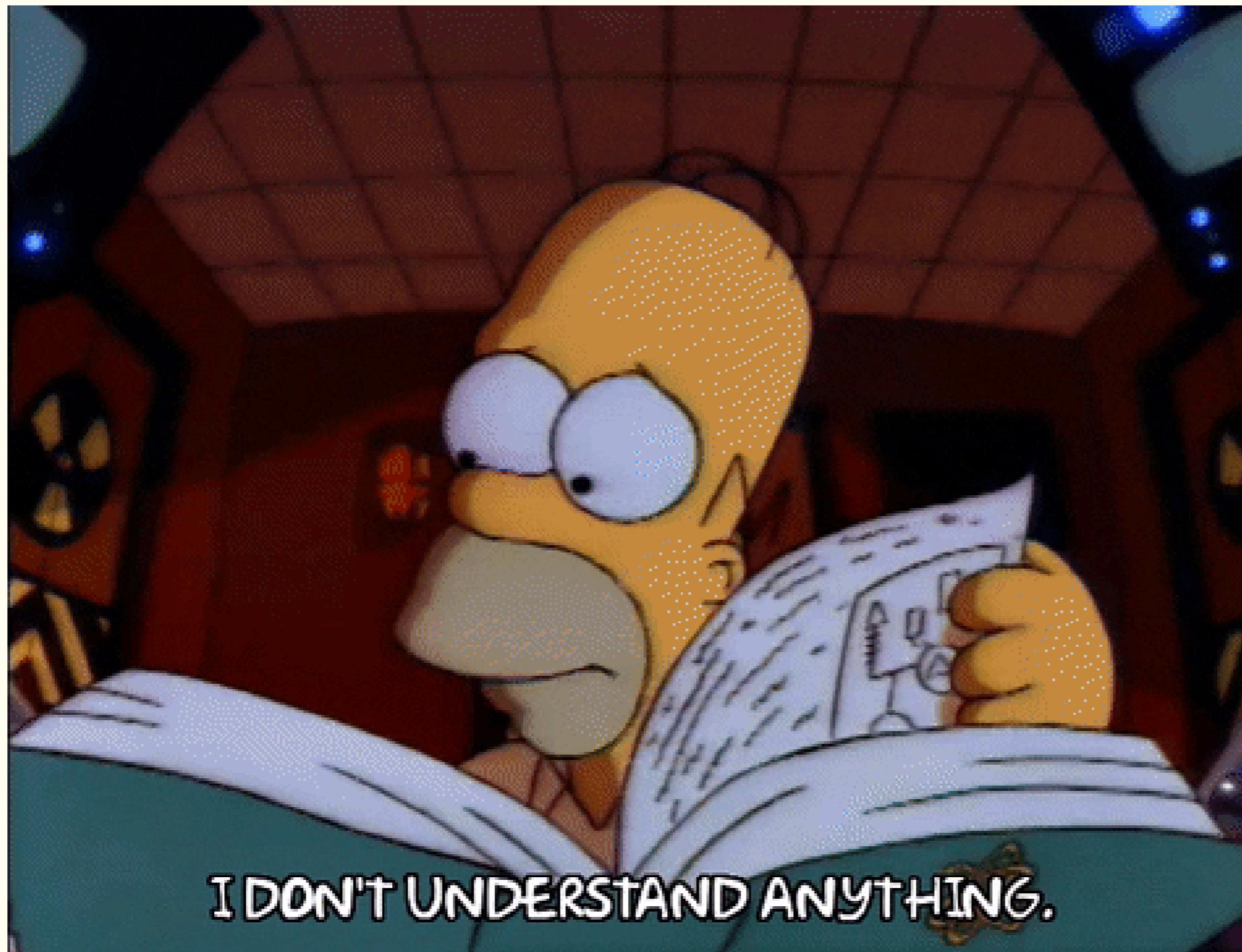


Why is it so hard to talk about housing?

(As explained by Homer.)



There's too much going on.



Some people refuse any reality other than their own.



Some people say things you wish you could unhear.



It's easy to get frustrated!



So what can we do?

-  Know your facts and history
-  Focus on solutions
-  Rethink how you talk about housing (then think aga



What *is* affordable housing?



One term, many definitions

TECHNICAL

Your home is affordable if you pay **no more than 30 percent** of your gross income on housing costs.

PROGRAMMATIC

Your home is affordable if it is **subsidized by a public program** to reduce your housing costs.

HOLISTIC

Your home is affordable if you feel it is **safe, secure, healthy, and within your budget.**



Housing is a spectrum

Below 30% AMI

30% to 50% AMI

50% to 80% AMI

80% to 120% AMI

Above 120% AMI

Shelters

Transitional housing

Rapid re-housing, permanent supportive housing, etc.

Deep rental assistance

Public housing, Housing Choice Vouchers, etc.

Market-affordable rental

New market-rate rentals

Affordable rental

Low-Income Housing Tax Credit, inclusionary zoning, etc.

Starter homes / resales

New for-sale homes

Publicly-supported

Affordable homeownership

Habitat, down payment grants, etc.

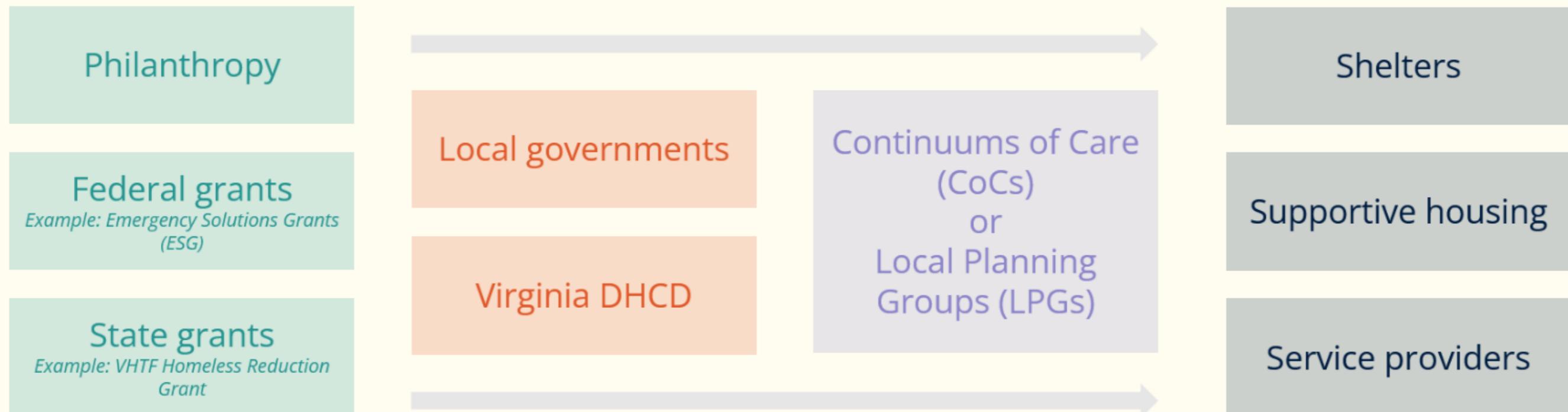
Market-based



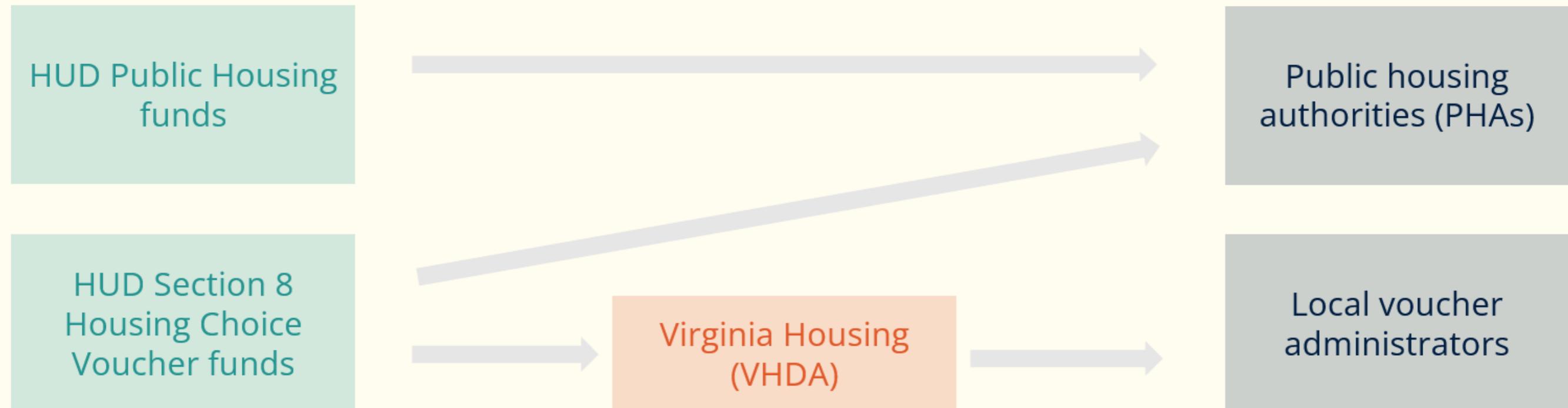
How it works



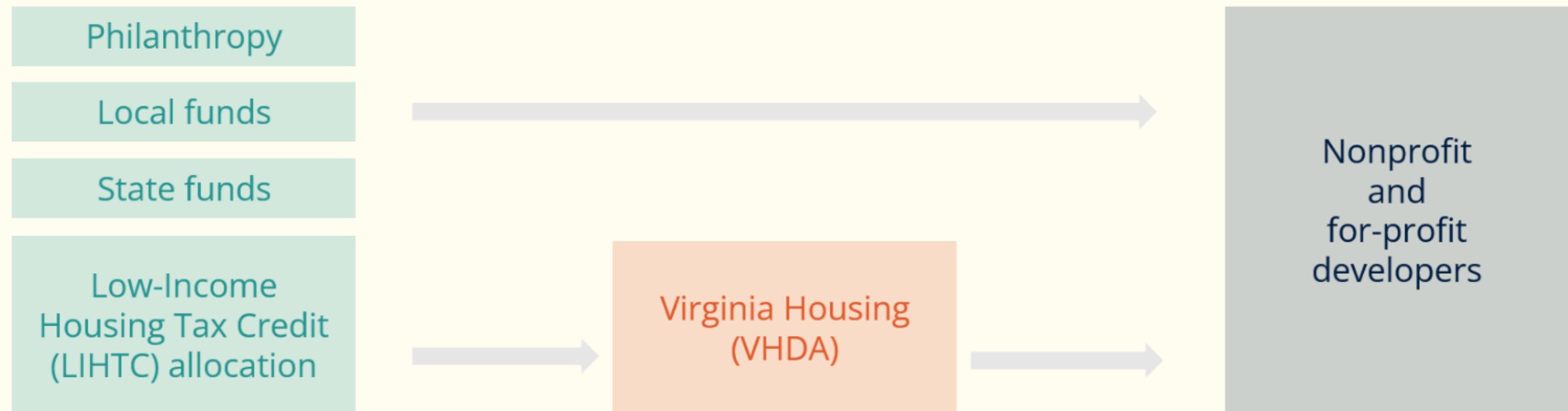
Homelessness and supportive housing



Public housing and vouchers



Affordable rental



American housing policy in three charts



We Don't Build Them Like We Used To

Monthly housing starts as share of population

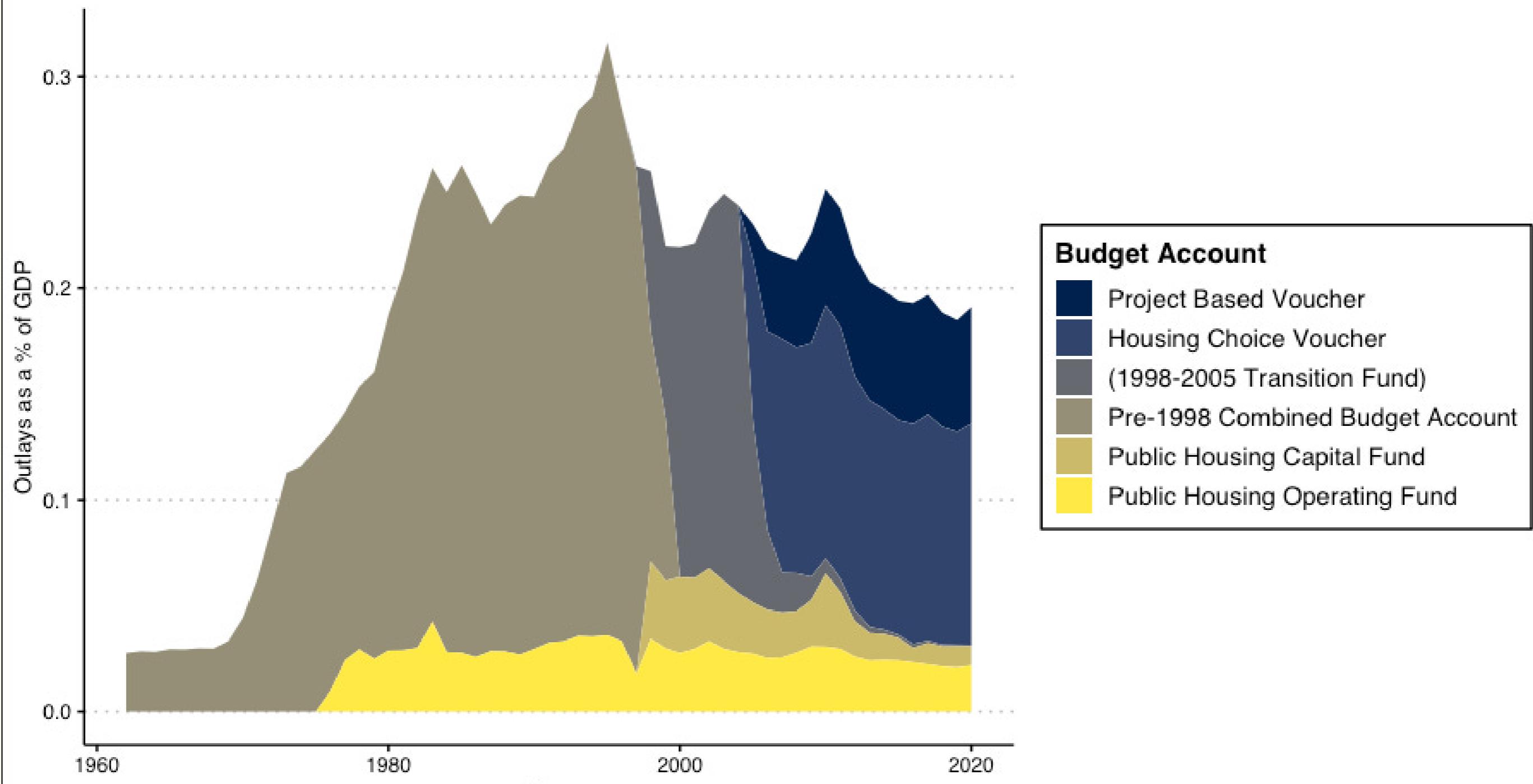


Sources: U.S. Census Bureau and U.S. Department of Housing and Urban Development.



Public Housing: Annual Outlays as a Percent of GDP

1962-2020

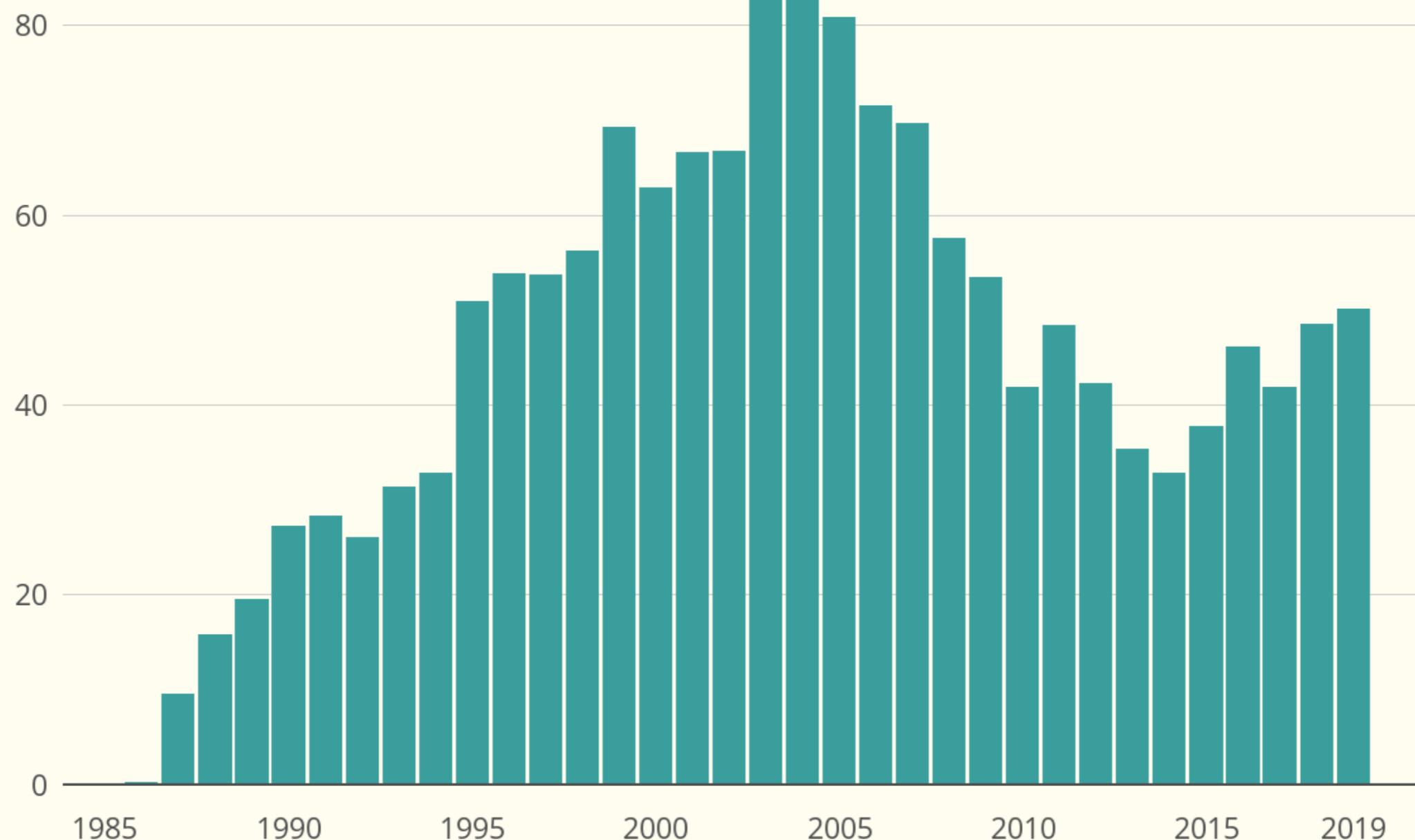


Source: OMB Public Budget Database. Analysis: @PEWilliams_



LIHTC Finances More Than 50,000 New Homes Annually

New construction LIHTC units, by year placed in service, in thousands



Source: Urban Institute analysis of National Housing Preservation Database (2023).

Note: Includes 4 and 9 percent LIHTC.



Not to mention...

 Rising interest rates

 Lagging wages

 Labor and material costs

 Workforce shortages

 Restrictive land use policies

 Private equity acquisitions



Where does this leave us?

Accelerating prices reflect lack of supply
across the spectrum.

Long-term shifts in federal policy place
increasing responsibilities on states and local communities.

It's hard to plan for the future when
we're still solving the past.



A broken housing
market makes things
tough for everyone.



What can we do?

Make affordable *housing*

Increase supply:

- Zoning reform
- Development subsidies
- Mixed-income housing
- Project-based assistance

Make housing *affordable*

Manage demand:

- Tenant-based assistance
- Homebuyer grants
- Home repair assistance
- Living wages



**No wonder this is hard
to talk about!**





Housing is personal



Housing isn't partisan (*usually*)



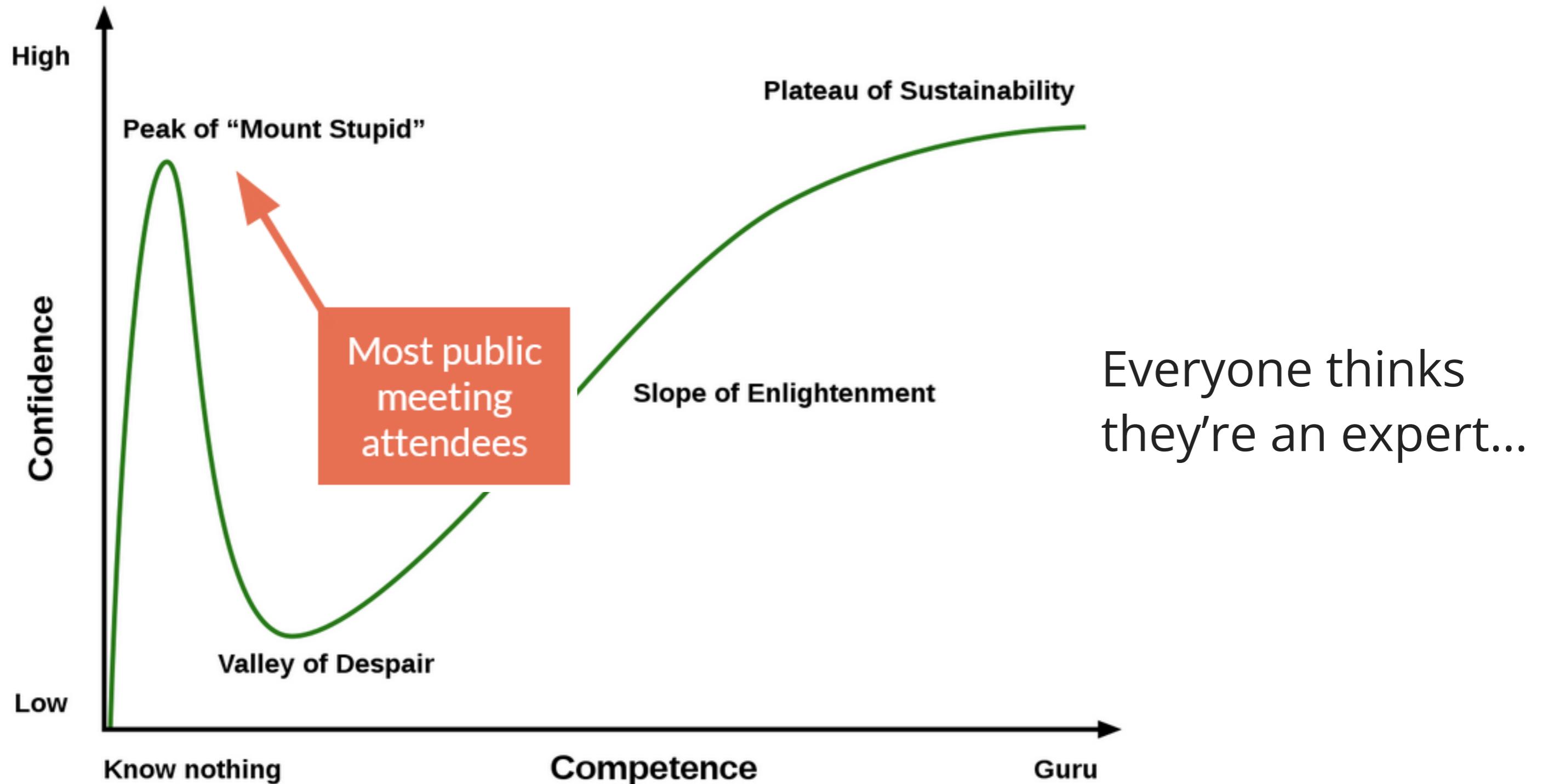
Housing breaks people's brains







Dunning–Kruger Effect



Frames and backfires

What is a FRAME?

Frames are sets of choices about how information is presented. Effective framing requires:

- Knowing your audience
- Knowing what to lead with
- Selecting words that “fit your frame”
- Choosing what to leave unsaid

How can it BACKFIRE?

A message *backfires* when it reinforces the audience's existing biases, rather than changing them...
...even when contradictory evidence is provided.



Common backfires

“Traditional” message

John and Mary need our help. They are trying to overcome addiction and homelessness. They need an affordable home and counseling support.

PERSONAL RESPONSIBILITY

They should stop making poor decisions. Don’t ask me to pay for their mistakes.

ZERO-SUM THINKING

I feel bad for them, but it’s got nothing to do with me. It’s not my responsibility to solve their problems.



Four tips for successful reframing

1. Regional fairness
2. Focus on systems
3. Proactive explanations
4. Pivot to solutions



Are you ready for Thanksgiving?

Be prepared for wherever the conversation goes

-  Use familiar places, terms, and concepts
-  Name the players and their roles in the system
-  Use data as ingredients, not the full dish
-  Connect to larger problems that affect everyone



What you should keep in mind today



“Affordable” is just the start of the conversation

Take advantage of **increasing attention** on housing issues

We're **making more progress** than you might think

...but there's much more to do!



Good luck!

We're here to help:

 jonathan@housingforwardva.org

 housingforwardva.org

 [@housingforwardva](https://www.linkedin.com/company/housingforwardva)

 [@housingforwardva](https://www.youtube.com/@housingforwardva)

 [@housingfwdva](https://twitter.com/housingfwdva)



