

Problem-Background Outline & Content Prompts

Title Page

- **Title:** The Lack of Affordable Housing in Urban Areas: A Problem and Background Report
- **Prepared for:** [City Council or Governing Board Name]
- **Prepared by:** [Your Name]
- **Date:** [Insert Date]
- **Course/Organization:** [If applicable]

Executive Summary (~0.5 page; separate page)

- **Purpose:** Provide a clear, concise overview of the problem of affordable housing in urban areas, why it matters, who is affected, and the broader societal impacts.
- **Content Prompts:**
 - Define “affordable housing” (generally when housing costs do not exceed 30% of household income).
 - Summarize the scale of the problem nationally and locally.
 - Identify groups most affected (low-income families, young adults, seniors).
 - Preview main report sections (definition, scope, causes, impacts, context).
- **Potential Sources:** U.S. Department of Housing and Urban Development (HUD), National Low Income Housing Coalition (NLIHC) fact sheets, U.S. Census Bureau data.

Introduction (~0.5 page)

- **Purpose:** Frame the issue and explain why decision-makers should care.
- **Content Prompts:**
 - Define “affordable housing” in plain language.
 - Introduce the problem as a pressing concern in cities across the U.S.
 - Clarify that this report aims to inform, not recommend solutions.
 - Explain why this matters for local governments (economic health, community stability, equity).
- **Potential Sources:** HUD, local housing authority websites, Brookings Institution overviews.

Discussion

I. Defining the Problem (~1 page)

- **Purpose:** Give a precise explanation of what affordable housing is and why its lack is a problem.

- **Content Prompts:**
 - Define affordability benchmark (30% of income).
 - Explain “cost-burdened” and “severely cost-burdened” households.
 - Provide statistics on housing affordability nationwide and in selected cities.
 - Case study embedded: A major metro area (e.g., San Francisco or New York City) illustrating the housing wage gap.
- **Potential Sources:** HUD definitions, NLIHC “Out of Reach” annual report, Census Bureau data.

II. Who Is Affected (~1 page)

- **Purpose:** Show the human impact and identify affected populations.
- **Content Prompts:**
 - Low-income workers, service sector employees, teachers, health workers.
 - Seniors on fixed incomes.
 - Students and young professionals entering the workforce.
 - Communities of color disproportionately impacted.
 - Embedded example: A working family forced into long commutes due to lack of affordable city housing.
- **Potential Sources:** Pew Research Center, Urban Institute reports, local housing nonprofits.

III. Causes of the Problem (~2 pages)

- **Purpose:** Explain why affordable housing shortages exist in urban areas.
- **Content Prompts:**
 - Rising construction costs (materials, labor).
 - Zoning and land-use regulations that restrict multi-family housing.
 - Gentrification and redevelopment that push out low-income residents.
 - Stagnant wages compared to rising rents.
 - Population growth in urban centers.
 - Embedded case study: Effect of zoning restrictions in cities like San Francisco or Minneapolis.
- **Potential Sources:** American Planning Association, academic studies on housing economics, city planning documents.

IV. Broader Impacts (~1.5 pages)

- **Purpose:** Show why the problem matters for communities and policymakers.
- **Content Prompts:**

- Economic effects: workforce shortages when workers cannot afford to live near jobs.
 - Social effects: housing instability, overcrowding, homelessness risk.
 - Health effects: stress, poor health outcomes linked to housing insecurity.
 - Community impacts: decline in neighborhood diversity and inclusivity.
 - Embedded case study: Public health findings on housing insecurity.
- **Potential Sources:** CDC public health studies, Economic Policy Institute reports, National Housing Conference.

V. Context and Comparison (~1 page)

- **Purpose:** Situate the problem within a wider national and global context.
- **Content Prompts:**
 - Comparison of U.S. affordability crisis with other countries (e.g., Europe, Canada).
 - How different cities are affected depending on geography and industry.
 - Highlight any cities that have documented severe shortages (e.g., Los Angeles, Boston).
 - Embedded example: Brief comparison of rent-burden rates in three major U.S. cities.
- **Potential Sources:** OECD housing data, International Housing Affordability Survey, national housing studies.

Conclusion (~0.5 page)

- **Purpose:** Summarize the seriousness of the problem and remind decision-makers why awareness matters.
- **Content Prompts:**
 - Restate the issue in plain terms.
 - Emphasize who is most affected.
 - Reinforce why understanding this problem is vital for future community well-being and equity.
- **Potential Sources:** Synthesis from earlier sections.

References (not counted in page length)

- **Purpose:** Document all evidence clearly.
- **Content Prompts:** 8–10 credible sources.
- **Suggested Sources:** HUD, NLIHC, Census Bureau, Pew Research Center, Urban Institute, CDC, OECD.