

Original Article: Multi-Level Policy Approaches and Implementation Strategies for Affordable Housing: Insights from the United States Experience

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ABSTRACT

The persistent challenge of affordable housing in the United States has prompted a complex, multi-level policy response involving federal, state, and local actors. This paper explores how layered governance structures and diverse implementation strategies have shaped the development, availability, and sustainability of affordable housing across the country. Drawing on empirical studies, policy evaluations, and historical trends, the study examines how federal frameworks—such as the Low-Income Housing Tax Credit (LIHTC), Section 8 Housing Choice Vouchers, and HUD-funded block grants—interact with state and municipal initiatives to address local housing needs. The analysis reveals that while federal programs provide critical financial infrastructure and regulatory guidelines, it is often local governments and public-private partnerships that innovate on the ground through land use policies, inclusionary zoning, and community land trusts. Moreover, the paper highlights how uneven implementation, zoning restrictions, and market-driven inequities continue to limit the effectiveness of many programs, especially in high-demand urban areas. Lessons from the U.S. experience suggest that effective affordable housing strategies require not only financial investment, but also adaptive policy design tailored to local conditions, equitable planning mechanisms, and robust accountability frameworks. The study concludes with recommendations for policy coordination, targeted subsidies, and institutional reforms to enhance the scalability and inclusivity of affordable housing initiatives in diverse socio-economic contexts.

A

Introduction

ffordable housing refers to relatively low-cost homes that households and all potential buyers

can afford within the market (Li et al., 2019), primarily relying on government-led initiatives (Azevedo et al., 2010). This type of housing has been a policy priority for low- and middle-

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income groups worldwide, particularly since World War II and in recent years (Arnott, 2008). International organizations such as the World Bank, the International Monetary Fund, and UN-Habitat act as advisory and financial arms, aiming to mitigate this global challenge through the provision of affordable housing. Housing affordability is a key indicator used to assess a country's economic stability and level of development, as it signifies the ability of low- and middle-income groups to access housing that meets their needs (Needham & Ram, 2011; Suhaida et al., 2012; Li et al., 2019).

Traditionally, housing affordability is measured based on the principle that a household should spend no more than 30% of its annual income on housing costs, with the remaining 70% allocated to other essential living expenses (Tam, 2011: 156). However, this metric is not universally applicable, as it depends on household structures and their specific needs. For instance, a household with a disabled member may require significantly lower housing costs, making even a 10% affordability threshold more appropriate in some cases. Nonetheless, for the purposes of economic and social planning, the standard 30% benchmark remains widely accepted (Holupka & Newman, 2014: 3).

The realization of affordable housing involves innovative approaches to residential conditions, including architectural design (Ruiu, 2015), spatial patterns (Séguin & Apparicio, 2006; Ryan & Enderle, 2012), impacts on poverty alleviation (Holloway et al., 1998; Carter et al., 1998), and socio-economic integration (Davison et al., 2016), predominantly in developed countries such as the United States (Ma et al., 2018: 40).

The U.S. has been a leading provider of affordable housing, and due to its workforce income levels, most households have had relative affordability in securing housing. Macroeconomic data from 2018 indicate that,

on average, American households spent approximately 18% of their annual income on mortgage payments or rent, positioning the country as a successful model in this regard. However, over the past decade, deep concerns have emerged in the U.S. and Western nations regarding the provision of affordable housing, necessitating a reassessment of policies and financing mechanisms.

In response, the U.S. has consistently undertaken extensive efforts through legal, financial, and operational tools to ensure the formal housing market remains accessible to lower-income groups. This study aims to contribute to the domestic discourse by analyzing key policies and mechanisms for affordable housing in the U.S., drawing on historical experiences and critiques, while evaluating the significance of structured and executable programs based on their observed impacts.

Research Methodology

This study employs a descriptive-review research method with an applied-developmental nature. Data and information have been collected through a literature-based approach, utilizing academic articles, books, research projects, and official statistical reports. Following a systematic classification of key findings, the results are presented in the form of structured tables and detailed explanations.

Research Findings

The study identifies key affordable housing policies based on their objectives, implementation strategies, and the role of institutional actors. These policies are categorized into two primary levels:

1. **First-Level Policies:** Focus primarily on the production and supply of housing units in the market. These policies emphasize increasing housing

availability through large-scale construction programs and financial incentives for developers.

2. **Second-Level Policies:** Unlike the first-level policies, these do not solely rely on housing production but emphasize housing sustainability and socioeconomic integration within urban spaces. They aim to foster mixed-income and mixed-use communities to enhance social diversity and prevent the spatial concentration of poverty.

Both policy levels function as complementary strategies, addressing housing provision at both the individual housing unit and neighborhood scale. Their combined implementation ensures not only the availability of affordable housing but also promotes urban diversity, mitigates residential segregation, and enhances the long-term sustainability of housing communities.

Policy 1: Enhancing the Quality and Quantity of Affordable Housing

Program 1: Inclusionary Zoning

Inclusionary zoning, (also known as incentive zoning), is a regulatory framework designed to

promote the production of affordable housing by private developers (Meltzer & Schuetz, 2012). The United States has implemented inclusionary zoning policies since the 1970s, particularly in suburban areas, to mandate the integration of affordable housing within private developments.

Under this policy, developers are required to allocate a portion of their housing units at below-market prices as a condition for receiving construction permits. For example, a developer planning to build 100 housing units may be mandated to set aside 20 units at a price below the market rate, ensuring economic accessibility for lower-income groups (Hoben, 1987).

This policy aims to balance housing supply across different income levels, ensuring that low-income households benefit from new residential developments. Given that lower-income groups and governments often lack the financial capacity to independently fund housing ownership, the responsibility is shifted to private developers, who receive construction incentives in exchange for producing affordable units.

Table 1: Principles of the Inclusionary Zoning Program

Program	Inclusionary Zoning
Actors	The government, private sector, including mass housing developers and land and housing speculators (Legislation is carried out by local governments in coordination with the national government, implementation is the responsibility of the private sector, and oversight of commitments is under the responsibility of the local government).
Function	Affordable Housing Provision, Diversity, and Plurality in Urban Blocks
Financing Methods	The private sector offers 20% of the constructed housing units below market price to low-income groups.
Place	San Francisco, Boston, Washington DC

Program 2: Simplification of Codes

This idea involves revising housing production tax regulations and fees, which have recently expanded in scope, including increasing density in areas where housing demand is rising, eliminating parking requirements to reduce the final production costs of housing, or reducing other restrictive standards in housing supply. The ultimate goal of simplifying the codes is to create conditions that enable short-

term and even emergency programs to introduce affordable housing to the market (House Reports, 2004). Due to the high cost of physical city development in surrounding areas and the impracticality of horizontal expansion in many cases, the primary focus of this program is to utilize available inner-city land for construction and vertical development within the urban boundaries. This is achieved by facilitating regulations within a specified time frame.

Table 2: Principles of the Simplification Code Program

Program	Simplification of Codes
Actors	National Government and Local Governments
Function	Increasing Density within the City's Core and Blocking Spatial Development in the City's Jurisdictional Area
Financing Methods	Selling Density to Developers and Taxation on Constructed Housing
Place	Asheville, New York

Program 3: Rezoning

This program addresses the housing market challenges and the lack of access for low-income groups to affordable housing (Gabbe, 2019). For instance, in areas where construction is restricted due to land use codes or zoning regulations, or where there is little

incentive for development due to the lack of infrastructure and proper access, rezoning and changes to land use codes are employed to meet the demand for new housing. This approach increases the investment appeal of lands with lower value (Gabbe, 2018).

Table 3: Principles of the Rezoning Program

Program	Rezoning
Actors	The property owner submits a letter to the City Council or the municipal executive department for review and approval of the request in multiple public meetings. Adjacent property owners are also allowed to attend the meetings to express their views. In some cases, members of the community from the entire city may be called to participate, as changes in urban landscapes affect the lives of all residents.
Function	In the regulations related to rezoning or reclassification of land use, property owners are allowed to change the type of land use and method of utilization, provided they adhere to certain requirements. This flexibility is designed to meet social needs and,

	in critical situations, to support changes in land use for the benefit of the civil society.
Financing Methods	Direct payment of money by the property owner to the municipality in exchange for land use change.
Place	Asheville, Charlotte, San Francisco

Policy 2: Income-Housing Mix in Neighborhoods

Program 1: Targeted Developed Communities:

Composed of a network of local communities following the model of the Eastern Lake of Atlanta. This group operates based on a public-private partnership, utilizing federal funding alongside funds from private developers and

community nonprofit organizations to address the housing needs of vulnerable groups, including marginalized communities. These communities predominantly lean towards communal ethics in economics, with efforts made to ensure that even half of the housing for low-income individuals is developed and delivered by large-scale housing developers (Gallent, and Hamiduddin, 2015).

Table 4: Principles of the Local Community Creation Program

Program	Creating Local Communities
Actors	Civil Society, Public Sector, and Private Sector Initially, local governments establish the foundations and legal framework for the creation of local communities. In the next step, both the private sector and local governments are engaged to provide diverse housing options, while also requesting financial contributions from applicants.
Function	Provision of Diverse Housing for Vulnerable Groups in Society, Including the Elderly
Financing Methods	It is directly obtained from private sector developers and applicants, with federal government funding serving as a complementary resource.
Place	Atlanta, Charlotte

Program 2: Selected Neighborhoods (Comprehensive Revitalization Program)

The goal of this program is based on the regeneration of deteriorated neighborhoods, transforming areas filled with dilapidated housing into communities with green spaces,

diverse incomes, services, and local business activities. The comprehensive revitalization program goes beyond physical aspects, addressing a broad range of local challenges, including socio-economic and environmental issues. Its focus is on the neighborhood unit rather than just housing (Donovan & Apgar, 1999).

Table 5: Principles of the Selected Neighborhoods Program

Program	Selected Neighborhoods
Actors	National Government, Local Governments, and the Private Sector
Function	Urban Regeneration Realization
Financing Methods	Funds Collected from the Federal Government, National Government, and Private Sector
Place	Philadelphia

Program 3: Transportation Development

This program involves a combination of housing, offices, retail stores, and other facilities within a walkable neighborhood, located within half a mile of public transportation, aiming to enhance the quality of the environment and prevent the

concentration of poverty due to lack of essential infrastructure. Ultimately, this program leads to residential-income mixing as it provides adequate living space for all income groups (Karim & Azmi, 2012). Additionally, once the residents' living conditions improve, they tend to remain in the neighborhood.

Table 6: Principles of the Transportation Development

Program	Transportation Development
Actors	Federal Governments, Planners, City Executive Bodies (such as Municipalities), and Civil Society
Function	Columbus, OH (Weinland Park)
Financing Methods	Public City Budgets, Primarily Derived from Taxes
Place	Asheville, Charlotte, San Francisco

Program 4: Scattered Site Housing

The primary objective of this program is to develop small-scale affordable housing projects within the city, rather than in larger-scale developments. Studies show that implementing this approach leads to greater resident satisfaction and has a significant impact on social sustainability. This is because it prevents urban sprawl and the

marginalization of social groups outside the city, and even makes managing the existing situation easier (Preiser & Varady, 1998). This program aims to expand housing projects across all urban spaces, thereby increasing income diversity and variety in neighborhoods where the poor are unable to reside. This will contribute to a more balanced and inclusive urban environment.

Table 7: Principles of the Scattered Site Housing program

Program	Scattered Site Housing
Actors	Local governments and real estate developers.
Function	Spatial distribution of social classes and preventing the concentration of poverty.
Financing Methods	The construction costs are covered by the citizens, and the residential buildings are constructed by the developers.

Place	Chicago, Rochester, Yonkers
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Program 5: Housing Choice Voucher

The federal housing subsidy allows those in need to apply a voucher for any rental housing that accepts it. (Landlords must agree to accept the defined fair rent level set by United States Department of Housing and Urban Development and comply with federal housing inspection standards.) The implementation of this program is limited by federal budget

constraints and household income conditions. Housing subsidies help fill vacancies in homes that remain empty due to negative economic growth, household unemployment, lack of savings, etc., ensuring that macro and micro economic shifts do not significantly affect the supply and demand for housing (Bentley et al., 2015).

Table 8: Principles of the Housing Choice Voucher program

Program	Housing Choice Voucher
Actors	Local governments and citizens.
Function	Provision of affordable housing for low-income households.
Financing Methods	The local government facilitates economic access to housing by allocating subsidies for low-income groups, funded through taxes and public budgets.
Place	Arizona, Florida, Chicago

Program 6: Limited Equity Housing Program

This program is tailored for low-income groups, allowing residents to purchase shares in housing developments according to their financial capacity. Participants must commit to selling their shares within a specified period and under a predetermined formula, ensuring

both financial returns and contributing to housing construction growth (Martin, 2019). Households unwilling to sell their shares must pay a predetermined amount, meaning that housing can be acquired under specific restrictions with any level of investment, while also requiring partial rent payments.

Table 9: Principles of the Limited Equity Housing Program

Program	Limited Equity Housing
Actors	Mutual Participation of Cooperatives and Citizens
Function	Households that cannot afford full access to housing can purchase a share of a residential unit and pay rent for the remaining portion. The other share is primarily held by cooperatives or construction companies.
Financing Methods	Part of the purchase cost is covered by the owner, while the remaining portion is paid by the cooperative.
Place	New York, Los Angeles

Program 7: Tiny Houses

The construction of tiny homes began in the U.S. in the 1990s due to households' inability to

afford conventional housing, and it has reached its peak today (Shearer et al., 2015). The principles of this program rely on extremely

small housing units typically less than 400 square feet (37 square meters), which help reduce final construction and housing development costs (Burton & Shearer, 2018).

However, this program faces social challenges, such as potential threats to residents' quality of life.

Table 10: Principles of the Tiny Houses Program

Program	Tiny Houses
Actors	Local governments, developers, and households. Local governments facilitate and accelerate this policy by establishing regulations and guidelines, encouraging private sector involvement in construction. Ultimately, households gain access to housing. It is worth noting that the private sector is highly motivated to participate in this policy since the small unit size makes homeownership more affordable for many households, ensuring investment security and profit return for developers.
Function	Suppling the minimum housing needs of households based on living standards.
Financing Methods	In this policy, although the developers build and supply the housing, all costs are paid by the households, and it is the households that bear the full cost of housing provision.
Place	Asheville, Phoenix

Program 8: Housing Trust Fund (Savings Fund)

In the United States, there is a housing trust fund that distributes funds through earmarked costs in various cities. For example, North Carolina has a state housing trust fund. These funds are conditional on accessibility and are

provided for the development of affordable housing in a competitive manner. Many communities also establish their own housing trust funds to support affordable housing development. The number of these funds in the United States has now exceeded 730 (Housing Trust Funds, 2020).

Table 11: Principles of the Housing Trust Fund Program

Program	Housing Trust Fund
Actors	The housing savings fund is established by state governments, with the central government providing a portion of its financial resources. The public, as the main stakeholders, contribute a significant portion of the housing funds alongside government assistance.
Function	It provides access to affordable housing for low-income groups.
Financing Methods	The primary responsibility for covering costs rests with the people, and supportive assistance is provided by local and central governments. Additionally, endowment funds and private sector budgets are made available to local governments to cover part of the housing costs.
Place	Asheville

Program 9: Low-Income Housing Tax Credit (LIHTC)

This program is considered the largest affordable housing project in the United States, established in 1986 as part of the Federal Tax Reform Act. Under this program, financial

resources from the government are provided to developers to build affordable units for lower-income groups. The key point is that developers are required to rent these units, not sell them, and they must remain affordable in the long term. (Marc et al., 2008; Keren et al., 2011)

Table 12: Principles of the Low-Income Housing Tax Credit Program

Program	Low-Income Housing Tax Credit
Actors	The national government acts as the economic player, the local government as the policy and planning arm, the private sector and economic entities as the builders, and the people as the renters.
Function	Increasing the accessibility of affordable housing for lower-income groups through rental options.
Financing Methods	Tax credits are allocated to states, which then distribute them through housing agencies on a competitive basis to developers. Investors then purchase the allocated credits, providing cash that reduces the project's debt burden, lowers overall costs, and allows the developer to offer units at a lower rental price. The developer must rent to a specified number of low-income households, and the property must remain affordable for a designated number of years.
Place	Fairfax County

Program 10: Land Banks

Land that is set aside for future development by public or private organizations. Many local communities have land banking organizations or own land for development. The important

point in this program is that improper land transfer methods and speculation should be prevented, so that real demands can access housing that suits their needs (Yasuyuki, 2016).

Table 13: Principles of the Land Banks Program

Program	Land Banks
Actors	Most government organizations (under specific conditions, these organizations provide land as loans to employees or civil society, although in some cases, developers have benefited from these land banks).
Function	The use of urban development land for construction when demand in the housing market exceeds supply.
Financing Methods	The central government law, with specified conditions and regulations, grants the authority for the acquisition of national lands to both public and private organizations. These organizations, in addition to meeting market demand, generate revenue through the sale of these lands.
Place	Annapolis, Portland

Discussion

This study sheds light on the diverse landscape of affordable housing policies in the United States, emphasizing the interplay between policy design, implementation, and lived realities. By examining a range of programs, spanning supply-side strategies like Inclusionary Zoning to demand-side interventions such as Housing Choice Vouchers—it becomes evident that affordable housing policy in the U.S. is multifaceted and dynamic.

One of the key insights from the analysis is that first-level policies, particularly those aimed at stimulating housing supply, have had measurable impacts on increasing the availability of affordable units. For example, Inclusionary Zoning policies have contributed significantly to affordable housing production, with over 150,000 units constructed in the past five decades. These findings resonate with the broader literature that highlights the importance of incentivizing private sector participation in housing provision (Meltzer & Schuetz, 2012). Nevertheless, the trade-offs inherent in these approaches cannot be overlooked. Increased urban density, while essential for accommodating growing populations, can also place additional pressure on existing infrastructure and potentially alter neighborhood character, a challenge previously identified by Glaeser & Gyourko (2002).

Second-level policies, such as those focusing on mixed-income neighborhoods and community revitalization, demonstrate a more holistic understanding of housing as part of broader urban ecosystems. Programs like Targeted Developed Communities and Selected Neighborhoods not only address housing deficits but also seek to enhance social cohesion, economic opportunity, and neighborhood vitality. This approach aligns with the view that housing policy should be

integrated with other dimensions of urban development to foster sustainable and inclusive communities (Donovan & Apgar, 1999). At the same time, these programs underscore the importance of ongoing community engagement and adaptive management to avoid unintended consequences such as displacement or gentrification.

A particularly noteworthy aspect of the U.S. affordable housing landscape is the emphasis on collaborative governance. Federal, state, and local governments often work alongside private developers, community organizations, and residents themselves. This multi-actor model reflects a recognition that affordable housing challenges cannot be addressed by a single sector alone—a point echoed by Gallent & Hamiduddin (2015) in their work on collaborative housing solutions. However, this collaborative approach is not without its pitfalls. For example, the analysis reveals that while Land Banks can be effective in mobilizing land for development, they also risk enabling land speculation if not properly regulated (Yasuyuki, 2016). This highlights the need for robust oversight mechanisms to ensure that well-intentioned programs do not inadvertently undermine their objectives.

The evaluation framework employed in this study, which combines positive and negative critiques of each program, provides a balanced perspective on their effectiveness. For instance, the Simplification of Codes program has been successful in reducing construction costs, yet concerns about building safety persist, particularly in the face of climate-related risks. This tension mirrors the challenges identified by Ryan & Enderle (2012) regarding the trade-offs between cost-effectiveness and resilience. Overall, the findings suggest that the diversity of programs is both a strength and a challenge for U.S. housing policy. On the one hand, a wide array of interventions allows policymakers to

tailor responses to local needs and circumstances, fostering innovation and flexibility. On the other hand, this diversity can make it difficult to achieve consistency in outcomes, as local implementation capacity and market conditions vary widely. Looking ahead, several areas warrant further attention. First, more rigorous quantitative studies could help isolate the specific impacts of different programs, providing clearer guidance for policymakers. Second, exploring how different policies interact both positively and negatively could reveal synergies or unintended conflicts that shape program outcomes. Third, greater emphasis on community participation and lived experiences would enrich the understanding of program effectiveness,

ensuring that policy design is responsive to the needs and aspirations of residents.

In conclusion, this study underscores that affordable housing policy is not simply about increasing the housing stock. It is about creating communities that are inclusive, resilient, and sustainable. The U.S. experience offers valuable lessons on the importance of combining supply-side and demand-side measures, fostering multi-stakeholder collaboration, and continuously evaluating programs to adapt to changing needs. These insights can inform policymakers and practitioners not only in the United States but also in other contexts facing similar housing challenges.

Table 16: Evaluation and Reflection on Affordable Housing Programs in the United States (Sources: Sturtevant 2016; Thaden and Wang 2017, Glaeser and Gyourko, 2002, Miller and Burns, 2006)

Program		Result
Inclusionary Zoning	Evaluation and Positive Critique	Achieving social justice, channeling financial resources from housing developers to homeless individuals, and moderating prices in the market, especially for low-income groups.
	Evaluation and Negative Critique	Increasing urban density and its social-environmental consequences.
	Effectiveness and Reflection	Construction of more than 150,000 housing units in the past five decades.
Simplification of Codes	Evaluation and Positive Critique	Increase in production and a reduction in the final construction cost by up to 20%
	Evaluation and Negative Critique	Reduction in the safety quality of buildings, especially against natural disasters.
	Effectiveness and Reflection	Impact on increasing housing production in at least 20 states in the United States.
Rezoning	Evaluation and Positive Critique	Change of land use and preventing market failure, flexible planning in line with social needs, and increasing housing production.
	Evaluation and Negative Critique	Capitalization and speculation on land, especially in barren and uncultivated lands.
	Effectiveness and Reflection	Intervention in more than 100 areas in 26 metropolitan cities to increase density in urban areas.
	Evaluation and Positive Critique	Utilizing micro-capital, comprehensive participation, and multi-stakeholderism in securing financial

Targeted Developed Communities		resources, prioritizing vulnerable groups, including the elderly without housing.
	Evaluation and Negative Critique	--
	Effectiveness and Reflection	The implementation of this program in more than 13 cities to provide vulnerable groups with access to housing.
Selected Neighborhoods	Evaluation and Positive Critique	Spatial planning (not sectoral), focusing on economic, social, physical, and environmental dimensions.
	Evaluation and Negative Critique	The possibility of an increase in housing prices in the long term.
	Effectiveness and Reflection	On average, \$5 billion in funding is allocated every decade for over 200 neighborhoods in various states.
Transportation Development	Evaluation and Positive Critique	Increase in physical and economic access to transportation options, and consequently, the achievement of neighborhood revitalization policies by enhancing accessibility attractiveness.
	Evaluation and Negative Critique	The possibility of an increase in housing prices in the long term.
	Effectiveness and Reflection	Federal budget allocation across all states, impacting the lives of over 20 million people.
Scattered Site Housing	Evaluation and Positive Critique	Reducing environmental degradation through urban infill growth and preventing the encroachment and horizontal expansion of residential areas into surrounding land.
	Evaluation and Negative Critique	Low per capita, especially for households of three people.
	Effectiveness and Reflection	Construction of projects with fewer than 15 units in urban neighborhoods in over 10 states (due to the high cost of this program compared to other programs, its acceptance has somewhat decreased).
Housing Choice Voucher	Evaluation and Positive Critique	Increase in the financial affordability of low-income groups for housing and encouraging developers to offer affordable housing due to high demand.
	Evaluation and Negative Critique	--
	Effectiveness and Reflection	In more than 30 states, households with an annual income of less than \$50,000 can be placed on a waiting list to receive vouchers, and experiences show that financial resources are sufficient to allocate to approximately 20% of them.
Limited Equity Housing	Evaluation and Positive Critique	Reducing housing costs in the household budget and providing access to the necessary housing with any budget.

	Evaluation and Negative Critique	--
	Effectiveness and Reflection	In all states, federal legal requirements are taken into consideration. For example, in New York City, households with an annual income of less than \$154,000 can enter into partnerships with cooperatives. Each year, more than 2,000 households are covered in this city.
Tiny Houses	Evaluation and Positive Critique	Access to economic conditions for minimum housing standards.
	Evaluation and Negative Critique	Low per capita, especially for households of three people.
	Effectiveness and Reflection	In all states, federal governments and legislative bodies in cities continue to issue construction permits for these houses and provide support for them.
Housing Trust Fund	Evaluation and Positive Critique	Direct support from local government for low-income groups and compensating part of the housing supply costs.
	Evaluation and Negative Critique	--
	Effectiveness and Reflection	In all 50 states of the USA, this fund is active, and its allocated budget ranges from 25 to 100 billion dollars. This fund covers more than 20% of low-income groups across the country, helping to achieve affordable housing.
Low-Income Housing Tax Credit	Evaluation and Positive Critique	Maximal activism of the government and the private sector, with a focus on developers, to assist low-income groups.
	Evaluation and Negative Critique	Non-ownership of housing and offering it in the form of rental.
	Effectiveness and Reflection	Covering two million households in the last two decades, with more than 110,000 households annually, although it has faced a sharp decline since 2008 due to the Great Recession.
Land Banks	Evaluation and Positive Critique	Prevention of land monopoly
	Evaluation and Negative Critique	Land securitization and speculation in the case of weak supervision
	Effectiveness and Reflection	At least in 6 states, land banks are supported by local authorities, and in critical situations, their supply is directed to the private sector (individual developers and sometimes large-scale builders).

Conclusion

The policies and programs for providing affordable housing in the United States demonstrate an integrated planning approach (with the participation of all housing development stakeholders) and multilateral financing to increase access to affordable housing for low-income groups. However, each of these programs has its strengths and weaknesses, which can affect the living conditions of citizens. Historical experiences of these programs show that increasing supply and reducing the final price of housing are two primary goals and the main outcomes of these programs. Alongside this, the reduction in the quality of life, influenced by the construction of minimal housing (due to reductions in per capita space and safety), can be one of the main negative critiques. Despite this, at least one of these programs has been implemented in every state in the U.S., and their dominant policy is the transfer of resources from higher-income groups to lower-income groups, both directly and indirectly. These resources are either taken from the federal public budget (a significant portion of which comes from taxes) or obtained from developers in exchange for providing services and facilitating construction. This is because only with such policies can the increase in supply and reduction in housing prices be achieved.

It can be stated that the housing and land crisis can marginalize many low-income households in the face of economic and social changes. However, the existence of well-defined and integrated programs creates opportunities to improve the economic resilience of households. Although the U.S. experience shows that no single program can have comprehensive coverage for all low-income citizens, the existence of diverse programs can increase the chances of support. Finally, an assessment and reflection on the affordable housing programs in the United States is summarized in Table 16.

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