

## **AFFORDABLE HOUSING RESEARCH**

**A Categorically Organized Annotated Bibliography of Data and  
Reports Regarding Housing to Help Inform Hau'oli Mau Loa  
Foundation's Decision Making Regarding their Role in Hawai'i's  
Affordable Housing Movement**

**Sanoe Burgess  
Summer 2020**

## TABLE OF CONTENTS

<b>Sample of Organizations in Hawai‘i Involved in Affordable Housing .....</b>	<b>3</b>
<b>Other Funders’ Approaches .....</b>	<b>7</b>
<b>Advocacy:.....</b>	<b>7</b>
<b>Grants: .....</b>	<b>7</b>
<b>Impact Investing: .....</b>	<b>8</b>
<b>Case Studies .....</b>	<b>10</b>
<b>Local:.....</b>	<b>10</b>
<b>U.S. Continent: .....</b>	<b>11</b>
<b>International:.....</b>	<b>14</b>
<b>Key Themes in Approaches to Affordable Housing .....</b>	<b>17</b>

## Sample of Organizations in Hawai‘i Involved in Affordable Housing

AHED Foundation. (n.d.). *Our vision*. Retrieved from: <https://www.ahedhawaii.org>

This website outlines the Affordable Housing and Economic Development’s primary function as a funding organization that secures affordable housing and economic opportunity grants, loans or other funding from governmental agencies, lenders, public and private companies and charitable organizations, and partners with affordable housing developers and service providers to promote, preserve and provide affordable housing and economic opportunities to residents in need.

Aloha United Way. (2020). *AUW public policy agenda*. Retrieved from:

<https://www.auw.org/advocacypublic-policy>

This website outlines AUW’s advocacy to increase the stock of affordable housing including changes to zoning and permitting regulations and laws which encourage the development and building of affordable housing (federal, state, and City & County levels), and advocacy in support for Safe Zones for homeless.

Family Promise Hawaii. (n.d.). *What we do*. Retrieved from:

<https://www.familypromisehawaii.org/what-we-do>

This page provides descriptions of this organization’s approach to homelessness in Hawaii such as prevention, diversion (finding an alternative shelter while connecting them to long-term housing solutions), shelters through partnership with host sites, and after care through case management to ensure maintenance of stable housing.

Hawai‘i Appleseed Center for Law and Economic Justice. (2013). *Reimagining housing in*

*Hawai‘i*. Retrieved from: [http://hiappleseed.org/wp-](http://hiappleseed.org/wp-content/uploads/2016/11/Reimagining-Housing-in-Hawaii.pdf)

[content/uploads/2016/11/Reimagining-Housing-in-Hawaii.pdf](http://hiappleseed.org/wp-content/uploads/2016/11/Reimagining-Housing-in-Hawaii.pdf)

This 20-page report presents ideas to develop units more efficiently and at lower costs while providing dignified housing that meets the needs of various segments of Hawai‘i’s population. Key options include small rental units; small, ultra-affordable single-family homes; adaptive reuse of existing buildings; and accessory dwelling units.

Hawai‘i Community Foundation. (n.d.). *Strengthening Hawaii’s communities: Housing homeless families faster*. Retrieved from:

<https://www.hawaiicommunityfoundation.org/strengthening/housingasap>

This page discusses HCF’s Housing ASAP program which is part of their Pathways three-year initiative to service at-risk individuals and families. The initiative began with a funder collaborative leveraging the resources of 15 funders to support Pathways with a budget of \$12.25 million over three years.

Hawaii Life Charitable Fund. (2018, August 14). *HLCF funding to Hawaiian Community Assets helps local families find their way into a home*. Retrieved from:

<https://www.hawaiilife.com/blog/hlcf-funding-to-hawaii-community-assets-helps-local-families-find-their-way-into-a-home/>

This article discusses HLCF’s 2017 “A Hale for All” campaign which recognizes the significance of a stable home for families, and especially for children. HLCF’s *Hawai‘i Love* grant program supported five local non-profits that supported the goal of reducing homelessness. Five non-profits received grants of \$2,500 last year.

Hawaiian Community Assets. (n.d.). *Services*. Retrieved from:

<http://www.hawaiiancommunity.net/services.asp>

HCA provides financial counseling, rental counseling, pre-purchase counseling, post-purchase counseling, and foreclosure prevention counseling.

Hawaiian Community Assets. (n.d.). *Products*. Retrieved from:

<http://www.hawaiiancommunity.net/products.asp>

HCA also provides micro loans through Hawaii Community Lending to help individuals and families reduce debt, build credit, or secure or sustain affordable housing. Up to \$10,000 to those who have completed the housing/financial education workshops with HCA, such as those listed above, or with another approved provider.

Hawaii Public Housing Authority. (2019). *Annual report fiscal year 2018 – 2019*. State of Hawaii Department of Human Services. Retrieved from:

<http://www.hpha.hawaii.gov/reportsstudies/reports/2019HPHAAnnualReport.pdf>

This 40+ page report includes the status of HPHA's major programs such as the Section 8 Subsidy Program, and a redevelopment program of the various public housing units.

Hope Services Hawaii. (n.d.) *Shelter*. Retrieved from: <https://hopeserviceshawaii.org/shelter/>

This website page lists Hope Services' 8 shelters functioning across Hawaii Island for single men, single women, kupuna, couples, families, and veterans. Housing is temporary while they help individuals and families find more permanent affordable housing.

Hope Services Hawaii. (2020, June 18). *BTG metrics that matter*. Retrieved from:

<https://hopeserviceshawaii.org/wp-content/uploads/2020/02/2019-BTG-Metrics-That-Matter.pdf>

This graphic highlights the success rates of Hope Services' on the neighbor islands in providing temporary housing, attainment of permanent housing, and retention in housing for 2+ years.

The Institute for Human Services. (n.d.). *Housing Help*. Retrieved from:

<https://ihshawaii.org/services/housing-help>

This page outlines the oldest and largest human services agency's approach to helping the housing crisis in Hawai'i including homeless prevention (e.g. short-term financial assistance) and permanent housing placement (e.g. rental subsidies coupled with long-term case management).

Hawai'i Habitat for Humanity Association. (n.d.). *Homeownership*. Retrieved from:

<https://hawaiihabitat.org>

This page outlines this organization's and its affiliates' methods of helping provide families with affordable housing through homebuyer education classes, sweat equity, investment and community development.

RCAC. (n.d.). *Housing*. Retrieved from: <https://www.rcac.org/programs-services/#section-2>

This page highlights the California based organization's different approaches to providing rural community assistance for housing such as rental security programs during COVID, housing development, mutual self-help housing, housing loans, and housing counseling.

## Other Funders' Approaches

### **Advocacy:**

Aloha United Way. (2020). *AUW public policy agenda*. Retrieved from:

<https://www.auw.org/advocacypublic-policy>

This website outlines AUW's advocacy to increase the stock of affordable housing including changes to zoning and permitting regulations and laws which encourage the development and building of affordable housing (federal, state, and City & County levels), and advocacy in support for Safe Zones for homeless.

### **Grants:**

Atherton Family Foundation. (2017). *2017 Foundation Grants*. Retrieved from:

<https://www.athertonfamilyfoundation.org/file/2019-Atherton-Grants-List-2017.pdf>

This PDF document lists all of the foundation's grants in 2017 including a \$3,000 grant for AHED's affordable housing awareness video, \$25,000 grant for Habitat for Humanity West Hawaii's Hawaii Island Expansion project, and a \$10,000 grant for Honolulu Habitat for humanity Home Ownership Outreach to Native Hawaiian Communities.

AHED Foundation. (n.d.). *Our vision*. Retrieved from: <https://www.ahedhawaii.org>

This website outlines the Affordable Housing and Economic Development's primary function as a funding organization that secures affordable housing and economic opportunity grants, loans or other funding from governmental agencies, lenders, public and private companies and charitable organizations, and partners with affordable housing developers and service providers to promote, preserve and provide affordable housing and economic opportunities to residents in need.

Hawaii Life Charitable Fund. (2018, August 14). *HLCF funding to Hawaiian Community Assets helps local families find their way into a home*. Retrieved from:

<https://www.hawaiilife.com/blog/hlcf-funding-to-hawaii-community-assets-helps-local-families-find-their-way-into-a-home/>

This article discusses HLCF's 2017 "A Hale for All" campaign in which recognizes the significance of a stable home for families, and especially for children. HLCF's *Hawai'i Love* grant program supported five local non-profits that supported the goal of reducing homelessness. Five non-profits received grants of \$2,500 last year.

Nareit Hawaii. (n.d.). *Nareit Foundation gives back*. Retrieved from:

<https://www.nareithawaii.com/reits-give-back/nareit-foundation/>

This website outlines Nareit's grant giving to various affordable housing developments across Hawaii such as \$150,000 to Pu'uhonua O Wai'anae, \$120,000 to Kauai Habitat for Humanity, \$100,000 to AHED Foundation for the Nani 'o Puna affordable housing community and several others.

### **Impact Investing:**

Hawaiian Community Assets. (n.d.). *Products*. Retrieved from:

<http://www.hawaiiancommunity.net/products.asp>

HCA also provides micro loans through Hawaii Community Lending to help individuals and families reduce debt, build credit, or secure or sustain affordable housing. Up to \$10,000 to those who have completed the housing/financial education workshops with HCA, such as those listed above, or with another approved provider.

Mission Investors. (2015, October). *An affordable housing investment in Minneapolis*. Retrieved from: <https://missioninvestors.org/resources/affordable-housing-investment-minneapolis>



This case study outlines an impact investing example of renovating vacant properties in Minneapolis into housing. The Pohlad Family Foundation's \$4 million loan and \$1 million grant in Northside Home with a 1 percent interest rate until January 1, 2018, then a 2 percent interest rate PRI.

Mission Investors. (2015, October). *Creative financing for affordable housing*. Retrieved from: <https://missioninvestors.org/resources/creative-financing-affordable-housing>

This case study outlines an impact investing example of Edwards Foundation blending below-market-rate financing with its conventional bank financing to achieve loan payments the residents of Mountain Springs Villa in Montana could afford.

Mission Investors. (2017, October). *Denver supportive housing social impact bond initiative*.

Retrieved from: <https://missioninvestors.org/resources/denver-supportive-housing-social-impact-bond-initiative>

This case study outlines an impact investing example of eight Denver investors' \$8.6 million investment to fund a supportive housing program for 250 of the city's most frequent users of the criminal justice system. The supportive housing program aims to stabilize people caught in a homelessness-jail cycle through housing and intensive services, leading to increased housing stability and decreased jail stays.

## Case Studies

### **Local:**

Aloha Lives Here. (n.d.) *Pu‘uhonua o Wai‘anae: About Us*. Retrieved from:

<https://www.alohaliveshere.org/about>

This page briefly summarizes the Wai‘anae community-led effort in raising money to purchase land and construct an affordable housing shelter for up to 300 people at a lower development and operating costs, and rent lower than conventional affordable housing.

Johnston, A. (2017, June 26). *Groundbreaking of the Pokai Bay Project by Self-Help Housing Corporation of Hawaii*. Retrieved from:

<https://ruralhousingcoalition.org/2017/06/26/groundbreaking-of-the-pokai-bay-project-by-self-help-housing-corporation-of-hawaii/>

This article outlines the self-help housing project taking place in Pōkai Bay, Wai‘anae and summarizes SHHCH’s housing approach with the U.S. Department of Agriculture’s Mutual Self-Help Housing program.

Kahauiki Village. (n.d.). *Home: Plantation inspired*. Retrieved from: <http://www.kahauiki.org>

This article provides an example of a possibility for creative housing solutions. This page outlines the vision, inspiration and project plan of Kahauiki Village. The project is a plantation-inspired community providing long term, permanent, affordable housing.

RCAC. (2007). *Resource guide for affordable housing on the islands of Hawaii*. Retrieved from:

<https://www.rcac.org/wp-content/uploads/2014/12/Hawaii-Resource-Manual-for-web.pdf>

This 115 page document highlights successful affordable rental development projects in Hawai‘i for low-income families, elderly, and homeless as of 2007. Each case study

discusses the organizations involved, the need the project is aiming to resolve, project details, sources of funding, challenges, keys to success, and overall outcome.

### **U.S. Continent:**

Anzilotti, E. (2018, March 23). *4 radical real estate ideas to fix our broken housing system*. Fast Company. Retrieved from: <https://www.fastcompany.com/40547215/4-radical-real-estate-ideas-to-fix-our-broken-housing-system>

This article discusses 4 alternative models that policymakers are/should consider as ways to make cities and towns livable and equitable such as, limited equity cooperatives, community land trusts, tenement syndicates, and mutual aid housing cooperatives.

Catalytic Capital. (2019, March). *Energy savers*. Retrieved from:

<https://www.macfound.org/press/article/catalytic-capital-work/>

This case study highlights energy upgrades occurring in Chicago. These upgrades are especially important for developments serving low- to moderate-income renters, as rising energy expenses threaten their affordability.

Catalytic Capital. (2019, March). *Catalytic capital in action: New York City housing acquisition fund*. Mission Investors. Retrieved from: <https://missioninvestors.org/resources/catalytic-capital-action-new-york-city-housing-acquisition-fund>

This case study highlights an investment pool in New York; *Catalytic Capital Consortium* (C3), an investment, learning, and market development initiative by the MacArthur Foundation, Rockefeller Foundation, and Omidyar Network offering bridge financing to affordable housing developers.

Charles, A., & Guna, D. (2019, June 6). *10 ways cities are tackling the global affordable housing crisis*. World Economic Forum. Retrieved from:

<https://www.weforum.org/agenda/2019/06/10-ways-cities-are-tackling-the-global-affordable-housing-crisis/>

This article highlights 10 methods that cities around the world are approaching the global housing crisis, such as repurposing vacant property, using sustainable construction material, and redefining affordable housing eligibility.

Common. (n.d.) *What is coliving?* Retrieved from:

<https://www.common.com/blog/2019/05/what-is-coliving/>

This website outlines an alternative solution to affordable housing that appeals to younger generations. Coliving is a modern form of communal living in which residents get a private bedroom in a furnished home with shared common areas. Coliving is popular in major cities as a means of affordable living for students, workers, digital nomads, or individuals relocating. Unlike traditional apartments, coliving is attractive to tenants due to affordability, flexibility, included amenities, and a sense of community.

Mission Investors. (2015, October). *An affordable housing investment in Minneapolis*. Retrieved from: <https://missioninvestors.org/resources/affordable-housing-investment-minneapolis>

This case study outlines an impact investing example of renovating vacant properties in Minneapolis into housing. The Pohlad Family Foundation's \$4 million loan and \$1 million grant in Northside Home with a 1 percent interest rate until January 1, 2018, then a 2 percent interest rate PRI.

Mission Investors. (2015, October). *Creative financing for affordable housing*. Retrieved from:

<https://missioninvestors.org/resources/creative-financing-affordable-housing>

This case study outlines an impact investing example of Edwards Foundation blending below-market-rate financing with its conventional bank financing to achieve loan payments the residents of Mountain Springs Villa in Montana could afford.

Mission Investors. (2017, October). *Denver supportive housing social impact bond initiative*.

Retrieved from: <https://missioninvestors.org/resources/denver-supportive-housing-social-impact-bond-initiative>

This case study outlines an impact investing example of eight Denver investors' \$8.6 million investment to fund a supportive housing program for 250 of the city's most frequent users of the criminal justice system. The supportive housing program aims to stabilize people caught in a homelessness-jail cycle through housing and intensive services, leading to increased housing stability and decreased jail stays.

Newpoff, L. (2019, October 8). *Here's how creative partnerships with nonprofit developers can ease the affordable housing crisis*. Washington Business Journal. Retrieved from:

<https://www.bizjournals.com/washington/news/2019/10/08/here-s-how-creative-partnerships-with-nonprofit.html>

This article discusses the importance of partnering with various organizations (private, for-profit and nonprofit) in the community in order to make significant influence on the housing crisis. The author discusses a case study in DC lead by United Bank.

Von Hoffman, A., & Arck, M. (2019). *Pro Neighborhoods: Innovative strategies for affordable housing*. Joint Center for Housing Studies of Harvard University. Retrieved from:

[https://www.jchs.harvard.edu/sites/default/files/Harvard\\_JCHS\\_PRO\\_Neighborhoods\\_Innovative\\_Strategies\\_for\\_Affordable\\_Housing\\_0.pdf](https://www.jchs.harvard.edu/sites/default/files/Harvard_JCHS_PRO_Neighborhoods_Innovative_Strategies_for_Affordable_Housing_0.pdf)

This article describes five novel and replicable programs that are providing housing for low- and moderate-income Americans. These programs were created by collaborations of community development financial institutions (CDFIs) that received grants from JPMorgan Chase & Co.'s Partnerships for Raising Opportunity in Neighborhoods (PRO Neighborhoods) program.

Sisson, P. (2017, July 25). *Solving affordable housing: Creative solutions around the U.S.* Curbed. Retrieved from: <https://www.curbed.com/2017/7/25/16020648/affordable-housing-apartment-urban-development>

This article highlights creative solutions to the housing crisis across the U.S. Some projects include creative renovation solutions, innovative bonus equity programs, sustainable architecture, community-oriented buildings, and national policy reform.

Sturtevant, L. (2015, March 2). *Seven innovative affordable housing strategies in higher cost markets: Lessons from around the U.S.* HAND. Retrieved from: <https://www.handhousing.org/seven-innovative-affordable-housing-strategies-in-higher-cost-markets-lessons-from-around-the-u-s/>

This author provides seven innovative strategies to help increase affordable housing from case studies around the world, such as, relaxing zoning requirements where appropriate, making use of unused public land for affordable housing, establishing commercial linkage fees to affordable housing development, requiring mixed-income development near transit, and experiment with new building types.

### **International:**

Arch2o. (n.d.) *World's 3 most successful public housing projects.* Retrieved from: <https://www.arch2o.com/successful-public-housing-projects/>

This article highlights three of the world's most successful public housing developments in Canada, Belgium, and Chile. Each used creative architectural solutions to help resolve each community's poverty issues.

Best MSW Programs. (n.d.). *30 of the world's most impressive social housing projects*.

Retrieved from: <https://www.bestmswprograms.com/impressive-social-housing-projects/>

This article highlights 30 low-cost well-designed homes around the world, exemplifying how architecture can reshape negative stereotypes of public housing. Many incorporate eco-conscious designs and elements.

Building Today. (2017, May 12). *New Zealand's affordable new housing solution hits the market*. Retrieved from: <https://www.buildingtoday.co.nz/2017/05/12/new-zealands-affordable-new-housing-solution-hits-the-market/>

This article discusses a creative affordable housing solution called EasyBuild house. Its unique construction system is comprised of timber portals and pre-finished exterior panels that allow the house to be closed in within one week, and fully completed within six weeks.

Housing Foundation. (n.d.). *Affordable homeownership*. Retrieved from:

<https://www.nzhf.org/affordable-home-ownership/>

This not for profit based trust assists lower income renting households become home owners in Aotearoa mainly in Auckland and Christchurch through shared ownership and rent to own programs, and by building, managing or funding the construction of more than 800 new affordable homes.

Idea Log. (2016, January 25). *Little boxes: 5 affordable alternatives to Auckland's outrageous house prices*. Retrieved from: <https://idealog.co.nz/design/2016/01/little-boxes-5-affordable-alternatives-aucklands-outrageous-house-prices>

This brief article lists creative ideas for housing material and structural solutions such as wooden pallets, micro-homes, and shipping container.

Kāinga Ora. (n.d.). *Developments and Programs*. Retrieved from: <https://kaingaora.govt.nz/developments-and-programmes/>

Kāinga Ora is a successful home and community development company in New Zealand that started in 2019. They work closely within their community to build sustainable low income, affordable and market value housing in areas that need it the most.



## Key Themes in Approaches to Affordable Housing

Anzilotti, E. (2018, March 23). *4 radical real estate ideas to fix our broken housing system*. Fast Company. Retrieved from: <https://www.fastcompany.com/40547215/4-radical-real-estate-ideas-to-fix-our-broken-housing-system>

This article discusses 4 alternative models that policymakers are/should consider as ways to make cities and towns livable and equitable such as, limited equity cooperatives, community land trusts, tenement syndicates, and mutual aid housing cooperatives.

Catalytic Capital. (2019, March). *Catalytic capital in action: New York City housing acquisition fund*. Mission Investors. Retrieved from: <https://missioninvestors.org/resources/catalytic-capital-action-new-york-city-housing-acquisition-fund>

This case study highlights an investment pool in New York; *Catalytic Capital Consortium* (C3), an investment, learning, and market development initiative by the MacArthur Foundation, Rockefeller Foundation, and Omidyar Network offering bridge financing to affordable housing developers.

Childress, B. (n.d.). *How transit agencies can improve the public involvement process to deliver better transportation solutions*. Mineta Transportation Institute, San Jose State University. Retrieved from: <https://transweb.sjsu.edu/sites/default/files/pdfs/2007Childress.pdf>

This journal article addresses tips and guiding principles for successful public involvement efforts such as being proactive, earning public's trust, having a well-defined, structured and transparent decision process.

Donovan, M. (2014). *Community outreach and engagement. Community Planning New Hampshire, 4*. Retrieved from: [https://extension.unh.edu/resources/files/Resource004766\\_Rep6785.pdf](https://extension.unh.edu/resources/files/Resource004766_Rep6785.pdf)

This journal article discusses the difference between outreach and engagement, the importance of identifying your public, involving under represented populations, provides an equity and engagement checklist, and provides tips on how to handle conflicts.

Multi-Housing News Magazine (2008, December). *Nimby opposition can stall your project*.

Retrieved from: <https://gcastrategies.com/overcoming-nimby-opposition-before-it-stalls-your-project/>

This article provides tips on properly handling community opposition such as focusing the community outreach, getting the facts right, understanding loss of face, and conflicts of values vs. conflicts of interest, and simultaneously using rational, emotional and peripheral persuasion.

National Low Income Housing Coalition. (n.d.) *Out of reach 2020: Hawaii*. Retrieved from:

<https://reports.nlihc.org/oor/hawaii>

This article provides a clean statistical outline the significant gap between renters' wages and the cost of rental housing in Hawaii. Unique features allow you to compare different jurisdictions and assess wages across the largest occupations in Hawaii.

Sisson, P. (2017, July 25). *Solving affordable housing: Creative solutions around the U.S.*

Curbed. Retrieved from: <https://www.curbed.com/2017/7/25/16020648/affordable-housing-apartment-urban-development>

This article highlights creative solutions to the housing crisis across the U.S. Some projects include creative renovation solutions, innovative bonus equity programs, sustainable architecture, community-oriented buildings, and national policy reform.

SMS Research & Marketing Services, Inc. (2019, December). *Hawaii Housing Planning Study, 2019*. Retrieved from: [https://dbedt.hawaii.gov/hhfdc/files/2020/01/FINAL-State\\_Hawaii-Housing-Planning-Study.pdf](https://dbedt.hawaii.gov/hhfdc/files/2020/01/FINAL-State_Hawaii-Housing-Planning-Study.pdf)

This 200+ page report is a comprehensive assessment of housing markets in all four of Hawaii's counties including Hawaii's housing inventory, demand, projections, a housing price study, producers survey, housing for special needs, homeless study, tourism study, and status of Native Hawaiians.

Sukumaran, P. (2019, March 29). *6 emerging ways cities can solve the affordable housing crisis*. Salud America. Retrieved from: <https://salud-america.org/6-emerging-ways-cities-can-solve-the-affordable-housing-crisis/>

This article outlines the 6 actions that must be taken by cities in order to resolve the affordable housing crisis including creating affordable housing trusts, fund via bond elections, offer incentives and tax breaks, relax zoning and developing rules, engage big tech, and revitalize neighborhoods.

Sturtevant, L. (2015, March 2). *Seven innovative affordable housing strategies in higher cost markets: Lessons from around the U.S.* HAND. Retrieved from: <https://www.handhousing.org/seven-innovative-affordable-housing-strategies-in-higher-cost-markets-lessons-from-around-the-u-s/>

This author provides seven innovative strategies to help increase affordable housing from case studies around the world, such as, relaxing zoning requirements where appropriate, making use of unused public land for affordable housing, establishing commercial linkage fees to affordable housing development, requiring mixed-income development near transit, and experiment with new building types.

Turner, M. A., Greene, S., Scally, C. P., Reynolds, K., & Choi, J. (2019). *What would it take to ensure quality affordable housing for all communities of opportunity?* Urban Institute.

Retrieved from: [https://next50.urban.org/sites/default/files/2019-02/2019.02.20\\_Next50%20Housing%20brief\\_finalized.pdf](https://next50.urban.org/sites/default/files/2019-02/2019.02.20_Next50%20Housing%20brief_finalized.pdf)

This 40-page journal article breaks down 4 advanced solutions to the housing crisis and lays out the top 6 areas of concern when it comes to **expanding changemakers knowledge base**. Improving understanding will allow changemakers to make informed decisions regarding zoning policies, NIMBY-ism, developing housing, preventing displacement, housing assistance, and narrowing the racial homeowner gap.

World Economic Forum. (2019). *Making affordable housing a reality in cities*. Retrieved from:

[http://www3.weforum.org/docs/WEF\\_Making\\_Affordable\\_Housing\\_A\\_Reality\\_In\\_Cities\\_report.pdf](http://www3.weforum.org/docs/WEF_Making_Affordable_Housing_A_Reality_In_Cities_report.pdf)

This 40+ page international insight report explores challenges to affordable housing such as affordability, supply-side challenges, demand side challenges, and provides real life and well-researched recommendations to resolving those challenges.