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AFFORDABLE HOUSING: CONCEPTUAL FRAMEWORK

Causes and Consequences

POLITICAL ECONOMIC FACTORS

Housing as a Private Commodity
Housing as a Wealth Builder

MARKET

Supply < Demand
Financialization/Institutional Investors
Labor Market – e.g. Low Wage Work
Rising Costs – e.g. property insurance

REGULATORY

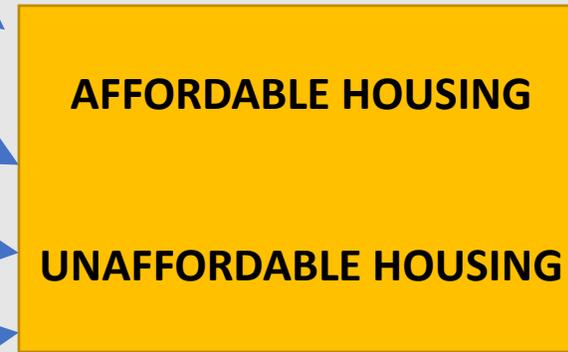
Zoning
Building Requirements
Tenant-Landlord Relations
Housing Costs

PRIVATE SECTOR

Finance Capital
Building and Construction
Real Estate/
Apt Owners-Managers

PUBLIC/NON-PROFIT SECTOR

PPPs
Housing Subsidies/Vouchers
Public/Social/Non-Profit Housing
Budgetary \$\$\$\$\$



Housing Security/
Community Stability/
Public Safety
Financial Security/
Labor Market Stability/
Discretionary Spending

Public Good

Housing Insecurity/
Human Displacement/
Community Distress/
Financial Distress
Eviction/
Poverty/Unemployment/
Labor Market Instability
Houselessness

Public Bad