



**WEBER STATE UNIVERSITY**  
Center for Community Engaged Learning

# The Impacts of Affordable Housing: A Literature Review

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# Acknowledgements

The Center for Community Engaged Learning – Community Research Extension at Weber State University wants to extend our gratitude to Community Research Fellow Dr. Jenny Gnagey, Weber Housing Authority Executive Director Andrea Beadles, Director of Community Research Katharine French-Fuller, and Data and Community Research Coordinator Yesenia Quintana for their contributions to this report. We also want to thank Ogden Civic Action Network (OgdenCAN) for commissioning the project.

Suggested citation: Calabrese, T., Beadles, A., & French-Fuller, K. (2021). The Impacts of Affordable Housing: A Literature Review. Center for Community Engaged Learning – Community Research Extension.

## Executive Summary

As of July 2021, there is an urgent demand for affordable housing in Utah's cities. The sales prices of homes and the prices of rent have dramatically increased over only a few years. As a result, around one-fourth of Utah homeowners and almost half of Utah renters are considered cost-burdened (U.S. Census Bureau, 2019a; U.S. Census Bureau, 2019b). The shortage of units also contributes to this housing crisis and means that more Utahns are housing unstable. Researchers estimate there is a 30% deficit between available units and needed units (Wood et al., 2020). Housing instability can contribute to a large number of problems for individuals, such as worsened physical and mental health, developmental delays in children, and homelessness (Chetty et al., 2016; Chyn, 2018; Desmond, 2012; Ludwig et al., 2005; Medina et al., 2020; Warren & Font, 2015). Affordable housing is a solution that addresses this instability.

Multiple studies have analyzed the outcomes of affordable housing developments. The three main types of affordable housing programs that researchers have studied are public housing, Housing Choice Vouchers (HCV), and the Low-Income Housing Tax Credit (LIHTC). In total, these three federal programs assist millions of families and individuals with housing in the United States (Diamond & McQuade, 2019; Fischer et al., 2021; U.S. Department of Housing and Urban Development, n.d.-b.). Each of these programs reduces housing costs and requires a certain percentage of its units or vouchers to be designated for very-low income households.

There are some misconceptions about how affordable housing affects surrounding neighborhoods. Neighbors who live near prospective sites of affordable housing developments tend to fear the developments will decrease property values, increase crime rates, worsen traffic, or produce other negative, sweeping effects (Dillman et al., 2017; Einstein et al., 2018; Ellen et al., 2012; Tighe, 2012). However, a majority of empirical literature shows that each of these claims are disputable. In fact, most studies show that affordable housing has either no effect or positive effects on property values and crime rates, though these observations can vary by neighborhood (Ahrentzen, 2008; Albright et al., 2013; Baum-Snow & Marion, 2009; Diamond & McQuade, 2019; Dillman et al., 2017; Ellen et al., 2012; Freedman & Owens, 2011; Griffiths & Tita, 2009). These results were consistent for public housing, HCVs, and LIHTC developments.

Four studies of high-poverty neighborhoods have shown that affordable housing tends to increase property values (Baum-Snow & Marion, 2009; Diamond & McQuade, 2019; Dillman et al., 2017; Ellen et al., 2007). For example, one study found that neighborhood values increased by 6.5% after a LIHTC development was built nearby (Diamond & McQuade, 2019). Some studies have also observed the effects on values in low-poverty or moderate-poverty areas. Three of these found no effect on values (Albright et al., 2013; Baum-Snow & Marion, 2009; Dillman et al., 2017), while one found a decrease of 2.5% in values (Diamond & McQuade, 2019). Researchers stated that some important factors that may contribute to positive effects on property values are the property's architecture or increases in income diversification (Diamond & McQuade, 2019; Dillman et al., 2017; Eskic, 2021; Housing and Neighborhood Development & The Redevelopment Agency, 2019).

Some also fear that the addition of affordable housing developments will increase crime. However, multiple studies have found that developments tend to be placed in areas where crime is already high (Ellen et al., 2012; Schill & Wachter, 1995; Woo & Joh, 2015). This explains their association but does not establish causation. Three studies found that affordable housing developments actually had a mitigating effect on crime in high-poverty neighborhoods (Diamond & McQuade, 2019; Freedman & Owens, 2011; Woo & Joh, 2015). Freedman and Owens (2011) found that for every increase of one LIHTC development in a high-poverty area, aggravated assaults decreased by 1.8%. Few studies explicitly focus on crime in low-poverty and moderate-poverty neighborhoods, but two found no significant effects (Albright et al., 2013; Diamond & McQuade, 2019). A study on voucher households and a study on public housing also found that affordable housing did not increase crime in surrounding neighborhoods, but neither of these specified the characteristics of the neighborhoods they observed (Ellen et al., 2012; Griffiths & Tita, 2009). Researchers posit that a few factors contributed to the observed beneficial effects. They hypothesized that crime rates decreased or remained neutral when developments used efficient management and security measures, and when developers rehabilitated run-down neighborhoods (Albright et al., 2013; Dillman et al., 2017; Tillyer & Walter, 2019; Woo & Joh, 2015).

Additionally, providing stable housing for those in need can drastically improve their social outcomes. In examining social outcomes, several studies analyzed how HCVs improved individuals' and families' lives (Carlson et al., 2012; Chetty et al., 2016; Chyn, 2018; Gubits et al., 2016; Kim & Garcia, 2019; Leech, 2013; Ludwig et al., 2005; Nguyen et al., 2017). These studies revealed that voucher subsidies have reduced the number of families on welfare, reduced a family's likelihood of returning to a homeless shelter, reduced rates of domestic violence, and more (Carlson et al., 2012; Gubits et al., 2016; Kim & Garcia, 2019; Ludwig et al., 2005). HCV children were also less likely to use drugs, drop out of high school, or participate in crime (Chetty et al., 2016; Chyn, 2018; Gubits et al., 2016; Leech, 2013).

To achieve these outcomes and improve the affordability of housing, Ogden and many other Utah cities have followed numerous best practices. One of the most important practices these cities have followed was utilizing flexible zoning. Flexible zoning is vital for affordable housing because it allows high density housing to be built, which in turn improves the stock of units while maintaining affordability (Eskic, 2021; Freemark, 2020; Kiani et al., 2020; Tighe, 2012; Wood et al., 2020). Other common practices these cities followed were creating housing plans, incorporating accessory dwelling unit ordinances, and using tax increment financing (Kiani et al., 2020; Wood et al., 2020). Cities outside of Utah have also rehabilitated run-down lots and turned them into housing projects (Wood et al., 2020), which the city of Ogden may also participate in during the next few years (Shaw, 2021).

Researchers and developers have produced guides that provide recommendations to those interested in creating or maintaining affordable housing. In a guide directed towards developers in Utah, the SLC Housing and Neighborhood Development and the SLC Redevelopment Agency (2019) outlined some general steps they could follow to build affordable housing. These steps included identifying a target population, assessing zoning codes and available funding, applying for the proper permits, and monitoring property management once construction is complete. In a separate guide, housing experts from around the world provided critical success factors that policymakers and other state leaders could use to enhance affordable housing. A few of the critical factors the experts agreed upon were political commitment to affordable housing, incentives for developers, accessibility to amenities, and transparency (Adabre & Chan, 2019). Fortunately, a variety of available options for affordable housing can address the high demand and produce effective outcomes.

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# Introduction

The nation and, in particular, the state of Utah face an affordable housing crisis. The common definition for affordable housing is a housing payment that requires no more than 30% of the resident’s income (Center for Neighborhood Technology [CNT], 2017; Office of Policy Development and Research [PD&R], 2020). Housing prices are increasing at rapid rates while wages lag behind, and the availability of units continues to decrease. Although some citizens are publicly opposed to new affordable housing units near their community, research has shown such units can reduce crime, increase property values, and have positive social impacts on thousands of families. There are numerous examples of effective affordable housing policies and practices in Ogden and Utah, as well as examples and recommendations from other programs that can be used to improve them further.

# Background

The federal government and the state of Utah fund affordable housing projects through several programs. The literature mainly focuses on three types of federal programs: public housing, Housing Choice Vouchers, and the Low-Income Housing Tax Credit. Researchers study these programs most frequently because they are the primary sources of funding for affordable housing developments in the United States (Congressional Research Service [CRS], 2021; Dillman et al., 2017; Kiani et al., 2020; PD&R, 2020; Tillyer & Walter, 2019).

Table 1. *Federal Programs*

Program	Year Created	Department	Subsidy Type
Public Housing	1937	HUD	Subsidized housing units created by HUD, operated by local housing authorities
Housing Choice Vouchers or Project-Based Section 8	1974	HUD	Tenant-based: Subsidy that a family can take with them to any unit they want  Project-based: Subsidy given directly to private landlord
Low-Income Housing Tax Credit (LIHTC)	1986	IRS	Tax credit given to developers

## Public Housing

Public housing is a government subsidy that provides units with low rents for families to live in (U.S. Department of Housing and Urban Development [HUD], n.d.-b). Around 45% of the literature analyzed in this report that studied affordable housing outcomes analyzed public housing or used it as a control group (Ahrentzen, 2008; Chetty et al., 2016; Chyn, 2018; Ellen et al., 2007; Griffiths & Tita, 2009; Leech, 2013; Ludwig, 2005; Nguyen et al., 2017; Tillyer & Walter, 2019). Public housing is vital to the housing crisis because it improves the stock and affordability of housing by providing 1.1 million low-cost units to low-income families (National Low Income Housing Coalition [NLIHC], 2019). It is overseen by the U.S. Department of Housing and Urban Development (HUD) and is the oldest housing subsidy in the United States (NLIHC, 2019).

This subsidy provides a variety of units ranging from single-family homes to high-rise apartments—available for low-income families, individuals with disabilities, and elderly individuals (HUD, n.d.-b). The buildings are provided by the government and are solely used for affordable housing. HUD provides federal funding to a public housing authority (PHA), and the PHA is then responsible for owning, building, operating, and improving the housing (PD&R, 2020; Schill & Wachter, 1995). Tenants pay 30% of their income towards rent, while HUD pays the remaining amount of rent to the PHA (PD&R, 2020). Approximately 970,000 families in the U.S. reside in public housing (HUD, n.d.-b).

The PHA checks individuals' references before they are approved, and the individual must either be a U.S. citizen or have an eligible immigration status (HUD, n.d.-b). To be eligible, families must also meet specific income requirements. Families who are considered lower-income have incomes of no more than 80% AMI, or the Area Median Income (HUD, n.d.-b). Families who qualify as very low-income must have an income below 50% AMI (HUD, n.d.-b). Public housing units are required to designate at least 40% of their units for those with incomes less than 30% AMI, and the remaining units must be for those with incomes at or below 80% AMI (NLIHC, n.d.).

Different areas have different income limits, and the limits vary based on family size (PD&R, 2020). For example, in the Ogden-Clearfield area, the standard AMI for FY 2021 is \$90,900, which is based on a family of four (HUD, 2021-a). To qualify as lower-income, a single person household would have to have an income of no more than \$50,750. A lower-income four-person household would have to have an income of no more than \$72,500 (HUD, 2021-a). A single-person household qualifies as very low-income with an income of \$31,750, whereas a four-person household would qualify with an income of \$45,300 (HUD, 2021-a).



Once families apply for public housing, they are put on a waitlist (NLIHC, 2019; PD&R, 2020). The amount of time they wait on a list is difficult to project, as housing authorities cannot predict how long some families will be living in public housing (Ogden Housing Authority [OHA], n.d.). The current projections for Ogden Housing Authority's (OHA) public housing waitlist is six months to one year for a one-bedroom unit for a senior citizen. The waitlist is approximately one year for a one-bedroom, two-bedroom, or three-bedroom unit for all other families (OHA, n.d.).

## Housing Choice Vouchers (HCV)

While a great deal of focus and research is on the public housing program (Tillyer & Walter, 2019), Housing Choice Vouchers (HCV) are another helpful resource. Approximately 60% of the literature reviewed for this report that discussed affordable housing outcomes studied this program or similar vouchers (Ahrentzen, 2009; Carlson et al., 2012; Chetty et al., 2016; Chyn, 2018; Ellen et al., 2007; Ellen et al., 2012; Kim & Garcia, 2019; Leech, 2013; Lens et al., 2011; Lens, 2013; Ludwig, 2005; Nguyen et al., 2017). This program is also known as Section 8. HUD created Section 8 Certificates in 1974 and Section 8 Vouchers in 1983, but legislation formally replaced both the Section 8 Certificates and Vouchers with the HCV program in 1998 (PD&R, 2020). The program requires that at least 75% of vouchers go towards households with incomes below 30% AMI, and the remaining vouchers go towards households with incomes at or below 80% AMI (NLIHC, n.d.). These vouchers are estimated to assist around 2 million households (Fischer et al., 2021).

There are two types of vouchers under the HCV program, which are tenant-based vouchers and project-based vouchers. Both of these vouchers are considered subsidies, but tenant-based vouchers are the most prevalent type of HCV subsidy (PD&R, 2020). The benefit of these vouchers is that families can choose where to live in the private market while still retaining the subsidy (PD&R, 2020). To administer this program, HUD creates a contract with a public housing authority (PHA), and the PHA then subcontracts with a private landlord. The housing that the landlords provide must meet HUD standards and requirements (PD&R, 2020).

Households generally pay 30% of their income to private landlords for rent, while the government pays the remainder to the landlords (PD&R, 2020). However, unlike the old Section 8 Certificates, the current HCVs do not require landlords to limit rent (PD&R, 2020). Because there are no rent limits, families must pay any difference in cost above the Fair Market Rent, or FMR (PD&R, 2020). The FMR is determined by the 40th percentile of the rent that recent movers paid in non-luxury units (PD&R, 2020). In the Ogden-Clearfield area, the FMR for FY 2021 is \$812 for a one-bedroom unit, \$1,021 for a two-bedroom unit, \$1,432 for a three-bedroom unit, and \$1,707 for a four-bedroom unit (HUD, 2021-b).

As with public housing, there is a waitlist for individuals and families interested in receiving a voucher. The wait time to obtain a voucher through OHA is around two to three years (OHA, n.d.). Weber Housing Authority also has a waitlist for vouchers, and their wait time is almost three years, or 33 months (Affordable Housing Online, 2021).

Although tenant-based HCV households can take their subsidies with them when they move, their options are still limited. Individuals and families may not know where affordable housing is located, and they may struggle to find locations where vouchers are accepted (Ellen et al., 2012). HCV families may find it difficult to find a home for various reasons, whether due to illegal landlord discrimination or a lack of vacant homes that meet the standards that HUD requires (Ellen et al., 2012; Lens, 2013). Once they find a home, though, HCV families are likely to move to a neighborhood of the same quality or higher quality than the neighborhood they resided in before receiving the voucher (Carlson et al., 2012).

Project-based vouchers differ from tenant-based vouchers in that the subsidies do not move with the families. Instead, private landlords enter into contracts with HUD and directly receive the subsidies from HUD (PD&R, 2020). These subsidies account for the difference in cost from what the tenant pays and what the rent actually costs (PD&R, 2020).

## Low-Income Housing Tax Credit (LIHTC)

Established in 1986, the Low-Income Housing Tax Credit (LIHTC) is one of the newest and largest federal programs to encourage affordable housing (CRS, 2021; National Housing Law Project [NHLP], n.d.). Around 45% of the literature that discussed affordable housing outcomes in this document studied this program (Ahrentzen, 2009; Albright et al., 2013; Baum-Snow & Marion, 2009; Diamond & McQuade, 2019; Deng, 2011; Ellen et al., 2007; Freedman & Owens, 2011; Tillyer & Walter, 2019; Woo & Joh, 2015). The federal government considers this program to be the “primary policy tool for encouraging the development and rehabilitation of affordable rental housing” (CRS, 2021). The number of credits grows by around 100,000 each year, and the program funded over 20% of all multifamily developments between 1987 and 2008 (Diamond & McQuade, 2019). Even if LIHTC may not significantly reduce the rates of rent, it can at least “improve the stock” of housing that’s available (Freedman & Owens, 2011). This credit is one of the most effective forms of developing and improving affordable housing, as well as the most widely used (Woo & Joh, 2015).

Unlike public housing or HCVs, LIHTC is administered by the IRS and state housing finance agencies, or HFAs (NHLP, n.d.). Utah's HFA is the Utah Housing Corporation (Housing and Neighborhood Development [HAND] & The Redevelopment Agency [RDA], 2019). To receive the funding, the HFA must create a qualified allocation plan (QAP), and the plan must prioritize both low-income households and the maintenance of affordable rent for as long as possible (CRS, 2021). The process to receive these tax credits is highly competitive, as states receive two to four times more requests than there is funding available (Baum-Snow & Marion, 2009; Diamond & McQuade, 2019).

There are many examples of developments in Ogden that use LIHTC. Two of these are Liberty Junction at 2353 Junction Way and Imagine Jefferson at 510 25th Street (Affordable Housing Online, n.d.-a; Affordable Housing Online, n.d.-b). The rent is set at 30% of the AMI designated for that unit (Affordable Housing Online, n.d.-a; Affordable Housing Online, n.d.-b). For example, in units designated for families at or below 50% AMI, the rent is set by, first, assuming 1.5 people per bedroom; second, finding the monthly income for a family this size at 50% AMI; and third, calculating 30% of this monthly income (NHLP, 2018). As a result, households who make exactly 50% AMI and who live with 1.5 people per bedroom will pay exactly 30% of their income towards rent, whereas households with incomes lower than 50% AMI will pay a greater portion of their income towards rent. In other words, the rents for these units are fixed to a certain extent, and they are less affordable for households with the lowest incomes.

Figure 1. *Liberty Junction*



Figure 2. *Imagine Jefferson*



## Additional Options

Public housing, HCVs, and LIHTC are the main subjects of the literature review, but other federal programs fund affordable housing as well. Other programs include the U.S. Department of Agriculture's Rural Housing Service, the Indian Housing Program, HOME, and Community Development Block Grants (PD&R, 2020).

On a local level, the Olene Walker Fund is responsible for funding many affordable housing options in Utah. Through low-rate loans, the fund is usually used to assist developers when they cannot obtain enough funding from the three main federal programs. As of 2020, the fund provided 903 current loans and funded 21,688 units (Utah Housing and Community Development Division, 2020). The fund provided 939 multifamily units with an average subsidy of \$22,383, as well as 46 single family units with an average subsidy of \$22,201 (Utah Housing and Community Development Division, 2020). For example, in Weber County, the fund supports the project Senior Living on Washington Boulevard, which is currently under construction and is also receiving LIHTC funding (Utah Housing and Community Development Division, 2020).

# History of Public Housing

The history of public housing illustrates how perceptions about affordable housing have evolved over time. The first public housing efforts took place during the 1930s as a result of the struggles that families experienced during the Great Depression (Orlebeke, 2000; Purdy & Kwak, 2007; Schill & Wachter, 1995; Semuels, 2015). To address the unaffordability of housing during this time, the government provided housing authorities with loans, which the authorities then paid back with tenant rent (Schill & Wachter, 1995; Semuels, 2015). This program was officialized with the 1937 Housing Act (HUD, 2012; NLIHC, 2019; Purdy & Kwak, 2007; Schill & Wachter, 1995; Semuels, 2015). Similar to today, historically the concept of new public housing received a great deal of backlash from citizens (Orlebeke, 2000; Semuels, 2015), despite the fact that the housing authorities carefully screened tenants (Schill & Wachter, 1995; Semuels, 2015).

After World War II, aspects of these loans changed, and segregation within public housing became more prominent (Michney, 2007; NLIHC, 2019; Schill & Wachter, 1995; Semuels, 2015). In 1949, housing authorities actively segregated projects, and in 1954, the Housing and Home Finance Agency deemed that “separate but equal” still applied to housing even after the Supreme Court invalidated the statute for public education (NLIHC, 2019). Also in 1949, Congress restricted income limits more than before, which meant that only those with the lowest incomes remained in public housing (Schill & Wachter, 1995). Therefore, higher-income families had the resources to move out at faster rates, and Semuels’s (2015) article implies that these families were mostly White. Because of this, Semuels (2015) concludes that rates of White flight out of public housing increased. This de facto segregation continued into the 1970s, and White families who remained in public housing units continued to receive better amenities than all of the other families (Michney, 2007; NLIHC, 2019). As of 1995, these projects were still “extremely segregated” (Schill & Wachter, 1995).

Because the federal government was more reluctant to subsidize these units due to lack of care from management, and because the budgets for public housing decreased, the quality of public housing continued to deteriorate (NLIHC, 2019; Semuels, 2015). Even though the rent was still fixed at the same rates, there was even less funding available because the only families left in the projects were those with lower incomes (Semuels, 2015). This was because in 1969 Congress passed the Brooke Amendment, which required public housing projects to charge no more than a certain percentage of a resident's income (HUD, 2012; Schill & Wachter, 1995; Semuels, 2015). However, this made it “nearly impossible” (Semuels, 2015) for housing authorities to afford maintenance for these public properties (Schill & Wachter, 1995).



Some of this dysfunction also included harrowing stories of violent crime. The specific example of failed housing that comes to mind for many is Cabrini-Green in Chicago (Tillyer & Walter, 2019; Voegeli, 2018). This project was built between the 1940s and 1960s in various stages, and it became infamously known for its crime and poverty (Vale, 2012; Voegeli, 2018). Some called it a “nightmare vision of public housing” (Voegeli, 2018), while others labeled it as “Little Hell” (Vale, 2012). Snipers or gang members dwelled high in the towers and killed other gang members or police officers as they passed through the development (Voegeli, 2018). One of the most infamous stories from Cabrini-Green was when a 7-year-old boy walking with his mother was shot and killed while on the street outside the complex in 1992 (Vale, 2012; Voegeli, 2018).

In 1973, Nixon created a moratorium on new public housing projects, with the exception of projects for the elderly (HUD, 2012; NLIHC, 2019; Orlebeke, 2000). In the following year, the Housing and Community Development Act created the Section 8 program, so it began to replace public housing as the most widely used subsidy (HUD, 2012; NLIHC, 2019; Orlebeke, 2000). In 1999, the Faircloth Amendment officially prohibited the expansion of any more public housing units (HUD, n.d-a). As of 2017, the maximum number of public housing units that can exist in Ogden is 200, which is the exact number that currently exists (HUD, 2017).

Though there have been many successful examples of affordable housing, professor and historian Ed Goetz stated that “the story of American public housing is one of quiet successes drowned out by loud failures” (Semuels, 2015). Due to stories of neglect, some public officials proposed tearing down public housing projects altogether. Between 1978 and 1989, around 15,000 units were demolished or sold, and support for the projects continued to decrease (Purdy & Kwak, 2007; Woo & Joh, 2015). Congress then formed the National Commission on Severely Distressed Public Housing in 1989, which found that only 6% developments could be considered “severely distressed” (NLIHC, 2019). Nonetheless, as a result of the commission’s recommendations, Congress created the HOPE VI program in 1993 in order to encourage further demolition (HUD, 2004; HUD, 2012; NLIHC, 2019; Orlebeke, 2000). Overall, the program contributed to the demolition of over 50,000 public housing units (HUD, 2004; NLIHC, 2019).

After demolition, residents were supposed to receive vouchers for other housing options, but some never received this help. Only around 15% of residents returned to newly redeveloped properties, while some were forced to move to more impoverished areas (NLIHC, 2019; Semuels, 2015). According to Goetz, it was “quite clear from the record that this, in practice, was never really about improving the lives of residents. It was really about reactivating real-estate markets in central cities that were beginning to be rediscovered” (Semuels, 2015).

Despite the problems evident at Cabrini-Green, many families were saddened to see it demolished in 2011, as they had built a close community with each other (Vale, 2012; Voegeli, 2018). Additionally, Voegeli (2018) speculates that the infamous story of Cabrini-Green was more popular than other public housing developments because it was the closest project to higher-income neighborhoods in Chicago. For example, many other projects were located in high-poverty areas, but Cabrini-Green “loomed only blocks away from Chicago’s most affluent area, the Gold Coast, and ritziest retail district, North Michigan Avenue. The location meant that journalists, who typically lived and worked on the North Side, found the project comparably accessible and that their ledes to Cabrini-Green crime-and-poverty stories practically wrote themselves” (Voegeli, 2018). In reality, the complex only housed 8% of public housing residents in Chicago, but the negative stories of this specific complex drowned out the overall positive effects affordable housing had in other areas (Voegeli, 2018).

The history of public housing and specific examples of failed housing efforts contribute to the negative perception some have about affordable housing. This brief historical timeline and the specific examples like Cabrini-Green illustrate the problems public housing has faced over the 20th century. Due to the eventual lack of care and funding for public housing, as well as the subsequent demolitions of its units, Section 8 and LIHTC have mostly taken its place and are the subjects of most recent literature. Public housing projects have provided these two newer programs with the opportunity to learn from the problems that exist in public housing, such as high crime rates and a lack of security.

## Public Perception

Two national surveys found that more than half of American adults support the idea of the government providing affordable housing (Opportunity Starts at Home, 2021; Winter, 2021). However, those who are opposed to affordable housing tend to be the most vocal about their opposition, and their opposition does not always represent what the majority of citizens want or need. For example, while most of the participants at city council meetings in Massachusetts stated they opposed new affordable housing developments, a majority of its voters indicated they supported them (Einstein et al., 2018).

A term that encompasses concern from residents who live near potential sites is NIMBY, or “not in my backyard,” and it poses a barrier to affordable housing (Woo & Joh, 2015). Affordable housing efforts commonly receive this type of backlash from the community located near a potential site (Albright et al., 2013; Scally, 2012). The most frequently mentioned concerns from community members are impacts on property values, crime, neighborhood appearance, traffic, and the quality of surrounding schools (Dillman et al., 2017; Einstein et al., 2018; Ellen et al., 2012; Tighe, 2012).

The actual sources of NIMBY-ism are complicated to pin down. Citizens' attitudes can be affected by a variety of interrelated factors, such as individual ideology, personal trust in the government, and impressions of the general characters of affordable housing residents (Tighe, 2012). However, patterns of NIMBY-ism can be seen within specific demographics who express it. For instance, residents who participate in public meetings about affordable housing are more likely to be older, male voters and homeowners, and they are more likely to oppose new projects (Einstein et al., 2018). Researchers found that these attitudes can be difficult for affordable housing advocates to address, even with methods such as disproving fear, shifting public opinion, regulating equity, and circumventing opposition (Scally, 2012). Certain phrases will trigger different levels of reactions and support, so properly framing the issue of affordable housing is important. As an example, opposition increased as one researcher changed survey questions from "city" to "neighborhood" (Tighe, 2012).

Historical events provide one perspective as to why some members of the public have an unfavorable view of affordable housing in their community, but social and criminological theories provide additional understanding as to why this is. Studies have consistently found links between crime and poverty (Bjerk, 2010; Hipp & Yates, 2011; Mohammed et al., 2018; Pare & Felson, 2014). Certain criminological theories, such as Merton's (1938) or Agnew's (1992) strain theories, propose that poverty contributes to crime. However, according to Hipp and Yates (2011), most studies only analyze crime and poverty's "linear relationship and have not tested for possible nonlinear effects." In addition, the relationship between crime and poverty is complex and intertwined with numerous variables (Bjerk, 2010; Mohammed et al., 2018; Pare & Felson, 2014). As a result of these complexities, as well as the lack of consistent empirical evidence, the causal relationship between poverty and crime has been difficult to establish (Hipp & Yates, 2011; Mohammed et al., 2018; Pare & Felson, 2014). While some studies have found that poverty has led to crime, others have found the opposite (Hipp & Yates, 2011; Mohammed et al., 2018). Some researchers have also "strongly contested" theories that predict that social disorganization increases when the number of low-income families in an area increases (Albright et al., 2013). There are other explanations that could illustrate why poverty and crime are associated with each other but not causally connected (Hipp & Yates, 2011). One example of this is that low-income families are more likely to be located in areas where crime is already high because they cannot afford to live elsewhere (Albright et al., 2013; Ellen et al., 2007; Ellen et al., 2012; Pare & Felson, 2014; Schill & Wachter, 1995; Woo & Joh, 2015).

Additionally, some criminal ecological theories suggest that the solution to crime would be collective efficacy, which is the strengthening of bonds between community members. In theory, affordable housing could strengthen these bonds and therefore mitigate the strains that may contribute to involvement in crime (Ellen et al., 2012). For example, families who lived in the Cabrini-Green public housing project said they formed strong bonds with each other by watching each other's children, sharing food, or caring for each other when they lost a loved one (Voegeli, 2018). Additionally, because vouchers help reduce poverty, this could also theoretically result in a decrease of crime (Ellen et al., 2012).



Others may be opposed to affordable housing because they believe it concentrates poverty into one area (Freedman & Owens, 2011). The fear is that these projects would worsen economic segregation because low-income families would be located farther away from higher-quality jobs, and their children would be placed in underfunded schools with few beneficial educational opportunities compared to their peers in low-poverty areas (Freedman & Owens, 2011). This idea generally implies that affordable housing would limit a family's "upward economic and social mobility" (Freedman & Owens, 2011). As a counterpoint, affordable housing provides shelter to disadvantaged populations, so it could mitigate poverty in the long-term (Freedman & Owens, 2011). New developments could also attract more business and therefore resources for residents in the future, as new construction in an area is a sign of positive economic growth (Eskic, 2021; Freedman & Owens, 2011; HAND & RDA, 2019).

In Utah, more citizens are recognizing that affordable housing is needed on a local level. In 2015, 16% of Utahns labeled the availability of affordable housing as "poor." In 2018, that number increased to 28% (Utah Foundation, 2018). Around 31% believe that the affordability of housing for individuals in all income levels is also poor (Utah Foundation, 2018). In addition, they ranked affordable housing as the second most important issue that the state of Utah should focus on improving, second to traffic (Utah Foundation, 2018). A large number of these respondents indicated they were not cost-burdened by their own housing, so even individuals who may not personally need affordable housing still understand the demand for it.

For a few reasons, researchers recommend that developers carefully consider the opposition some have towards affordable housing. First, the concerns that citizens cite are usually anecdotal (Woo & Joh, 2015). The concerns they have over property values, crime, traffic, or other issues may not follow the most recent empirical evidence, as discussed later in more depth. Additionally, those who are most vocally opposed may be uninformed of the links that exist between social outcomes of health and housing. For example, higher-income families are more vocally opposed to housing. These same families are also less likely to believe that housing security and individual health are associated with each other (Scally, 2012), even though empirical research has consistently shown that they are (Chetty et al., 2016; Chyn, 2018; Desmond, 2012; Ludwig et al., 2005; Medina et al., 2020; Warren & Font, 2015). Another reason that one author states for deliberating over how much weight to give public opposition is that succumbing to this opposition "undermines 50 years of progress toward residential racial integration" (Tighe, 2012). Not all NIMBY-ism is an indication of opposition towards racial integration, but preventing affordable housing from being built can exclude lower-income families—a disproportionate number of which are families of color—from certain segments of society (Tighe, 2012).

# The Need for Affordable Housing

Despite the negative perception some have towards affordable housing, strong demand for it exists in Utah and around the country. Many circumstances demonstrate this demand.

## Growth and Availability

Utah was ranked as the fourth fastest growing state in 2021 and as the first fastest growing state in the entire decade, so demand for housing is high (Eskic, 2021). There are not enough units, affordable or otherwise, to match this huge growth. Aside from the growing population, another explanation for the lack of units is the aging population. Older populations are not moving out of their homes, which contributes to the shortage of free units (HAND & RDA, 2019). Approximately 30% more units are needed than are available (Wood et al., 2020). The number of households needing housing in Utah has increased by 220,720 since 2009, but only 185,334 more units have become available for these households since that same year (Wood et al., 2020). Researchers from the University of Utah predict this dilemma “will only worsen in the next five years, without the addition of at least 27,600 new housing units annually” (Wood et al., 2020).

There are larger deficits for those with lower incomes. In the state of Utah, there is a deficit of 43,185 rental units for very low-income (30-50% AMI) families, and a deficit of 46,470 rental units for extremely low-income (no more than 30% AMI) families (Utah Housing and Community Development Division, 2020). In Weber County, there is a deficit of 160 rental units available for low-income households, a deficit of 2,755 rental units for very low-income households, and a deficit of 4,265 rental units for extremely low-income households (Utah Housing and Community Development Division, 2020).

## Home and Rental Prices

As of 2021, the homes and rental units that are available in Utah cost more than many residents can afford. As stated earlier, housing is considered affordable when households pay 30% or less of their incomes towards it. Homes are usually the most important asset of homeowners' portfolios (Ioannides, 2017), and national wealth produced from houses accounts for “about half the net wealth of moderate-income households” (Wood et al., 2020). Prices of homes, their materials, and land have been increasing exponentially over the last few years. In 2019, the SLC Housing and Neighborhood Development and the SLC Redevelopment Agency estimated that the cost of land, labor, and materials for development had increased by around 20–30% over the previous few years.

The COVID-19 pandemic has further exacerbated this problem. For example, the cost of lumber has increased drastically. The supply of lumber decreased as sawmills closed or reduced production during the pandemic, but demand continued to increase (National Association of Home Builders [NAHB], 2021; Vitner et al., 2021). An increase in individuals working from home spurred home buying and home renovations (NAHB, 2021; Vitner et al., 2021). This unbalanced supply and demand led to a surge in lumber prices. One study found that the cost of framing lumber has increased by 250% since April of 2020, which increases the value of a multifamily home by approximately \$13,000 (Emrath, 2021).

In Weber County, the median sales price of a home was \$179,200 in May of 2016 (Utah Association of Realtors, 2021). In May of 2021, it was \$339,900 (Utah Association of Realtors, 2021). Around 24.7% of Weber County residents indicated that they were cost-burdened with their mortgage (U.S. Census Bureau, 2019b). In the state of Utah, the median sales price of a home in May of 2016 was \$238,700, and in May of 2021, it was \$410,000 (Utah Association of Realtors, 2021). About 24.4% of Utah residents reported they were cost-burdened with their mortgage (U.S. Census Bureau, 2019a).

The costs of rent have also significantly increased. For example, the median rent in Weber County increased from \$804 in 2014 (U.S. Census Bureau, 2014b) to \$973 in 2019 (U.S. Census Bureau, 2019b). The median rent in Utah increased from \$886 in 2014 (U.S. Census Bureau, 2014a) to \$1,098 in 2019 (U.S. Census Bureau, 2019a). Because of these increases, renters cannot afford to buy homes and cannot gain equity that could be used to create wealth in the housing market (Wood et al., 2020). Renters are also more likely to be cost-burdened than homeowners (Utah Housing and Community Development Division, 2020). Around 43% of renters in Weber County are cost-burdened, compared to 44% of renters who are cost-burdened statewide (U.S. Census Bureau, 2019b).

Additionally, parking regulations and zoning that restricts density can increase the costs of housing in the long run, as they increase construction costs and restrict the amount of new housing that can be built (Ikeda & Washington, 2015). These zoning policies also tend to prioritize homeowners more than renters because they favor single family homes (HAND & RDA, 2019).

## Transportation Costs

Home and rental prices are not the only factors that determine the affordability of an area. Transportation is the next largest expenditure after rent for many families (CNT, 2017). In the United States, many of the expensive homes are located closer to high-paying jobs (Ioannides, 2017). Therefore, if families want access to jobs with better salaries but cannot afford this expensive housing, they have to commute farther (Ioannides, 2017). This reinforces income segregation, as lower-income families are forced to live near low-paying jobs. By contrast, “location-efficient” neighborhoods are those where households pay around 15% or less of their income towards transportation (CNT, 2017). These neighborhoods are compact, mixed-use, and conveniently located near jobs (CNT, 2017).

The Center for Neighborhood Technology (CNT) developed an index to quantify and rank location-efficient neighborhoods. Currently, the CNT considers no neighborhoods in Weber County location-efficient, as the average cost of transportation for residents consisted of 23% of their income (CNT, 2021). The CNT (2021) ranks the county’s access to jobs at 4.6 out of 10. Public transit ranks 4.4 out of 10, and compact neighborhoods are ranked 1.1 out of 10 (CNT, 2021).

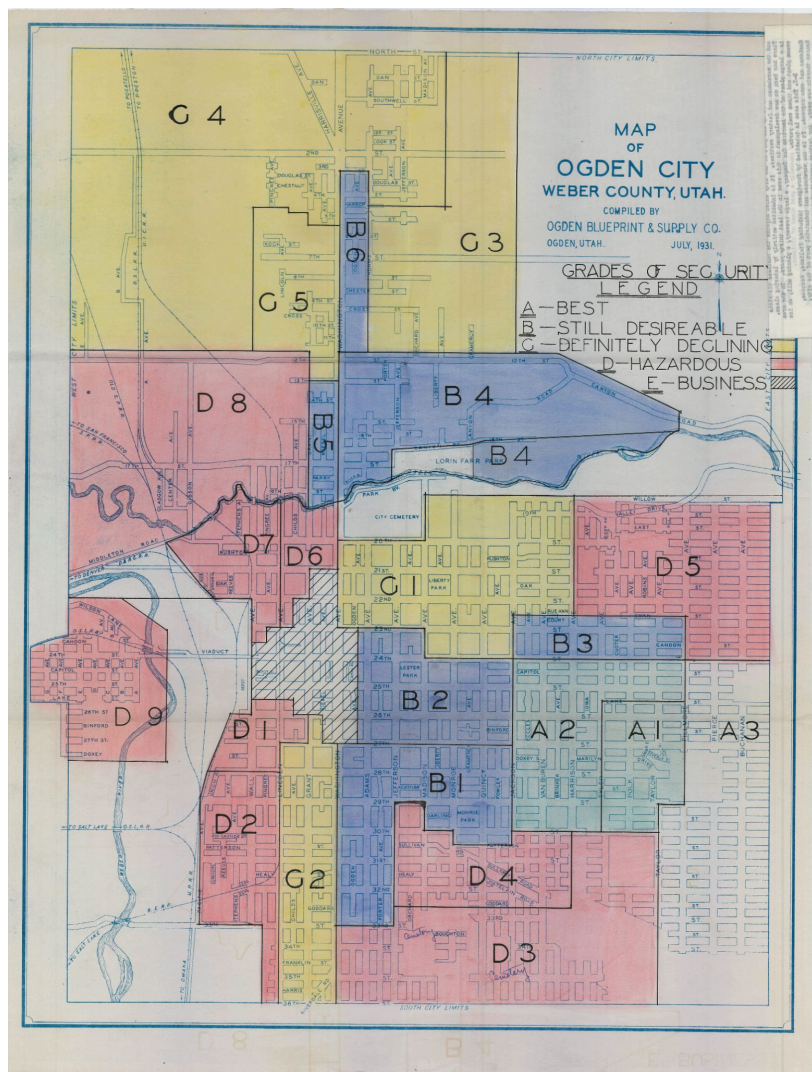
The CNT (2021) finds no location-efficient neighborhoods in Ogden specifically. Ogden residents, on average, spend 22% of their income on transportation (CNT, 2021). They rank an Ogden resident’s job access at 5.7 out of 10, public transit 4.4 out of 10, and compact neighborhoods 5.8 out of 10 (CNT, 2021). Overall, transportation takes up a large portion of many families’ incomes and affects their choice of where to live, so it is a vital factor to include when discussing affordable housing.

## Legacy of Racial Segregation

Housing in Ogden and Weber County, as in other parts of the country, continues to experience fallout from racial segregation. This mainly stems from the practice of redlining, which can be defined as “denying a creditworthy applicant a loan for housing in a certain neighborhood even though the applicant may otherwise be eligible for the loan” (Federal Reserve Board, n.d.). Before the Fair Housing Act in 1968, neighborhoods in which most residents were families of color were often redlined by banks, making it impossible for qualified residents of such neighborhoods to obtain mortgage loans. An interactive tool created by researchers from the University of Richmond shows the redlining that occurred in Ogden, Salt Lake City, and many other U.S. cities, and how it continues to have effects on these cities today (Nelson et al., n.d.).

Beginning in 1935, the Homeowners Loan Corporation began to categorize certain neighborhoods as “healthy,” and these healthy areas were predominantly White (Schill & Wachter, 1995). Historical maps showed that cities ranked areas from “A” to “D” depending on their habitability and health, with “A” being the best and “D” being the worst (Nelson et al., n.d.). On Ogden’s map, the areas on the west side of the city were mostly labeled “C” and “D” (Nelson et al., n.d.). An area in Ogden west of Childs Avenue was ranked as D7 and labeled as such: “This area is inhabited by foreigners including Italians, Basques, Mexicans and some negroes. It is the warehouse and industrial part of the city. Houses therein are poor. Any further manufacturing or industrial development in the city will be in this section” (Nelson et al., n.d.). The full map of Ogden can be found at: <https://dsl.richmond.edu/panorama/redlining/#loc=12/41.231/-112.043&city=ogden-ut>.

Figure 3. Redlining Map of Ogden, 1931



The Fair Housing Act outlawed redlining and this ranking system in 1968 (Federal Reserve Board, n.d.). However, one study of 149 large U.S. cities found that negative effects were still present as late as 2010 where these boundaries were drawn (Aaronson et al., 2020). The study found that areas previously ranked “C” and “D” had lower property values, lower rates of homeownership, lower rent prices, and higher vacancy rates decades after the boundaries were drawn. They also found increased rates of racial segregation between the previous “C” and “D” areas (Aaronson et al., 2020). This segregation can affect equality of opportunity, as “higher levels of segregation also have wider racial and ethnic disparities in labor market engagement, high-performing schools, and toxin-free environments” (Gourevitch et al., 2018).

Neighborhoods that were once ranked as “C” and “D” are also associated with higher rates of health problems today. In the Ogden area that was previously labeled as D7—for example—obesity rates, mental health problems, poverty rates, and average life expectancy are worse than for residents who live in areas that were labeled as “A” or “B” (Nelson & Ayers, n.d.). Residents from the former D7 have a life expectancy of 76.8, whereas residents of an area formerly labeled A3 have a life expectancy of 79.7 (Nelson & Ayers, n.d.). Approximately 38% of D7 residents are in poverty, whereas only 16% of A3 residents are in poverty (Nelson & Ayers, n.d.). Therefore, examining historical redlining in the context of the present-day housing crisis is productive because doing so illustrates the link between housing and examples of social vulnerability.

## Poverty and Social Impacts

Household wages have not kept up with the cost of housing today (HAND & RDA, 2019; Utah Housing and Community Development Division, 2020). Those who earn less are more likely to be burdened with housing costs (Utah Housing and Community Development Division, 2020). Around 9.4% of the total population in Weber County are in poverty, relative to 9.1% in Utah overall (Utah Housing and Community Development Division, 2020). In the period between 2013–2017, an overwhelming majority (86.6%) of cost-burdened renters were extremely low-income families, or families earning less than 50% AMI (Utah Housing and Community Development Division, 2020).

Negative social consequences occur for families who cannot afford housing. Though the causality of poverty and health is difficult to establish, individuals and families who experience poverty or housing insecurity are more likely to have mental and physical health problems, as well as poor residential mobility (Desmond, 2012; Medina et al., 2020; Mukherjee, 2015; Wagstaff, 2002). Eviction rates increase as housing becomes more unaffordable, as many renters cannot afford rent increases that occur (Medina et al., 2020). Families who cannot find or afford a place to live face the risk of becoming homeless. In Utah, the Road Home shelter staff worry that around 30% of the families who exit the shelter will return, but they have found that providing families with housing subsidies mitigated this concern (Kim & Garcia, 2019).



Housing insecurity also has negative impacts on children. Around 40% of all cost-burdened renter households with no assistance are households with children (Warren & Font, 2015). As of 2020, around 15,000 children lived in unstable housing in Utah (Utah Housing and Community Development Division, 2020). Approximately 9.1% of children aged 0 to 17 in Weber County are in poverty, compared to 9.0% of children statewide (Utah Housing and Community Development Division, 2020). Housing insecurity is associated with developmental delays, malnutrition, and child neglect and abuse through maternal stress (Medina et al., 2020; Warren & Font, 2015). Housing unaffordability is one aspect of housing insecurity, and it is significantly associated with this maternal stress (Warren & Font, 2015). Evidently, housing circumstances affect social outcomes for both adults and children. A holistic view of these social effects, as well as the cost burdens and shortages of housing, reveals a strong need for affordable housing in Utah today.

## Affordable Housing Outcomes

The history of “loud” examples of affordable housing failures makes affordable housing efforts appear ineffective. However, the majority of research suggests otherwise. In 2015, 1.2 million Americans lived in public housing managed by 3,300 housing authorities, many of which scored 98% out of 100 in HUD assessments (Semuels, 2015). A great deal of the literature disputes the common fears that result from NIMBY-ism, such as lower property values and increased crime rates. However, not all neighborhoods are alike. Therefore, these effects are not uniform in all neighborhoods (Albright et al., 2013; Deng, 2011; Diamond & McQuade, 2019).

A large majority of literature studying the outcomes of affordable housing was based in large cities with populations of at least 100,000, with commonly studied cities being Chicago, Los Angeles, New York City, Austin, and Denver (Chetty et al., 2016; Chyn, 2018; Deng, 2011; Ellen et al., 2007; Ellen et al., 2012; Freedman & Owens, 2011; Freemark, 2020; Lens et al., 2011; Lens, 2013; Ludwig et al., 2005; Nguyen et al., 2017; Tillyer & Walter, 2019). Though Ogden’s population of 87,000 is smaller than in most of these cities, some studies are representative of demographics on the national level, so these are still relevant sources of information for Ogden (Leech, 2013; Lens et al., 2011; Lens, 2013). Additionally, some studies examined projects in suburban or rural areas (Albright et al., 2013; Carlson et al., 2012), and some included Salt Lake City (Gubits et al., 2016; Kim & Garcia, 2019). Many researchers also suggest that smaller cities may be able to see any positive effects more easily than larger cities (Albright et al., 2013; Ioannides, 2017; Semuels, 2015).

## Property Values

Historically, studies have had difficulty measuring affordable housing's effects on neighboring property values. This was because samples were small, and the methodology was ineffective<sup>1</sup>. Also, property values tend to increase anyway, meaning that researchers struggle to establish causality between the presence of an affordable housing community and changes in neighbors' property values (Ahrentzen, 2008; Eskic, 2021; Woo et al., 2015). Most of the studies discussed in this review observed hundreds or thousands of sales transactions or developments, comparing values from blocks with affordable housing developments to blocks without these developments in similar or surrounding neighborhoods (Albright et al., 2013; Deng, 2011; Diamond & McQuade, 2019; Ellen et al., 2007). Additionally, all of the literature that studied property values related to affordable housing specifically evaluated LIHTC developments, occasionally in addition to other program types (Ahrentzen, 2009; Albright et al., 2013; Baum-Snow & Marion, 2009; Deng, 2011; Diamond & McQuade, 2019; Dillman et al., 2017; Ellen et al., 2007).

It is worth noting the timeframe and area housing-market trends associated with the studies looking at effects of affordable housing. As an example, a 1999 study found that subsidized housing residents did not impact property values and that neighborhoods with values that were already declining were more likely to see negative effects (Albright et al., 2013). Ellen et al. (2007) similarly found that affordable housing was more likely to be placed in areas where values were lower than in the surrounding distressed areas.

Most of the literature that researched the effect of affordable housing developments on neighboring property values found either a statistically significant increase in neighboring property values—usually in low-income areas—or no significant effects on values (Ahrentzen, 2008; Albright et al., 2013; Baum-Snow & Marion, 2009; Diamond & McQuade, 2019; Dillman et al., 2017). Like many of the other studied effects of affordable housing, the direction of the impact on property values varied based on the neighborhood types (Diamond & McQuade, 2019; Dillman et al., 2017). Additionally, multiple studies of various affordable housing subsidies found higher increases in property values in neighborhoods closest to the projects in question (Ahrentzen, 2008; Albright et al., 2013; Diamond & McQuade, 2019; Dillman et al., 2017).

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<sup>1</sup> Studies prior to 2000 tended to use “test versus control area methodology,” which consisted of researchers comparing property values in neighborhoods with affordable housing to values in similar neighborhoods without affordable housing (Nguyen, 2005). This methodology was criticized because there could have been “differences not easily apparent to the investigator or nuances of the neighborhood that could not be captured by this type of methodology but that nonetheless affected housing prices” (Nguyen, 2005). These studies also used cross-sectional analyses, which cannot be used to determine causality or direction in values (Nguyen, 2005). More recent studies have used more rigorous methods (Ahrentzen, 2008). For example, Albright et al. (2013) used a control group time series quasi-experimental design to better predict causality.



In low-income areas, affordable housing projects generally increased neighboring property values (Baum-Snow & Marion, 2009; Diamond & McQuade, 2019; Dillman et al., 2017; Ellen et al., 2007). Diamond and McQuade (2019) conducted their study on property values in 129 counties in 15 states, which provided them data for 16 million transactions within 1.5 miles of a LIHTC development. They found that in neighborhoods with a median income of less than \$26,000, local property values increased by 6.5% within 0.1 miles of the development (Diamond & McQuade, 2019). Unfortunately, when property values are raised in distressed areas, this could have a regressive effect for low-income families, as it could make it more difficult for them to remain in or move into these areas (Ikeda & Washington, 2015).

In both moderate-poverty areas, where poverty rates are around 10%-20%, and low-poverty or high-income areas, studies have found more “ambiguous effects” of affordable housing on neighboring values (Dillman et al., 2017). These are labeled as ambiguous because fewer studies have examined these specific neighborhoods, and the researchers who have completed these studies found different results ranging from no effect to negative effects (Albright et al., 2013; Diamond & McQuade, 2019; Dillman et al., 2017; Woo et al., 2015). For example, three studies of property values in high-income areas found no effect on values (Albright et al., 2013; Baum-Snow & Marion, 2009; Dillman et al., 2017), whereas one study found a depreciation of 2.5% (Diamond & McQuade, 2019). In moderate-poverty areas, the variation in effects could be due to the fact the area is close to becoming more impoverished, so neighborhood changes could result in the area tipping towards or away from poverty. The addition of low-income families into the area could increase the concentration of poverty, but at the same time, LIHTC is viewed as an investment in an area and could encourage other investments (Dillman et al., 2017).

These effects also varied by the program type in some cases. In one study, LIHTC developments positively affected property values, but public housing or developments with project-based Section 8 negatively affected values (Ellen et al., 2007). Specifically, prices of homes within 2,000 feet of a completed LIHTC project were 3.8% higher than those farther away. Homes near family-oriented public housing sold for 13.1% less than homes within the same census tract (Ellen et al., 2007). However, the authors found that the gap between prices of homes near Section 8 projects or public housing and homes farther away decreased over time (Ellen et al., 2007). The authors noticed that this price gap between public housing neighborhoods and the control group actually closed altogether three years after construction was completed (Ellen et al., 2007). These results suggest that LIHTC developments could be the most beneficial for increasing values, but also that other affordable housing types may not depreciate values in the long run.

Several factors may explain why property values increase in some areas. One is that revitalizing old housing projects or building new housing developments can make an area look more attractive (Ahrentzen, 2008; Diamond & McQuade, 2019; Dillman et al., 2017). New apartments mean more “demand and dollars to a community,” and changing the look of old properties gives the area “more vibrancy and buzz” (Eskic, 2021). As stated previously, new construction indicates positive economic growth (Eskic, 2021; Freedman & Owens, 2011; HAND & RDA, 2019). In other words, whether new affordable housing developments resulted in an increase in population density, or whether developers chose to rehabilitate existing buildings, effects on values were the same (Diamond & McQuade, 2019; Dillman et al., 2017). One study found that when developers chose to rehabilitate, property values were more likely to increase when they focused on improving the external appearance of the development as opposed to only the internal appearance (Dillman et al., 2017).

Blending the architecture into the surrounding area is one of the most important aspects of creating affordable housing or high-density developments (Eskic, 2021; HAND & RDA, 2019). Diamond and McQuade (2019) suggest that one reason for this is that some higher-income or White families have preferences for “neighborhood homogeneity,” so there may be less flight from the neighborhood if affordable housing looks similar to other developments. Many examples of affordable housing projects have shown that it is possible to blend a project into the community. Some residents may not even notice that a development is an affordable housing project. One example was a project in Mount Laurel, New Jersey. Mount Laurel is known for having one of the most effective affordable housing projects, despite facing opposition for years prior to its construction (Albright et al., 2013). When the project was built, almost 30% of the residents living nearby were unaware that it was affordable housing, and only 13% had ever interacted with the residents there (Albright et al., 2013). The researchers noted that the opening of the project “was not with a bang but a whimper” (Albright et al., 2013).

The increase of property values could also be due to income diversity. LIHTC developments often include both rent-restricted and market-rate units. If LIHTC encourages moderate-income residents to move into an area, other higher-income residents may do the same (Diamond & McQuade, 2019; Dillman et al., 2017; Eskic, 2021). This would also improve the availability of resources for lower-income residents in the area. An additional important factor Ahrentzen (2008) noted was having good property management to maintain the cleanliness and appearance of the area.

Potential decreases in property values in some areas could be due to a few other factors. Some studies have found that oversaturation of affordable housing units in one area could have a neutral or negative effect on values, but it is difficult to establish what the threshold is due to how unique each neighborhood and its characteristics are (Ahrentzen, 2008; Deng, 2011; Dillman et al., 2017). Baum-Snow and Marion (2009) suggest that high turnover in the neighborhoods they studied could have resulted from general stigma, as they found that the AMI decreased but the number of owner-occupied units stayed the same.

Additionally, one analysis of LIHTC's effect on property values found that depreciation was more likely to occur in communities that were predominantly White (Diamond & McQuade, 2019). This is consistent with Schelling's "tipping point," which suggests that White families will leave an area when the ethnic minority share reaches around 5% to 20% (Ioannides, 2017). However, few articles examined the causality of this phenomenon. Two studies have found that White flight to the suburbs was causally linked to Black migration to the cities after 1940, but they found opposite directions of causality (Boustan, 2010; Boustan & Margo, 2013). Boustan (2010) found that an increase of one Black household in the city led to a decrease of 2.7 White households, while Boustan and Margo (2013) found that a decrease of 1,000 White households led to an increase of 100 Black households. Regardless, one study stated that it could be possible to desegregate an area without this decrease in values if the aversion to low-income families is not too strong (Dillman et al., 2017)

## Crime

Some studies in the past have shown that affordable housing is associated with higher crime rates. However, this could be due to the fact that many of these studies used cross-sectional analyses (Ellen et al., 2007; Ellen et al., 2012; Woo & Joh, 2015). This type of methodology cannot be used to determine causation or directionality, so these previous studies could not establish whether or not affordable housing was the direct cause of high crime rates (Ellen et al., 2007; Ellen et al., 2012; Woo & Joh, 2015). To analyze crime, two studies in this review used Uniform Crime Reports from the FBI (Albright et al., 2013; Freedman & Owens, 2011), while the others used census tract-level crime data from cities (Diamond & McQuade, 2019; Ellen et al., 2012; Griffiths & Tita, 2009; Lens et al., 2011; Woo & Joh, 2015). All of the literature on crime studied the effects on violent crime, though some also looked at property crimes (Diamond & McQuade, 2019; Ellen et al., 2012; Tillyer & Walter, 2019; Woo & Joh, 2015).

Multiple studies show that affordable housing developments are placed where crime or poverty are already high, and this was true of both LIHTC and public housing (Ellen et al., 2012; Schill & Wachter, 1995; Woo & Joh, 2015). Similarly, families with HCVs were more likely to choose to live in areas where crime was high (Ellen et al., 2012). A study also found that only a small number of affordable housing developments, including public housing, LIHTC units, and others, accounted for the crime associated with them. In one study of 97 public housing and LIHTC developments, around 5% of developments accounted for more than 72% of all violent crimes in the sample, showing that only a small percentage is associated with high rates of crime (Tillyer & Walter, 2019).

The literature consistently shows that the presence of affordable housing has little impact on crime. In many areas, crime rates either stayed neutral or even decreased, and these effects were consistent in studies about LIHTC, HCV, and public housing (Albright et al., 2013; Diamond & McQuade, 2019; Dillman et al., 2017; Ellen et al., 2012; Freedman & Owens, 2011; Griffiths & Tita, 2009). So, even though crime is associated with affordable housing, it cannot be concluded that affordable housing is the cause. Rather, the association may be present because affordable housing is constructed in neighborhoods with similar or higher crime rates compared to neighboring areas. For example, the crime rates across Mount Laurel were all similar before the affordable housing development was built. After it was built, there was a small decline in crime, but it was not significant because crime rates were already decreasing in the general area (Albright et al., 2013).

As with property values, the effects on crime differed per neighborhood. Even though most studies show no increase of crime, affordable housing of any type is more likely to have a mitigating impact in high-poverty areas and no impact in low-poverty areas. Regardless of minority share or program type, three studies showed violent and property crime decreased in low-income neighborhoods where affordable housing was present (Diamond & McQuade, 2019; Freedman & Owens, 2011; Woo & Joh, 2015). Additionally, one study indicated that one of the most common reasons residents stated they moved into a LIHTC development was for increased safety (Diamond & McQuade, 2019). In another study of LIHTC developments, aggravated assaults county-wide decreased by 1.8% each for every new unit in a poor neighborhood, which saved approximately \$13,000 per year “in terms of reduced violent crime victimization” (Freedman & Owens, 2011). The researchers found that affordable housing had an “immediate and long-lasting impact,” as the lowered crime rates lasted even after construction was done (Freedman & Owens, 2011). Fewer studies addressed effects on crime in moderate-poverty and high-poverty areas, but two found that LIHTC developments had no significant effects on rates (Albright et al., 2013; Diamond & McQuade, 2019). Two studies that did not specify neighborhood types found that the presence of public housing or voucher families did not increase crime (Ellen et al., 2012; Griffiths & Tita, 2009).

The literature reveals that affordable housing is not likely to create crime, but there are a few reasons it may be associated with crime. First, developments may be built in areas where crime is already high because building there is cheaper (Tillyer & Walter, 2019; Woo & Joh, 2015). HCV families may also choose to live in areas where the crime is high because of the cheaper cost of rent and higher vacancy rates (Ellen et al., 2012; Lens et al., 2011). Researchers found that landlords tend to discriminate against HCV families when the rental markets are tight, so they are forced to choose neighborhoods where crime is already prominent (Ellen et al., 2012; Lens et al., 2011; Lens, 2013). To mitigate this discrimination, two studies recommended that policymakers increase the choices of where voucher holders can live by expanding the stock of housing (Ellen et al., 2012; Lens et al., 2011).

Researchers believe some common factors contribute to lowering crime rates. First, two studies credited property management's diligence in having thorough screening processes, as well as background and credit checks (Albright et al., 2013; Dillman et al., 2017). One of the studies' authors also stated that property managers who conducted home visits and evicted disobedient tenants also contributed to the lack of crime (Albright et al., 2013). Affordable housing residents stated they enjoyed how strict management was, and they also enjoyed interacting with them frequently (Albright et al., 2013). Due to this strong relationship, residents felt more encouraged to report any crime or suspicious activity (Albright et al., 2013; Dillman et al., 2017). The routine activity theory can explain why these factors would result in a reduction in crime. The theory states that crime occurs when there is a lack of guardianship over a victim or an area. In this case, the affordable housing project reduced the opportunity for crime because more people were watching the area, acting as guardians (Albright et al., 2013; Dillman et al., 2017).

Having a large number of security measures can also decrease crime. In the study that analyzed 97 public housing and LIHTC developments, the authors found that security features were negatively associated with violent crimes, as well as drug and property crimes (Tillyer & Walter, 2019). Some of these security measures included cameras inside and outside of the development, a secured entrance and parking area, alarms in units, and strict visitor policies that management enforced (Tillyer & Walter, 2019). The more concentrated disadvantage in the area, the less effective these were, so the authors recommended that housing should be placed in more economically diverse and stable areas (Tillyer & Walter, 2019). Implementing crime-reduction strategies in all areas that are economically diverse may not have uniform results due to "different social, temporal, and physical settings," so there may need to be additional efforts in certain neighborhoods where disadvantage is concentrated (Tillyer & Walter, 2019).

Just as appearance affects property values, the appearance of the housing units can affect crime rates. The broken windows theory of crime can explain this, as it suggests that crime is more likely to occur in neighborhoods that appear distressed. When local officials develop LIHTC opportunities, they can reduce this distressed appearance by replacing graffiti, empty lots, and generally "unappealing elements that promote crime in neighborhoods" (Woo & Joh, 2015). Lastly, having programs on site, such as after-school programs, can help keep children occupied. This could reduce the opportunity for them to be involved in crime (Albright et al., 2013).

## Social Impacts

Families experience many positive social effects when they receive certain affordable housing subsidies, such as vouchers. All of the literature discussed in this section studied the effects of HCV or other similar vouchers on families. To measure the social impacts vouchers had on families, all of the studies compared them to control groups, which were usually public housing residents (Carlson et al., 2012; Chetty et al., 2016; Chyn, 2018; Gubits et al., 2016; Kim & Garcia, 2019; Leech, 2013; Ludwig et al., 2005; Nguyen et al., 2017). Most observed the long-term effects on families by conducting studies that followed families for at least three to 10 years (Carlson et al., 2012; Chetty et al., 2016; Gubits et al., 2016; Leech, 2013). Almost all used data from HUD, social assistance files, or historical records (Gubits et al., 2016; Kim & Garcia, 2019; Ludwig et al., 2005; Nguyen et al., 2017).

Some studies found that HCV families experienced more benefits than families in homeless shelters, project-based housing, or rapid re-housing (Gubits et al., 2016; Nguyen et al., 2017). Vouchers are beneficial because they can allow families to see an increase in their income, which allows them to better care for their children and move out of doubled-up living arrangements (Carlson et al., 2012). Doubled-up households are ones in which one or more adults live with another adult who is the head of the household (PD&R, n.d.). In addition, HCV families are also more likely to move to areas with better opportunities and access to resources (Carlson et al., 2012).

Compared to families in shelters or public housing, HCV families were less likely to return to a homeless shelter and more likely to find their own place to live (Carlson et al., 2012; Gubits et al., 2016). One study found that vouchers also significantly reduced the following: the number of families separated from the children, number of locations lived, psychological distress, instances of intimate partner violence, evidence of drug problems, number of schools children attended, school absences, children's behavior problems, and food insecurity (Gubtis et al., 2016). Leech (2013) similarly found through the National Longitudinal Survey of Youth that teenagers in subsidized housing were less likely to participate in heavy alcohol or marijuana use compared to those in public housing. In Utah, families who received a subsidy from the Road Home were 28.5% less likely to return to the shelter than others (Kim & Garcia, 2019). This could be due to the fact the subsidy improved their housing stability, which then improved their economic stability and their access to resources (Kim & Garcia, 2019).

In 1994, HUD conducted a 10-year, randomized experiment entitled Moving to Opportunity, or MTO (National Bureau of Economic Research [NBER], 2012). This experiment provided tenant-based vouchers to 4,600 public housing households; the study required one of the experimental groups to use their vouchers only in low-poverty areas (NBER, n.d.). This program provided some of the “best available evidence” as to the effects of moving families from high-poverty to low-poverty areas, so a large portion of literature focused on this specific program in the past (Leech, 2013).

Ludwig et al. (2005) discovered a few statistically significant benefits of allowing families to move to better neighborhoods. Compared to families who remained in high-poverty neighborhoods, approximately 11% to 16% fewer families used welfare after moving to low-poverty neighborhoods (Ludwig et al., 2005). The families in low-poverty neighborhoods were also more likely to stay off welfare (Ludwig et al., 2005). Another common finding from the MTO experiment was that it improved individuals' physical and mental health (Ludwig et al., 2005). Moving to better neighborhoods can also improve safety. Votruba and Kling (2009) analyzed the Gautreaux Assisted Housing Program in Chicago, which was a project similar to MTO. They found that youth who moved to neighborhoods with a higher proportion of college-educated individuals had lower mortality rates than their peers (Votruba & Kling, 2009).

The positive effects of the MTO experiment and similar studies can be seen in children as well. In general, when children move from high- to low-poverty areas, their future earnings can increase by \$100,000 (Diamond & McQuade, 2019). Children who received vouchers to live in better areas were more likely than those in public housing to have lower high school dropout rates, higher incomes, and higher college attendance rates (Chetty et al., 2016; Chyn, 2018). These vouchers also reduced the likelihood they would live in high-poverty areas as adults, which would help “reduce the intergenerational persistence of poverty and generate positive returns for taxpayers” (Chetty et al., 2016; Chyn, 2018). Children who received vouchers were also less likely to be arrested for violent crime (Chyn, 2018). At the time the MTO experiment was conducted, this reduction in violent behavior in teens would have resulted in “benefits to society on the order of \$22,900 for each family assigned to the experimental group and \$20,600 for the Section 8-only group” (Ludwig et al., 2005). The positive effects of this experiment and others were also more likely to be seen in children younger than 13, possibly due to disruption effects (Chetty et al., 2016; Chyn, 2018). Overall, these experiments revealed that the significant, positive effects from vouchers can be seen for both adults and children.

There is less empirical research on the effects that affordable housing has on the quality of education in the area (Dillman et al., 2017). Nonetheless, researchers hypothesize that absences and turnover could decrease in schools located in distressed areas because students have more stability when provided housing (Dillman et al., 2017). One study did find that standardized test scores improved for fifth graders after affordable housing was built nearby (Di & Murdoch, 2013).



# Policies and Practices

In order to increase the availability of housing and decrease its costs, certain policies and practices must be in place. No one factor or practice can be used to develop affordable housing, and the following solutions may only produce small effects due to how specific the characteristics of each site or neighborhood are (Tillyer & Walter, 2019; Wood et al., 2020). Examples from Ogden, Utah and other states provide a picture as to what affordable housing can look like.

## Local Policies and Practices

One policy that has had an impact on affordable housing in the state of Utah was S.B. 34, sponsored by Senator Anderegg and Representative Potter in the 2019 General Session. This bill requires municipalities and local communities to create a housing plan, as well as implement three of the 23 listed strategies to improve affordability (S.B. 34, Utah 2019). Utah cities lose transportation funding if they fail to meet these requirements (Kiani et al., 2020). In their housing plans, the cities must describe the following: the progress they have made at incorporating housing recommendations; the number of housing units in the county that are below 80%, 50%, and 30% AMI; and their estimated need for more moderate-income housing within the next five years (S.B. 34, Utah 2019). Kiani et al. (2020) described multiple affordable housing practices in 10 cities from Utah. This list included Ogden, though it was the only city from Weber County that the authors discussed. As of 2017, Ogden participated in multiple best practices that met the standards provided by S.B. 34, including the creation of a housing model (Kiani et al., 2020).

Like Kiani et al. (2020), Wood et al. (2020) provide a list of best practices that are currently being used in Utah or could be used in the future. One of the most important factors mentioned in both reports and other literature for building affordable housing is having flexible zoning (Eskic, 2021; Freemark, 2020; Kiani et al., 2020; Tighe, 2012; Wood et al., 2020). Zoning first appeared in the early 1900s as a way to address residents' concerns over tall buildings, as they believed high density housing would make the city appear "unhealthy" and less "moral" (Ikeda & Washington, 2015; Nelson et al., n.d.). However, zoning flexibility encourages high density developments, which improves walkability and public transportation efficiency (Wood et al., 2020). In fact, the National Personal Transportation Survey found that traffic decreased by 38% when high density developments were built, as "denser households typically own fewer vehicles" (Eskic, 2021). Other factors such as land, labor, and other costs are important, but because the housing shortage and affordability is a direct result of policy, researchers believe that policy is the main way to address the problem (Tighe, 2012; Wood et al., 2020). For example, the regulations on land use "determine the effectiveness of all best practices" (Wood et al., 2020).



High density housing is one of the most effective ways to incorporate affordable housing through flexible zoning because it provides more units in a smaller area. In other words, developers will pay the same cost for the land but will be able to provide more units (Eskic, 2021). Additionally, preference for multifamily units in Utah is growing, but zoning does not always reflect these preferences (Wood et al., 2020). Ogden and other cities in Utah have updated their zoning code to allow higher density housing or allow for looser requirements for some older homes (Kiani et al., 2020). High density housing can also be beneficial for the surrounding neighborhood. In Salt Lake City, these types of developments have resulted in higher property values (Eskic, 2021). The values of homes within half of a mile of the developments increased by 10%, whereas homes that were farther away increased by 8.6% (Eskic, 2021).

Another practice Ogden and many other Utah cities participated in is TIF, or tax increment financing (Collard, 2020; Kiani et al., 2020). According to a report from the Utah Foundation, Utah jurisdictions are two times more likely than other jurisdictions to use TIF for economic development (Collard, 2020). TIF is a stable, self-financing source of funding that encourages new developments (Kiani et al., 2020; Wood et al., 2020). Property values and taxes are likely to increase when economic development occurs. TIF is the process of putting the original property taxes back into the same projects while putting the predicted excess taxes towards designated developments, such as affordable housing (Collard, 2020; Kiani et al., 2020; Wood et al., 2020). According to Wood et al. (2020), this practice also helps to prevent further gentrification and encourages public-private partnerships. Another upside to TIF is that it is “relatively free of controversy in Utah,” but researchers recommend that developers should still assess the policy considerations (Wood et al., 2020). If there is no strategy as to where the additional funds will go, they can be transferred to the Olene Walker Fund (Wood et al., 2020).

In 2016, the city of Ogden adjusted its ordinances to allow for more accessory dwelling units, or ADUs (Kiani et al., 2020). These units are smaller dwellings located on private property and tend to provide rent at 58% of market value (Wood et al., 2020). These units are usually either basements, smaller homes, or garage apartments (Kiani et al., 2020). These units can benefit both renters and owners, as owners of the property will receive a new source of income and renters will pay lower rents (Wood et al., 2020). Additionally, developing these units takes less time, costs less to build, and creates fewer disturbances compared to other development types (Kiani et al., 2020; Wood et al., 2020). Because they take up less than half of the square footage of some other developments, they are also better for the environment (Wood et al., 2020). However, zoning can act as a hindrance if it restricts factors of the ADU such as the floor size, parking area, and occupancy size (Wood et al., 2020).

ADU ordinances differ by region and city. For example, in 2020, Ogden City Council added more restrictions to ADUs in southeast Ogden (Shaw, 2020). In North Ogden and Layton, ADUs are permitted, but they are illegal in Clearfield and Roy (I Live in a Bank, 2020). In 2021, Weber County commissioners changed an ordinance to allow for more ADUs in the county (Vandenack, 2021). The official ordinance states an ADU is “a dwelling unit, as defined by this chapter, that is incidental and accessory to a main use, of a lot or parcel as may be allowed in this Land Use Code” (Weber County, 2020). These ADUs cannot be used for short-term rentals, and they must be 1500 square feet or less (Vandenack, 2021). This will be especially relevant for the Ogden Valley, as minimum lot sizes in the valley are usually bigger than lot sizes in Weber County (Vandenack, 2021). Rick Southwick, representative for Northern Wasatch Association of Realtors, said that this ordinance and ADUs will be beneficial for mitigating the affordable housing shortage in Utah (Vandenack, 2021).

Targeting ADUs, Representative Ward and Senator Anderegg sponsored H.B. 82, which legislators passed during the 2021 General Session. This bill requires municipalities to classify certain ADUs as permitted land use, and it prohibits them from restricting ADUs, with some exceptions (H.B. 82, Utah 2021). A municipality can prohibit internal ADUs in 25% or less of land zoned for residential use. A municipality could also prohibit them in 67% or less of land zoned for residential use if the municipality has a university student population of 10,000 (H.B. 82, Utah 2021). This bill also allows municipalities to require specific physical changes to ADUs, and it allows them to punish individuals who offer ADUs as short-term rentals (H.B. 82, Utah 2021).

In 1988, the city of Ogden also created a home purchase assistance program, which is called Own in Ogden (Ogden City, 2020). This loan-based assistance can be used for buying a house, with the loan used towards the down payment, closing costs, or the first mortgage balance (Ogden City, n.d.). A loan recipient must provide \$500 of their own and may then qualify to borrow up to \$5,000 at 0% interest (Ogden City, n.d.). The income limit for one person is around \$48,000, while the income limit for a family of four is around \$69,000 (Ogden City, n.d.). Some individuals, such as police officers, teachers, and firefighters, can receive between \$10,000 to \$20,000 depending on their career (Ogden City, n.d.).

As for statewide funding, the Utah State Legislature invested \$35 million into affordable housing for FY 2021 (Imlay, 2021). S.B. 164, sponsored by Senator Anderegg and Representative Waldrip, will provide \$800,000 to the Olene Walker Fund (S.B. 164, Utah 2021). It will also allow a political subdivision to grant real property to be used for affordable housing units. This bill will ideally benefit families whose incomes are around 30% to 50% AMI (S.B. 164, Utah 2021). Lastly, H.B. 347, sponsored by Representative Eliason and Senator Anderegg, will create the Utah Homelessness Council. In addition, it will appropriate \$41,000 to the Department of Workforce Services Housing and Community development fund (H.B. 347, Utah 2021).

## National Policies and Practices

Many jurisdictions around the country have created inclusionary housing programs (Kiani et al., 2020; Wang & Balachandran, 2019). Only two Utah jurisdictions—Park City and Summit County—have inclusionary housing programs (Kiani et al., 2020; Wang & Balachandran, 2019). The definition of inclusionary housing varies by state but generally can be stated as “a set of local rules or a local government initiative that encourages or requires the creation of affordable housing units, or the payment of fees for affordable housing investments when new development occurs” (Wang & Balachandran, 2019). Wang and Balachandran (2019) studied these policies in depth and found that 57% of these programs use upzoning. Upzoning, or zoning that allows denser or taller developments to improve the stock of affordable housing, is also utilized in Ogden.

States that use inclusionary housing programs found that they provide “deeper affordability by requiring affordable units created to be allocated across multiple income tiers, and/or offering developers different options to serve lower-income residents” (Wang & Balachandran, 2019). Some of the most common incentives for developers within these programs were density bonuses, fee reductions or waivers, and expedited permitting (Kiani et al., 2020; Wang & Balachandran, 2019). Statewide mandates made it easier to develop these programs, but the researchers emphasized the importance of creating programs on a smaller, local level. This is due to the variability that exists in each program, such as type, term, and income requirements (Wang & Balachandran, 2019). An additional practice that some states are using is a form of rehabilitation. Cities in California, Virginia, and Texas are updating zoning to reuse the lots from recently closed stores like Kmart or SHOPKO (Wood et al., 2020). As of April 2021, Ogden City is planning to redevelop an area that contained a Rite Aid on 26th and Monroe into an area that contains a variety of housing types, though it is unclear if this will include affordable housing (Shaw, 2021).

## Recommendations

There are many factors which municipalities, developers, and policymakers can consider before building new affordable housing developments. Developers interested in building this type of housing must “estimate the costs of both developing a property and maintaining it in decent condition for up to a 50-year lifecycle” (HAND & RDA, 2019). To do this, they must look at multiple factors before starting a new development, such as location, remediation, average unit size, project size, building type, weather conditions, amenities, and market forces (HAND & RDA, 2019).

The MTO study illustrates the dilemma that can occur when trying to decide where to build new affordable housing developments. While high-poverty areas can benefit from affordable housing due to higher property values and lower crime rates, limiting affordable housing to these areas could have negative impacts on the residents. Clustering low-income families in these areas can result in limited access to jobs, failure in school, and poor health (Freedman & Owens, 2011, Leech, 2013). Because of this, it could be beneficial to include affordable housing developments in a variety of neighborhoods (Woo & Joh, 2015).

The SLC Housing and Neighborhood Development and the SLC Redevelopment Agency (2019) have created a general guide for those interested in creating affordable housing:

1. Identify the population you want to serve and services you want to provide.
2. Work with a developer who has experience with building affordable housing, and create a team that includes an architect, a contractor, legal help, financing help, and a tax-credit investor.
3. Review zoning codes for an area and determine if any changes in zoning must occur.
4. Review what funding is available for the project and the deadlines for funding applications.
5. Contact private investors and other secondary financiers, and apply for LIHTC.
6. Complete environmental and other reviews required for any approved funding.
7. Apply for permits and attend required commission and funding meetings.
8. Start construction and send reports to funders.
9. Complete construction and lease units.
10. Monitor property management to ensure they follow the funders' and investors' regulations.

The guide also provides a list of traditional and non-traditional financing options. These include federal and state initiatives, as well as energy-efficient initiatives. While some of these financing options are specific to Salt Lake City, many are available to all counties and cities in the state, including Weber County and its cities. The full list and links to initiatives' websites can be found at:

<https://www.slc.gov/hand/wp-content/uploads/sites/12/2019/11/SLC-Affordable-Residential-Developers-Guide-2019-v1.pdf>

In a study that surveyed 51 affordable housing experts from across the world, Adabre and Chan (2019) identified common critical success factors that experts found necessary for creating sustainable affordable housing. One of the purposes of the study was to identify factors that policymakers can look towards when implementing affordable housing plans (Adabre & Chan, 2019). Researchers identified these housing experts by tracing and analyzing the experts' specific titles, as well as their publications related to affordable housing in "top tier journals" (Adabre & Chan, 2019). Over half of the experts were from the academic sector, and 41% had over 20 years of experience with affordable housing (Adabre & Chan, 2019). The 13 verbatim factors they found to be vital for creating sustainable affordable housing are:

1. Mandatory inclusion of affordable unit policy in developer's projects
2. Access to low interest housing loan to developers
3. Incentives for developers to include affordable housing/sustainable designs
4. Improved supply of low cost developed land by government
5. Monitoring conditions/performance of completed houses
6. Governments' provision of housing subsidies to households
7. Adherence to project schedule
8. Adequate accessibility to social amenities
9. Good location for housing projects
10. Adequate infrastructure supply by government
11. Formulation of sound housing policies
12. Political will and commitment to affordable housing
13. Transparency in housing allocation

Policymakers and developers can look towards this guide and the Salt Lake City guide to continue making progress towards affordable housing.

# Conclusion

In conclusion, there are a variety of ways in which affordable housing can be funded and developed. Available and affordable units are extremely needed in Weber County and Utah. Affordable housing can provide individuals and families with better opportunities, incomes, and futures, and it has the potential to improve property values and decrease crime rates in certain neighborhoods. The claims that affordable housing increases crime and decreases property values are disputable, as few studies could empirically and causally prove these claims. Ogden and the state of Utah have worked diligently to address this housing crisis, but with the rising prices and the decreasing availability of units, there is still a great deal of work to be done.

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