



Affordable Housing Quiz Reference Guide

1. Affordable housing is based on where you live. (FALSE)
 - Answer – No, affordable housing is not based on where you live or if subsidy is involved, but whether housing costs exceed 30% of your income.
2. The best measure for housing affordability is the housing cost burden. (TRUE)
 - Answer – The best measure for housing affordability is the housing cost burden, or the percentage of income one spends on housing. Using the housing cost burden measure, spending more than 30% of income has been defined as an excessive cost burden. For renters this means rent and utilities should not exceed 30% of their total income.
3. Affordable housing lowers property values. (FALSE)
 - Answer – Studies conclude that affordable housing does not lower property values. For more information see:
www.habitat.org/how/propertyvalues.aspx
4. Affordable housing leads to an increase in crime. (FALSE)
 - Answer - As a tool of economic development, affordable housing can often help lower crime rates.
5. NIMBYism stands for “Not In My Backyard.” (TRUE)
 - Answer – NIMBYism reflects the perception among existing residents that additional housing for low-to moderate-income people in their neighborhoods will hurt their property values or quality of life by increasing such problems as traffic congestion, crime and crowding of local public facilities.
 - Source – Paycheck to Paycheck: Wages and the Cost of Housing in Counties, published May 2004 by the Center for Housing Policy, the research affiliate of the National Housing Conference.
6. In Hamilton County, Ohio more than half of all low-income households are served by government assisted rental housing programs. (FALSE)
 - Answer - In Hamilton County, Ohio, government rental housing programs provide housing to about one in three low-income households. Most low-income families, those with incomes under \$30,000 a year, live in housing which costs more than they can afford or is substandard.
 - Source - Affordable Housing Advocates 2011 Housing Report.
7. The foreclosure crisis has affected every neighborhood in Hamilton County. (TRUE)
 - Answer – Each neighborhood in Hamilton County has been touched by foreclosures, including neighborhoods generally considered to be more affluent.
 - Source - Working in Neighborhoods. The Recession Is Over? Hamilton County Families Are Still In Foreclosure, p. 11.