



The Network  
for Public Health Law

## Law and Policy Pathways to Increase Affordable Housing

About 36 percent of households in the U.S. rent their homes. Nearly half are cost burdened (spending more than 30 percent of their income on rent) and about a quarter are severely cost burdened (spending more than half of their income on rent). This cost burden means many renters are unable to allocate resources for other important needs such as healthcare, education, and healthy food. Studies have shown that when families gain access to affordable housing, whether rented or owned, their health and quality of life improves. With wage growth falling well behind increases in rent and housing costs, intervention is needed to expand availability of affordable housing, especially in large and growing areas. Effective interventions can take place at any level of government and in the private and non-profit sectors; do not always require significant financial resources, and can be tailored to fit local needs and satisfy differing political ideologies. Investing in public housing, providing well-rounded and individually tailored mortgage and homeownership assistance, establishing community land trusts, and reforming outdated and sometimes discriminatory zoning laws are examples of law and policy approaches with proven track records for success.<sup>1</sup>

How law and policy can help: Public Health Issues:

### Increase access to public housing

- ➔ Invest in repairs to existing public housing and build additional developments.
- ➔ Expand eligibility criteria beyond income to include age and size of household, and raise income maximums to include middle-income households.
- ➔ Diversify public housing stock by building both multifamily and single-family residences in urban, suburban, and rural areas.

### Provide mortgage and homeownership assistance when appropriate

- ➔ Counsel and educate first-time homebuyers on financial literacy and avoiding mortgage default and foreclosure.
- ➔ Fund down payment assistance programs to assist individuals who have low savings but are good candidates for homeownership.
- ➔ Determine appropriate assistance on a case-by-case basis, considering financial stability, market conditions, home characteristics, etc...

### Build community land trusts for long-term affordability and homeownership

- ➔ Establish a diverse governing board and secure funding to acquire affordable properties throughout the community, including multifamily and single-family housing.
- ➔ Develop eligibility criteria targeting low- and moderate-income households who would benefit from transitioning from renting to homeownership.
- ➔ Set aside land lease income for property repairs and new land acquisitions.

### Reform zoning laws at the state and local level

- ➔ Revisit and revise exclusionary zoning laws at the local level that exclude multifamily and other affordable housing development without legitimate justification.
- ➔ Adopt inclusionary zoning laws at the state and local levels that allow multifamily housing and/or loosen restrictions such as minimum plot size, setback requirements, etc...
- ➔ Adopt state-level laws that preempt exclusionary zoning in localities.
- ➔ Require localities to implement affordable housing plans and establish State Affordable Housing Appeals Systems for affordable housing developers to override some local permitting decisions.

<sup>1</sup> Rent control and stabilization policies were also examined, but the evidence does not support their implementation.

Network law and policy experts are available to consult on this and other public health issues.