Building Support for Affordable Homeownership and Rental Choices: A Summary of Research Findings on Public Opinion and Messaging on Affordable Housing

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EXECUTIVE SUMMARY

This brief is designed to provide affordable housing advocates and practitioners with information on the lessons learned from research about how to effectively communicate about affordable housing with the public and policymakers. Drawing on 35 research studies related to affordable housing communications, the paper summarizes key findings about public opinion, messages, and language and provides suggestions for further research that could add to our understanding of how to communicate effectively about housing affordability.

The studies reviewed fall into two categories: public opinion research that adds to our understanding of how respondents feel about affordable housing and the people who live in it; and language and messaging research that describes how respondents react to specific terms and ideas. The conclusions we draw from the literature are listed below. Each of these conclusions is described in more detail in the body of the paper, followed by a brief discussion of more tentative findings and areas in need of further research.
Public Opinion Findings

1. **Not surprisingly, housing cost issues tend to have the most traction in high-cost areas.** Although most Americans — both now and before the housing crisis of the late 2000s — recognize that there is a housing affordability problem and express some level of concern about it, housing cost issues tend to have the most traction in high-cost areas and among respondents who work in the housing industry.

2. **Housing cost concerns are often passive and do not translate into political support.** Concern about housing affordability appears to be passive and does not necessarily translate to support for specific local housing policies and initiatives, although the reasons for this disconnect are unclear.

3. **Homeownership solutions are particularly attractive to the public.** Survey respondents tend to be more comfortable with solutions related to homeownership, even after the mortgage crisis. Initiatives that discuss owning and renting may have greater public acceptance than those that use the overarching umbrella of “housing.”

4. **Personal familiarity with housing challenges has increased.** People appear to have a growing personal familiarity with housing challenges as a result of the housing crisis, but it is unclear whether or how this will impact the politics of housing.

Language and Messaging Recommendations

5. **Focus on specific beneficiaries.** Tailoring the message to describe a specific population likely to have problems with high housing costs helps respondents to recognize that there may be a housing affordability problem in their area.

6. **Describe programs with terms that affirm that the beneficiaries deserve assistance.** The messages most likely to build support for affordable homes describe program beneficiaries with terms that affirm that they deserve assistance, such as “working families.” At the same time, respondents expressed a preference for “inclusive” policies that cover a broad range of incomes.

7. **Make it clear that the whole community benefits.** Successful campaigns emphasize the community-wide benefits of affordable housing while providing reassurance that negative community outcomes will be avoided. Highlighting additional benefits, such as improved education, health, and economic opportunities, may also be a strong approach.

8. **Appeal to core values such as choice, hard work, balance, fairness, and opportunity.** Use of a consumer-oriented framework that leads with an appeal to market-based values can help to broaden the constituency for affordable homes.
Public Opinion Findings

1. **Not surprisingly, housing cost issues tend to have the most traction in high-cost areas.** Although most Americans — both now and before the housing crisis of the late 2000s — recognize that there is a housing affordability problem and express some level of concern about it, housing cost issues tend to have the most traction in high-cost areas and among respondents who work in the housing industry.

Responses to surveys about the magnitude and importance of housing affordability problems depend in large part on the level of analysis (national or local), how questions and responses are presented (see also #5, below), and the timing of the survey relative to the housing crisis. When asked about housing costs in the abstract, at the national level, affordable housing is not a top-tier issue for most Americans. One pre-crisis study characterized affordable housing as a “stealth issue,” suggesting that it’s not on people’s minds unless they personally experience affordability problems or work in the housing industry. The same study found that although four in 10 Americans classified “lack of affordable housing” as a big problem in their community, it ranked well below affordable health care, well-paying jobs, and unemployment.

Analysis at the local level reveals much more variation. For example, Peter D. Hart Research Associates (Hart) found that nationally, 14 percent of working families identified housing costs as the single most worrisome economic challenge, behind gasoline/energy costs (41 percent) and health care costs (19 percent). However, when segmented by housing market, 28 percent of respondents in higher-cost markets selected housing costs as the most worrisome challenge, compared with only 10 percent in lower-cost markets. The same study found that in the highest-cost areas, one in five respondents identified the lack of affordable homes as the biggest threat to American’s economic well-being, as compared with only one in twenty in the lower-cost markets. Public Opinion Strategies found that 73 percent of leaders in the five highest-cost metropolitan statistical areas agreed that the shortage of affordable homes for low- and moderate-income working families is a very big problem in their area, as compared with only 25 percent in the 29 lowest-cost markets.

Polling from the post-housing crisis period has uncovered varying levels of concern about affordable housing. The national Housing Pulse survey conducted for the National Association of Realtors since 2003, which assesses attitudes on home purchase and homeownership, has found that worries about housing affordability have declined significantly since 2005 when home prices were at their peak. However, since 2007, a number of state-level surveys in higher-cost markets by other researchers have found broad recognition of a housing affordability problem even as home prices fell around the country. A 2010 survey conducted by Hart determined that a large majority (82 percent) of Rhode Islanders believed the state had an “affordable housing problem” despite the drop in home prices across the state. According to the UMass Donahue Institute, there was a slight increase from 2006 to 2009 in the percent of surveyed Massachusetts residents who would support the development of affordable housing in their neighborhood. The same study found that 63.4 percent of respondents were significantly concerned about housing affordability. The researchers found that worries about housing affordability outweighed other major policy concerns such as health care and public safety, with only jobs outpacing housing affordability in the poll. It is unclear whether these findings are unique to high-
cost housing markets, or whether they reflect changes of opinions in response to the housing crisis.

Clearly, national data mask wide variability at the community level: in low-cost markets, housing affordability concerns may be legitimately eclipsed by other, more pressing issues, while in high-cost markets, housing affordability remains a major concern.

2. Housing cost concerns are often passive and do not translate into political support. Concern about housing affordability appears to be passive and does not necessarily translate to support for specific local housing policies and initiatives, although the reasons for this disconnect are unclear.

While residents generally express concern about housing affordability when questions are adequately framed (see #5, below), researchers caution that support for housing initiatives tends to be “passive” and may not translate into action when specific policies or developments are proposed. Similarly, in a survey of companies, the majority report that a lack of nearby affordable housing has had a negative effect on recruiting and retention, but that they have not considered changing location to improve access to affordable homes. Consistent with pre-housing crisis surveys, a 2008 poll in Arizona found that employers were concerned about limited affordable housing options hindering recruitment and retention, but few employers reported active involvement in affordable housing initiatives.

While several studies include this caveat, most do not cite any specific evidence or explanation as to why respondents may be reluctant to act. One possibility is that opportunities for action have not been clearly articulated and/or publicized; alternatively, levels of support for housing affordability may not be great enough to spur people to action. A third potential explanation is that Americans may support affordable housing in the abstract but remain skeptical or ambivalent about its impact in their community and thus fail to speak out in favor of policy proposals. While all are plausible explanations, there is no research evidence available to assess their relative merit. Hart is alone in presenting insight on the views of policymakers, who sense “little

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reward and substantial risk” in taking on housing affordability-related issues.10

Inconsistencies are also apparent when respondents describe their personal choices. For example, Belden Russonello and Stewart found that while “being within a 45-minute commute to work” rated highest among a list of 14 priorities in thinking about where to live, slightly more than half of respondents would choose a home with a large lot and longer commute over a smaller home and a shorter commute time.11 Nearly two-thirds of respondents in a Massachusetts poll support the development of new housing near shops and public transit, but slightly more than half would personally prefer to live in a suburban or rural area.12

The housing crisis appears to have had a limited impact on support for affordable housing programs. A 2010 Hart survey of Rhode Islanders could be interpreted as a post-housing crisis shift in personal willingness to support certain kinds of housing policy interventions, but it may also simply reflect the higher levels of support in high-cost housing markets.13 The poll showed that almost three-quarters of the respondents favored the creation of a dedicated affordable housing funding source in Rhode Island. However, national survey results indicate that support for some affordable housing initiatives remained weak even after the start of the housing crisis. A survey for the ReThink Initiative, a campaign focused on generating support for public housing, found that 63 percent of respondents were opposed to locating public housing in their own neighborhood even though 83 percent agreed that everyone deserves a “decent and safe place to live.”14

3. **Homeownership solutions are particularly attractive to the public.** Survey respondents tend to be more comfortable with solutions related to homeownership, even after the mortgage crisis. Initiatives that discuss owning and renting may have greater public acceptance than those that use the overarching umbrella of “housing.”

Respondents favor policy solutions that promote or are related to homeownership (providing downpayment and closing cost assistance, alleviating tax burdens for the elderly or those with a fixed income, etc.). Hart found that 54 percent of adults said they are comfortable with affordable homes in their neighborhood, but that number rose to 61 percent when the units are specified as homes to buy, and dropped to 39 percent for rental units.15 Reacting to a description of a hypothetical affordable housing initiative to help families find homes “they can afford to buy or rent,” focus group participants tend to overlook the rental element of the program and focus on homeownership.16 Similarly, Public Opinion Strategies found that leaders from all political parties prefer a policy solution that applies only to potential homeowners, such as downpayment and closing cost assistance.17

Hart suggests that preferences for homeownership-related solutions may reflect the ease with which these proposals are understood, and the degree to which they are perceived as directly meeting the need for more affordable homes, in addition to preferences for certain initiatives or policies.18 Similarly, Hart suggests using language that “requires minimal decoding” and “suggests a scale that is personally relevant and easily grasped” to build the greatest levels of support for affordable homes.19 Context, however, may help people develop a balanced perspective on homeownership and renting. In a national survey for the MacArthur Foundation, which was also conducted by Hart, after being presented with information about the emphasis on homeownership in current housing policy and the growing popularity of renting, 65 percent of the respondents agreed with a statement that housing policy should focus more equally on the affordable housing needs of homeowners and renters.20

Even as home values fell and foreclosures rose during the housing crisis, there was consistent agreement among
people surveyed that homeownership is a good financial choice. A 2011 Pew survey found that 81 percent of respondents believe that homeownership is the “best long-term investment a person can make.” Surveys conducted since 2010 by the National Association of Home Builders, the Wilson Center, Fannie Mae, and researchers from the Federal Reserve Bank of Boston found similarly high levels of personal aspiration to become a homeowner and agreement that homeownership is a better financial decision than renting, even among underwater homeowners. However, the Federal Reserve Bank of Boston researchers discovered that confidence in the soundness of homeownership as an investment was lower among individuals living in areas severely impacted by foreclosures. Americans’ widespread desire to own a home, even as the housing crisis has challenged conventional wisdom on ownership’s benefits, may help to explain some of the positive public opinions about homeownership-oriented affordable housing initiatives.

4. Personal familiarity with housing challenges has increased. People appear to have a growing personal familiarity with housing challenges as a result of the housing crisis, but it is unclear whether this familiarity will impact the politics of housing and, if so, how.

State and regional studies carried out since 2007, while not representative of the nation, suggest that a growing share of the public now perceives housing affordability as a problem they may personally face. For example, the UMass Donahue Institute noted that, in addition to recognition of affordable housing as a major policy issue, some Massachusetts homeowners (25.8 percent) also expressed high levels of fear that they may not be able to afford their mortgage payments. In a 2012 study of 812 households in Long Island, nearly six in 10 surveyed residents reported they “have at least some difficulty paying their rent or mortgage.”

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example, a majority of respondents in a 2010 survey of 504 Rhode Islanders agreed with the statement, “If I want to move in Rhode Island, I would have a hard time finding a home that I would want and could afford.”

It is possible that heightened concerns about one’s own ability to afford a mortgage will affect a household’s perspective on housing affordability, causing them to be more receptive to public policy proposals to address it. On the other hand, a number of studies have found that a significant number of survey respondents were resentful that aid was provided to struggling homeowners during the crisis. For example, a 2009 CBS News national poll found that while 57 percent of respondents believed government aid for homeowners unable to pay their mortgages was necessary for the recovery of the housing market, 42 percent believed homeowners were struggling as a result of their own poor financial decisions. Similarly, a national survey by CBS News and the New York Times discovered that 35 percent of respondents felt “resentful that [government assistance] could help borrowers who took out mortgages they weren’t certain they could pay.”

More recently, fewer than two in 10 respondents in a 2013 national survey supported government assistance for homeowners who “cannot afford their increased mortgage payments.” It is impossible to know whether this resentment was specific to aid provided during the foreclosure crisis or whether it will carry over into other attitudes about affordable housing policies, but these findings suggest there may be challenges translating the increased personal exposure of Americans to housing challenges into political support for action to address them.

A growing number of respondents have also become personally aware of the neighborhood impacts of foreclosures. In the 2009 UMass Donahue Institute study, over a third (35.7 percent) of the respondents in that study believed that “foreclosures are having a negative impact on the quality of life in their neighborhood.” Again, it is hard to know for sure whether this attitude will translate into political action and, if so, how. Will homeowners be more receptive to foreclosure aid because of concerns about the neighborhood impacts? Or will they blame the owners who were unable to make their payments or perhaps seek to discourage lower-income families from pursuing homeownership so as to minimize foreclosures?
5. **Focus on specific beneficiaries.** Tailoring the message to describe a specific population likely to have problems with high housing costs helps respondents to recognize that there may be a housing affordability problem in their area.

While general inquiries prior to the onset of the housing crisis in 2007 failed to reflect overall high levels of concern about housing costs, particularly at the national level (see #1, above), questions that framed the problem in terms of specific income groups and other household characteristics tended to elicit a greater sympathetic response. Overall, the research shows that respondents are more likely to acknowledge a shortage of affordable homes when inquiries describe the target population by specifying an income range ("households earning $25,000 to $40,000") or using a qualifier ("young families just starting out"). Public Opinion Strategies found that state and local elected officials in particular understand the problem best when an income range has been specified, as compared with referring more generically to "low- and moderate-income families." Specifically, 41 percent of state and local leaders classified "a lack of affordable homes for lower and moderate income working families" as a very big problem in their area; when asked about "working families making $25,000 to $50,000 per year" this figure jumped to 50 percent.

Because experiences are so varied from market to market (see #1, above), researchers also suggest framing housing affordability in local terms, rather than as a national issue, in order to match local perceptions of the problem. For example, Hart found mixed results when it asked respondents to discuss the housing needs of workers in specific occupations, such as police officers or teachers. While respondents value and trust these workers, in some communities, they are perceived to earn adequate incomes to afford market-rate housing. As noted above, in general, levels of engagement and concern about housing affordability are likely to be greater in higher-cost areas where housing costs are seen as a bigger problem. This finding underscores the importance of tailoring all messages to local conditions.

6. **Describe programs with terms that affirm the beneficiaries deserve assistance.** The messages most likely to build support for affordable homes describe program beneficiaries with terms that affirm that they deserve assistance, such as "working families." At the same time, respondents expressed a preference for "inclusive" policies that cover a broad range of incomes.

While specifying an income range or otherwise narrowing the target population helps respondents to recognize a problem in their community, this language alone may...
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not be enough to build support for affordable housing initiatives. Numerous studies try to pinpoint the terms that most favorably describe affordable housing programs and the beneficiaries of those programs to generate the highest levels of community approval. Because housing needs vary significantly from market to market, language that resonates in one community may not be as effective in others. In general, however, messages are most favorably received when they convey that recipients of aid deserve assistance and are not limited to a narrow segment of the population. For example, 50 percent of survey respondents in the Chicago area agreed that "people are not helped by housing programs that give them something for free."33

Researchers agree that using the term working families (as opposed to welfare families) helps to make the case that beneficiaries of housing programs have earned the right to assistance.34 Findings related to the terms affordable homes and affordable housing were less conclusive. Belden Russonello and Stewart recommend use of the phrase affordable housing, calling it “a useful term for advocates” that allows the issue to be broadly defined and understood by people at all socio-economic levels.35 In contrast, Hart warns that affordable housing evokes images of welfare families and housing projects, and instead suggests use of “homes within reach of working families,” which received the most favorable response from focus group participants.36 Hart allows that affordable homes may be useful when used appropriately (in a non-abstract, aspirational or normative context) and clearly distinguished from affordable housing. Lang, Anacker and Hornburg found that a change in language from affordable housing to “housing that is affordable” in National Association of Realtor surveys led to higher rates of positive responses to affordable housing initiatives.37

Several reports also identified resentment among some respondents that certain households received assistance with their housing costs while others did not. As noted by ActionMedia, “Anytime a special case is made for one part of the population, it will trigger an exclusive reaction.”38 These negative responses were intensified during the housing crisis because some people resented...
“being asked to help others when they themselves are having their own difficulties.”39 (See discussion in point #4, above.) The ActionMedia findings indicate that the most successful messages about housing programs are inclusive — as was suggested in the same report, “it’s not just about the poor; don’t make it just about the poor.”40 This recommendation was borne out by Hart, which found that messages with a narrow focus on specific segments of the population as beneficiaries score less well among survey respondents than messages that emphasize larger community benefits and provide evidence of a need for more affordable homes.41 Belden Russonello and Stewart also suggest that an inclusive approach reinforces messages that promote the “community benefits” of affordable housing (see #7, below) by framing housing costs as a personal issue for everyone, not just the poor.42

7. **Make it clear that the whole community benefits.**

Successful campaigns emphasize the community-wide benefits of affordable housing while providing reassurance that negative community outcomes will be avoided. Highlighting additional benefits, such improved education, health, and economic opportunities, may also be a strong approach.

Researchers are in wide agreement as to the importance of emphasizing the community-wide benefits of affordable housing in order to build support.43 A 2003 poll of residents in the Chicago area by Belden Russonello and Stewart found high levels of agreement for statements that emphasize the community benefits related to affordable housing and appeal to residents’ self interest, such as “It is good to have diverse communities, and an adequate supply of affordable housing promotes racially and ethnically diverse communities” (88 percent agreement), and “When there is not enough housing, buying or renting a home gets more expensive for everyone, so anything to increase the supply of housing helps everyone” (77 percent agreement).44 According to Belden Russonello and Stewart, campaigns that emphasize the broad, societal advantages of an adequate supply of affordable homes will likely have the most success in winning allies.45

Interestingly, research conducted on Smart Growth messages led to a similar recommendation. ActionMedia suggests using “inclusive ways of talking about growth and development” to frame the debate around “building better communities.”46

Specific types of community benefits may boost support for affordable housing by drawing on community values and priorities. Mueller and Tighe suggest that affordable housing advocates may be able to cultivate support for affordable housing initiatives by emphasizing research that demonstrates how an adequate supply of affordable housing contributes to positive outcomes for other
Advocates need to offer reassurance that new development will not result in negative community outcomes.

major priorities like education and health. Housing’s connection with economic priorities may also bolster support. Polling by Hart in 2010 found that 83 percent of respondents in Rhode Island viewed affordable housing as an important contributor to job creation, improving Rhode Island’s economy, and attracting new business investment.

Residents in some regions are aware of the problems that an insufficient supply of affordable housing has on the economy and the achievement of other social goals. In a 2009 UMass Donahue Institute survey, almost two-thirds of the respondents reported that the lack of affordable housing harmed “the local economy” and over 70 percent agreed with statements that high housing costs inhibit young families and the elderly from living in their community.

Equally important to the emphasis on community-wide benefits, however, is the need to offer reassurance that new development will not result in negative outcomes. Researchers in Long Island found that a majority of respondents believe readily available affordable housing would be likely to negatively affect traffic congestion, school quality and property values, and generally attract the “wrong kind of people.” More than half of respondents to a 2009 Massachusetts poll (57.7 percent) believed that affordable housing would lower property values (up from 50.9 percent in 2006). However, that same study found that there was less agreement with the assertion that affordable housing developments would increase public school costs (48.1 percent in 2009 versus 55.4 percent in 2006). Hart found that respondents were much more comfortable with affordable housing development in their neighborhoods when eligibility requirements would be used to screen potential residents. Some researchers recommend the use of visual aids and descriptions of programs that have worked well in order to allay concerns and bring home the message that affordable housing has a place in any community.
8. **Appeal to core values such as choice, hard work, balance, fairness, and opportunity.** Use of a consumer-oriented framework that leads with an appeal to market-based values can help to broaden the constituency for affordable homes.

To establish that beneficiaries are “deserving” of assistance, some researchers recommend making an appeal to values – particularly the values of fairness and opportunity. Fairness is described by Hart as “rewarding people for the right motives and the right action” – helping hard-working families find a home in a safe neighborhood. “Opportunity” suggests that homeownership is the American dream and that “everyone deserves…a chance.”

(See also #6, above.) When questioned about displacement due to gentrification, focus groups around the country agreed with statements that people should not be forced to leave their communities due to rising housing costs, affirming opportunity as a commonly shared value.

However, as noted by ActionMedia, by casting housing need as a social problem, these messages may end up “preaching to the choir” rather than broadening the constituency for affordable homes. Because most people tend to view housing as a consumer issue, rather than a social issue, researchers at ActionMedia suggest taking additional steps to “re-frame” the message and lead with appeals to market-based values, such as choice, hard work, and balance. This approach transforms the context of the message from a narrow focus on affordable housing and related policies to “the housing market” in general. The relevant issue then becomes increasing the variety and supply of housing, a message that can be understood and appreciated by consumers of all types.

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Recommendations for Additional Research

In addition to the findings and messaging recommendations presented above, the reports reviewed suggest several findings that are more tentative, as well as unanswered questions that could benefit from additional research.

- **Employers may have direct knowledge of the importance of well-located, affordable housing.** Although not addressed in great detail above, the 2007 Harris Interactive poll for the Urban Land Institute has some favorable statistics on perceptions of how affordable housing affects workplace productivity, recruiting, and retention (for example, six in 10 larger companies report having lost employees due in part to long commuting times).57

- **New affordable housing developments are positively received by nearby residents.** In 2005, Hart surveyed adults residing near recently completed affordable housing developments in four cities and found that those living closest to, or with the greatest knowledge of the developments had the highest levels of acceptance and praise for them.58 Assuming similar results, repeating this type of survey on a larger scale — and possibly pairing findings with a handful of testimonials — could provide a powerful anti-NIMBY tool.

- **Post-housing crisis, little is known about public opinions on rental housing and affordable housing.** Public opinion polling on affordable housing since 2007 has primarily focused on homeownership in the context of rising foreclosures and sinking home values. With housing prices stabilizing or rising in much of the country, and rents rising, it may be time to resume a specific focus on affordable housing, including rental housing. A key question to examine is whether the housing crisis has led to lasting changes in how Americans (or subsets of Americans) view rental housing as well as efforts to expand the availability of both rental and for-sale housing.

- **Does a negative frame work?** Advocates could build messages around the negative ramifications for communities of an insufficient supply of affordable housing, arguing that an increased supply of affordable homes could help reduce the incidence of foreclosures in the future. Hartman, for example, argues that the discussion of affordable housing should highlight the negative impacts that evictions and foreclosures have on communities.59 Future polling could evaluate the effectiveness of this sort of negative messaging and examine the lasting impact of the foreclosure crisis (if any) on public perceptions of affordable housing.

- **Best practices guides can be an effective tool for reaching government officials.** Public Opinion Strategies’ 2007 survey of state and local elected officials and their staff from the 50 largest metropolitan statistical areas in the United States found that 26 percent of respondents identify information on best practices and successes as an important tool needed to increase the availability of affordable homes, second only to more money.60 This confirms the importance of resources like HousingPolicy.org and other efforts to compile and disseminate information on promising approaches. It may be useful to conduct a follow-up survey with state and local leaders to find out more specifics about the type of research they would find most helpful.
Conclusion

To be effective, affordable housing initiatives should use framing and messaging that appeal to the personal experiences and values of people in the community, both those who live there and those who work or own businesses in the community. Similarly, explaining how the community benefits from affordable housing is an important strategy for raising support for new developments.

Some findings are more nuanced and require a more thoughtful approach to crafting a locally relevant story. For example, polling does not clearly show what specific terminology is the best received for describing affordable housing, although we know that it is more effective to describe the residents as deserving assistance. Focus groups and analyses of recent housing communications campaigns may help the housing industry better understand which words work and under what circumstances.

Post-housing crisis findings are also complex. Research since 2007 suggests a shift in public opinion about affordable housing initiatives as more households struggle with their own housing costs. People see housing affordability as a more personal issue, but this can create resentment about housing benefits only being available for a portion of the households that need it. Moving forward, more research may help us understand the various layers of post-housing crisis public opinion and develop more effective campaigns.

While this literature review synthesizes current knowledge about affordable housing communications, it should be viewed only as a starting point. In some cases, the findings here reflect just a few polls and need to be strengthened with additional national level research. Even in areas where the findings are clearer, abstract statements of opinion may need to be checked with retrospective analyses of housing communications campaigns: What frames and messages have been used, under what circumstances, and how were those messages received?

The messaging of affordable housing initiatives should be tailored to appeal to the personal experiences and values of the people in the community.
## Endnotes


2. Defined as “an individual age 22 or over who has children under 19 in the household…and an annual household income at or below $54,000 and at least one person in the household must work full-time or full-time equivalent.”


23. UMass Donahue Institute, *UMass Donahue Institute/CHAPA Housing Poll 2009.*


29. UMass Donahue Institute, *UMass Donahue Institute/CHAPA Housing Poll 2008.*


As the research affiliate of the National Housing Conference (NHC), the Center for Housing Policy specializes in developing solutions through research. In partnership with NHC and its members, the Center works to broaden understanding of the nation’s housing challenges and to examine the impact of policies and programs developed to address these needs. Combining research and practical, real-world expertise, the Center helps to develop effective policy solutions at the national, state and local levels that increase the availability of affordable homes.

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33. Belden Russonello and Stewart, Valuing Housing.


35. Belden Russonello and Stewart, Valuing Housing.


40. ActionMedia, Re-framing the Housing Debate in California.


42. Belden Russonello and Stewart, Valuing Housing.


44. Belden Russonello and Stewart, Valuing Housing.

45. Belden Russonello and Stewart, Valuing Housing.


49. UMass Donahue Institute, UMass Donahue Institute/CHAPA Housing Poll 2009.


51. UMass Donahue Institute, UMass Donahue Institute/CHAPA Housing Poll 2009.


53. Belden Russonello and Stewart, Valuing Housing; Belden Russonello and Stewart, What We Know About Public Attitudes on Affordable Housing; Peter D. Hart Research Associates. (2004). The Social Marketing of Affordable Housing PowerPoint presentation.


57. Harris Interactive, Workforce Housing Research.

