What to say about Affordable Housing
Understanding Public Attitudes

ABOUT AFFORDABLE HOUSING

The North Carolina Housing Coalition and other advocacy groups work to combat fear and misinformation by helping organizations and people understand the prevailing attitudes and perceptions about affordable housing and effectively communicate the facts and truth. This section examines those attitudes and perceptions with an analysis of public opinion attitudes toward affordable housing.

The information contained has been gleaned from a number of surveys as well as focus group research to reveal opinions about, among other issues, the need for more affordable housing, attitudes about community needs, who needs the most help, and who should be responsible for housing and policy making. Although significant challenges remain in getting people on board for affordable housing initiatives, people readily acknowledge that not enough affordable housing solutions exist and that there are real risks in not addressing the problem.

The research developed for this section has been organized and is presented as follows:

• Research Findings from the former Hart Research Associates
• Housing Attitudes Since the Foreclosure Crisis
• Housing California Poll Data
Research Findings

HART RESEARCH ASSOCIATES

Information from a survey and focus groups on the subject of housing affordability commissioned by the Fannie Mae Foundation shed light on some issues that are unique or particularly relevant to North Carolina.

The research, conducted by Peter D. Hart Research Associates, included 18 focus group discussions with participants in Asheville, Charlotte and Raleigh, NC; Chicago and Normal, IL; Philadelphia and Pittsburgh, PA; Atlanta, GA; and Normal, MN. Two focus groups were conducted in each location, one among local leaders in the public, private and nonprofit sectors; and the second among involved citizens, defined as having high levels of interest in and activities relating to their communities. The researchers also surveyed 432 adults in North Carolina. Following is a summary of the responses from the groups held in the North Carolina locations as well as the North Carolina written survey.

In the survey, 32 percent of respondents say that the lack of affordable housing is a very big or fairly big problem. While housing affordability is not at the top of the list with issues such as job layoffs and high unemployment (61 percent), jobs paying a living wage (53 percent), or lack of affordable health care for low- and moderate-income working families (46 percent), respondents do see it as a problem on par with issues such as overcrowded public schools (32 percent) and traffic congestion (34 percent). (Not surprisingly, given the current economic climate, issues relating to jobs are more of a concern in North Carolina than they are in other states.) In addition, the following general attitudes were revealed concerning housing in North Carolina:

• Local leaders hold more expansive views, are more aware of adverse consequences to a shortage of affordable housing and, are more sensitive to the need for action.

• In areas of population decline, the tendency is to view housing problems as symptomatic of greater economic, political and social failures (i.e., job and income losses). In contrast, in areas of population and job growth, housing affordability is more readily seen as a separate issue.

• Some areas have large imbalances between buyer and rental markets, in which it is difficult to purchase an affordable home but easy to find an affordable rental.
Focus group respondents provided a number of compelling explanations for why they care about affordable housing. Most reasons relate to children and a community’s being safe and functioning well. I think it’s sad because part of the problem we have with teenagers is the fact that they’re latchkey kids, and they come home by themselves and they get in trouble. And with the rate of pay the way it is in Asheville, it takes both parents to work; so the kids are coming home to being alone, so they’re getting into trouble.”

—Asheville local leader

“I believe it helps in creating a future, and I was always taught that the children are your future… I mean, if you put them in an area that is poor, that is dilapidated, they’re not going to get ahead.”

—Charlotte local leader
It is important to note that many respondents tie housing into other issues and say it is part of a larger problem. The lack of quality jobs and the idea that the middle class is being squeezed are major themes in North Carolina. While we heard this issue was consistent throughout the focus group discussions, it has become more prevalent in North Carolina with the recent economic crisis. The News and Observer reported that the labor market is still being threatened by high unemployment rates. Staff reporter, Jonathan Cox said,

“...The economy is not recovering fast enough to absorb all those out of work. In the past two months, 10,000 people in this state have exhausted their unemployment benefits. Within 120 days, 24,342 more could join them.” Economists add that,…

“One fear is that people will exhaust their benefits without finding work, dousing the embers of a fledgling recovery. More homeowners could lose their homes, and consumers could further tighten spending, intensifying instead of fixing the recession.”

Those with lower incomes and young adults just entering the labor force are seen as having the greatest difficulty in finding an affordable home to buy or rent. To elaborate on this point, while 53 percent say finding an affordable home to buy or rent is a big problem for families with incomes less than $25,000, just 43 percent say this is a big problem for low-income families. Young adults are also a group that a significant respondents acknowledge as having a problem—31 percent say finding an affordable home to buy or rent is a big problem for young adults who are just entering the labor force. A key target group—families with incomes between $25,000 and $40,000—is seen as having significant problems with housing affordability (24 percent say they have a big problem.).

Across the focus groups, several elements that make an affordable housing initiative more compelling were revealed. These include the following:

1. Case studies and images of developments that fit into the surrounding community can offer reassurances that housing efforts can be attractive and successful, and that the reward is worth the risk.

A majority of North Carolinians (53 percent) say finding an affordable home to buy or rent is a big problem for families with incomes of less than $25,000.

I think that’s one of the reasons why organized neighborhoods resist the idea, because it looks cheaper than where they live. It looks out of place. If there were some way that we could make more affordable housing appear to be just normal housing...so no one is being stigmatized, no one is being labeled as being a low-income person, and when you arrive in the Halifax Court area, you will see exactly what I’m talking about. I was floored because that’s someplace that I would enjoy living. It’s a beautiful community. It’s calm, it’s quiet, it’s neat, it’s clean and it’s beautiful.”

—Raleigh local leader
2. Statistics relating to increased housing costs validate the experiences of many and shock others into acknowledging a problem. Moreover, translating housing costs into necessary work hours or pay illustrates the magnitude of the problem.

3. Giving an economic justification for why this problem must be addressed makes sense for some and provides a rationale for action.

4. North Carolinians are optimistic that the problem of housing affordability can be solved. Yet to do this, focus group respondents are clear that the old ways of addressing affordable housing (i.e., government programs) have not worked. Respondents are open to public/private partnerships but do not have a clear picture of how they should look.

5. Research shows that when families live in safe, decent homes, adults are more successful in the job market, children experience fewer health problems, and students perform better in school.

6. As opposed to new construction in an existing community, efforts involving reclamation and renovation are more readily perceived as benefiting both the community and the individuals in need. Using an existing resource seems like less effort for something that otherwise would go to waste.

7. Listing the occupations that cannot afford housing can be alarming, but only if they truly reflect local pay scales for those occupations. (Note also that while teachers, as well as families with children, are far and away the most sympathetic groups, the question quickly becomes who else is eligible to live in a development and how people perceived as less desirable can be excluded.)

8. Stating that there are screening and qualifying criteria for applicants suggests a level of quality control and eases fears that residents in a development may not be truly deserving.

“\textit{It’s like before 9/11, the FBI and CIA weren’t passing the same information. I don’t know how to put that in necessarily a word or a sentence to combine what government should do as opposed to what the public sector should do about the issues. But it’s a concerted effort to solve it.}”

—Asheville local leader

Three in five (60\%) of respondents believe that a great deal or a fair amount can be done to solve this problem.
With foreclosures in NC tripling, due to subprime lending and increasing unemployment rates, attitudes towards affordable housing development have taken a shift.[1] In 2004, the National Association of Realtors conducted a survey of 1,000 adults from 25 metro areas across the United States assessing attitudes towards affordable housing.[2] The association found that Americans are more supportive of affordable housing developments built near them.[3] Seventy-six percent are willing to have affordable rental units or homes in their communities, 72% are comfortable with affordable housing in their neighborhoods, and 63% next door.[4] This is encouraging news for housing developers across the state. However, NIMBY attitudes are still abundant despite the changing face of homelessness since the foreclosure crisis.

Bobby Rayburn, National Association of Homebuilders (NAHB) 2004 president states,

“We are very proud of the survey…”It shows there’s a real feeling for the issue ... but do I believe we’re all the way there? No, I do not; in many communities, you still find NIMBYism.”

[1] Executive Summary: NC Five Year ConPlan 2006-2010
[3] Ibid.
[4] Ibid.
Housing California, an affordable housing advocacy and resource organization, conducted a telephone poll in March 2008 with the help of an Opinion Research and Public Policy Analysis firm (Fairbank, Maslin, Maullin, & Associates) of 800 California voters on attitudes toward affordable housing developments. [1] California’s housing market has long been broken, with the majority of housing built to cater to the upper quarter of income levels. The crisis has only been exaggerated by the state’s current fiscal crisis. These facts make California the perfect starting point in assessing how the foreclosure crisis has impacted the public’s attitudes towards affordable housing developments. The results of this survey are similar to attitudes observed in North Carolina.

Two-thirds of California voters see the cost of housing as a serious problem, but lack urgency to solve it. [1] The cost of housing and lack of affordable housing for middle income families rank 8th and 9th respectively, below traffic congestion, crime, public education, state budget deficit and the cost of healthcare being number one. [1]

**Barriers to housing affordability in the state were identified as:**

1. Cost and affordability
2. Low wages
3. Lack of availability
4. Inflated house prices

**Who is interested in improving the housing market in California?**

- individuals earning less than $30,000 annually (38% unsatisfied)
- voters ages 30-39 (37%)
- persons living in big cities (30%)
- small city residents (26%)
- rural residents (25%).

The majority of California voters polled agrees that the housing market is broken. However, they disagree with how best to fix it. Forty-seven percent of individuals polled believe that government should have a role in improving California’s ailing housing market. [1] Equally notable, 45% believe the free market should manage the housing market, and no government role is necessary. [1] Many (45%) opposed government intervention out of fear that housing developers would benefit more than individuals needing housing. [1] Homebuilders were viewed more favorably than home developers for this reason.

Voters indicated several housing priorities. These priorities include:

- Making housing more affordable
- Building more affordable housing
- Increasing ability to become a homeowner
- Ensuring people of all income levels can afford a decent place to live
- Helping the neediest communities
- Building housing to aid specific vulnerable populations (i.e. homes for people with disabilities)
- Stabilizing the housing market
- Providing more housing for people with children

The North Carolina Housing Coalition has created messaging guidelines and materials to help North Carolinians understand the need for affordable housing for our communities. Based on research conducted by Peter D. Hart Associates for the Fannie Mae Foundation, the following messages have been identified as the most compelling statements about affordable housing for North Carolinians. Emphasize these key messages in all of your outreach communications.

**Four Key Messages**

1. **The people who most urgently need affordable housing are working families with children, young adults just entering the labor market, senior citizens and people with disabilities.** Many of the people who need affordable housing perform services vital to our communities: teachers, day care providers, mechanics, health aids, factory workers, etc.—people who, even with full-time employment, cannot find an affordable apartment or afford a mortgage on a new house.

   Affordable housing also helps people on fixed incomes like senior citizens who must often choose between paying rent and buying groceries or medication. This fixed income group also includes many people with disabilities for whom housing is never developed in the “free market” setting because it is more difficult to develop due to higher costs and subsidy needs.

2. **Too many hard-working North Carolina families are not able to find an affordable place to live.** Housing is the largest single cost item for most families, and those who pay too large a percentage of their incomes for housing have too little left over for food, clothing, health care, child care and other necessities. As a result, many families are forced to live in substandard housing or move frequently when they are unable to pay rent. These families are at great risk of becoming homeless.

   A core belief in America has been that if you work hard and play by the rules, you should be able to afford a decent home for your family. A family with income from full-time work at the minimum wage cannot afford to rent a modest two-bedroom home without overburdening the rest of the family budget.
3. **North Carolina’s children deserve a safe, stable home and community in which to grow up.** Increasing the availability of affordable housing is an investment in our children. Stable housing provides a far healthier living condition for children. Children in substandard housing are more likely to experience violence and hunger and to suffer from injuries, burns, infectious diseases and asthma attacks. They also are at increased risk of lead poisoning, which has been shown to lead to learning disorders, reading disabilities, aggression and antisocial behavior.

Children who have secure, affordable housing are far more likely to stay in school and succeed socially. Their parents are far more likely to keep their jobs and maintain family income. By contrast, children in substandard housing are more likely to fall behind in school and often drop out altogether.

4. **Communities that offer more affordable housing options are stronger economically.** A healthy economy requires a balance between the free market and the government. Affordable housing ensures that everyone, including those with the lowest incomes, can contribute effectively to the economy. Unless everyone can afford decent housing, our local economies will be dragged down by the limited self-sufficiency and stability of families in constant economic crisis.

Housing is an economic stimulus. More housing means more consumers in the neighborhood and often results in improved transportation. It brings money, jobs, tax revenue and consumers into a neighborhood and frequently generates a positive financial contribution by attracting new businesses or other development. Those businesses, in return, attract and retain employees in the local community.
Telling Your Organization’s STORY

Effectively telling your organization’s story is the most critical factor in sustaining and growing your organization. In general, the public, your donors, your members, your legislators and others, prefer not to hear about numbers, statistics, facts or figures. They want to hear about the end result; they want to know about how someone’s life was changed. And for that, you need a story. Your informational brochure, annual report, website, speeches, presentations, newsletters, etc. should all tell your story. So what makes a good story? Elizabeth Turnbull of the Turnbull Marketing Group gives us some guidelines:

- Characters you can relate to
- A plot that you can believe in (and is relevant)
- Well executed
- A call to action that moves you

Characters You Can Relate To:
- need to be personable/likeable
- should evoke sympathy or display a vulnerability
- have a need that can be filled (with help from your organization, of course)
- must have a story that directly relates to your mission
- and, whenever possible, is not you

A Plot You Can Believe In:
- reflects some sort of conflict. Without conflict, there’s no need. Without need, there’s no reason for your organization.
- has a story-like feel. Think about a feature story in your favorite magazine or newspaper.
- ties directly to your mission
- is succinct
- invites the reader/viewer into the character’s world

A Well Executed Story:
- has good writing. Use literary techniques like suspense to keep your audience intrigued. Hook them from the very beginning with a great opening line.
- is descriptive. Involve all of your reader’s senses. Think about sight, sound, taste, touch, smell. Use action words, present tense and adjective.
- is clear and succinct.
A Call To Action That Moves You:

• Is direct, just ask.
• Is repeated. Ask more than once.
• Is urgent. Why now? Why me?
• Is doable. You're not asking for millions of dollars or to organize a march on Washington. You're asking for something they can easily do.

Now that you know how to write a good story you need to know where to find one. Good stories are everywhere! You just need to be very conscious of gathering the stories. Every time you meet a new person, serve a new client, go to a meeting or on a site visit think to yourself, could this be a story? I wander what his/her story is? Now, the trick is to ask the questions. Don’t be afraid to be nosy. Most people want to tell their story, especially for a good cause. Ask questions that touch the heart. The writer Anna Deavere Smith says the following questions are guaranteed to get people talking:

• Do you know the circumstances of your birth?
• Have you ever come close to death?
• Have you ever been accused of something you did not do.

Other Questions To Consider:

• What do you hope/pray for?
• What do you want for your children’s future?
• How has our organization helped you? What was life like before we met?
• What do you want to tell our friends and supporters?
• Why should our friends and supporters help other people like you?

Even if some of these questions seem a bit off topic, they may get your subject talking. Once they’re talking, you can gear the conversation towards your specific needs.
“Social Math” means taking a large number and putting it into a social context to make it more comprehensible and meaningful for the audience. Social math can provide perspective on huge numbers that don’t resonate with the general public. It gives the reader or listener a point of comparison that they can relate to their everyday life. Social Math will help you tell your story better by painting a picture with numbers.

Example One:
A large tub of movie theater popcorn (20 cups) packs in 76 grams of fat.

Social Math:
A large tub of movie theater popcorn (20 cups) packs in 76 grams of fat. That’s the equivalent of five full size Snickers bars ... or more than six McDonald’s cheeseburgers.

Example Two:
One less coal plant is like cutting 40% of Washington’s vehicle emissions.

Social Math:
One less coal plant is like cutting 40% of Washington’s vehicle emissions. That amounts to all the cars and trucks in Seattle, Tacoma, and Spokane plus the 25 next largest cities in the state, combined.

The Frameworks Institute’s Ezine takes it one step further and gives this example:
Problem:
Lack of exercise leading to poor health and obesity

Policy Solution:
Increasing parks and open space

Possible Use of Social Math:
In Los Angeles, white neighborhoods (where whites make up 75 percent or more of the residents) boast 31.8 acres of park space for every 1,000 people, compared with 1.7 acres in African-American neighborhoods and 0.6 acres in Latino neighborhoods. (from The Benefits of Parks: Why America Needs More City Parks and Open Space, The Trust for Public Land. www.tpl.org/content_documents/parks_for_people_Jul2005.pdf)
Potential Problems:
Breaking the amount of park space down to a per person level gives a large number more meaning. However, because it is not easily clear how many acres of park space per person people actually needed to exercise, the reader is left to focus completely on the inequity of the park space. This example runs the risk of making this an issue about race rather than health, which FrameWorks research has found to be largely counterproductive in raising support for health promoting policies.

Better Use of Social Math:
Between 1971 and 2002, the Trust for Public Land’s work in cities resulted in the acquisition of 532 properties totaling 40,754 acres. That’s like adding park space equivalent to 326,000 soccer fields. (statistics from The Trust for Public Land.)

What Are We Using Social Math To Do?
This example again breaks down a large number into a manageable space, but this time, it is compared to a recreational unit that is familiar (a soccer field). It points the reader in the direction of a solution, and if combined with available data showing that people are indeed more likely to exercise when park space is available, it can help make the case for policies supporting the creation of more park space.
Choosing Your MESSENGER

In regard to communication, all the brochures, websites and commercials in the world can’t beat the impact of face to face contact. Seize every opportunity you have to tell your story in person. The passion and commitment with which you speak can heavily influence a person’s perception of the issue.

Something to keep in mind when presenting your issue in a public forum is your messenger. If staff capacity permits, choose a messenger that can relate to the audience. People have confidence in people they find familiar. Cultural validation can go a long way in regard to trust and believability. Mark Farinella, director for the North Carolina Obama campaign calls these “indigenous messengers.” Using an indigenous messenger can help you break through the monotony of boring solicitations and give you a greater chance of successfully reaching your audience.
The Importance of VISUALS

You know the old saying a picture is worth a thousand words? Well, they’re right. Stories help people to understand but pictures make the reality set in. Use compelling, well composed photographs to illustrate your point and use them at every opportunity you can. Choose your pictures strategically for your audience. Don’t be afraid to use images that pull on the heartstrings or illustrate a need, especially in appeal letters. On the other hand, results oriented pictures show that your organization is successful and trustworthy. Pictures of happy children playing in their yard, or people enjoying their homes evoke feelings of hope and joy. But remember, a picture cannot be erased so choose wisely.

The following images on pages 57-58 are examples of affordable housing developments in North Carolina. These are wonderful examples of the changing face of affordable housing.
Fairview Pointe in Lillington, NC
Funded in part by the Housing Trust Fund.

Cardinal Chase
Siler City, NC
Multifamily Apartments

Arbor Glen
Charlotte, NC
Family Apartments
Benjamin House
Elizabeth City, NC
Multifamily home for adults with development disabilities.

Eddy’s place
Mooresville, NC
Habitat for Humanity

Myron Place
Raleigh, NC
Multifamily Housing

Prosperity Creek
Charlotte, NC
Senior citizen apartments
Language of AFFORDABLE HOUSING

When talking about affordable housing, language often evokes mental frames or images for the listener. It is important to understand how certain phrases carry negative baggage, and how the use of different phrasing can be helpful in transforming those negative images.

Important terms to understand:

- **Permanent supportive housing** is what is sought to end homelessness. These are apartments where services are offered but not as a condition of the lease.

- **Slumlord or substandard housing** is what the market provides when there are insufficient quality, affordable opportunities for low and moderate income households.

- **Transitional housing** used to refer to housing that used to move people from homeless shelters before they were ready to enter more independent settings. Services were required as part of the lease in order to stay there. This term and strategy is no longer seen as a best practice to end homelessness. Transitional housing is still sometimes used for domestic violence clients prior to moving into fully independent settings. For a long time, transitional housing was called a **halfway house**. **Halfway houses conjure up visuals of rundown, poorly managed housing.** When describing transitional housing, it is critical to explain the population, function, and the quality of the facility's management.

Example of Words linked to Mental Images:

“Projects” vs. “Developments”
**Phrases to Avoid** | **Alternative Phrases**
--- | ---
Projects | Developments (i.e. housing developments)
Affordable Housing or Low-income Housing | An affordable place to live, affordable to all
Workforce housing as a standalone description without including vulnerable populations. (more on workforce housing, see below) | Same as above, homes for low and moderate wage workers (see below)
Housing developers | Home builders (more favorable)
Low-income | Hard working, lower-wage workers, fixed income
Low-income housing or subsidized housing | Affordable to all, as well as homes for persons with disabilities, fixed income seniors and working families
Housing jargon (AMI, ELI, etc) | Speak to values of housing for all

*Workforce housing* can mean different things to different people. Often people will refer to workforce housing to include professionals earning 80% -120% of the Area Median Income (AMI), with emphasis on homeownership. Affordable housing advocates find this description offensive, because it connotes that people at incomes below 80% of AMI do not work. When in fact, many municipal workers, child care teachers and assistant teachers earn less than 80% of AMI. Therefore our definition includes anyone in the labor force, from minimum wage to 120% income.
### Communication: DOS AND DON’TS

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<td>• Try to convince each person of the total truth and righteousness of our cause in every conversation.</td>
<td>• Remember our goals: to provide information, to present a human face, to begin dialogue, and to build relationships.</td>
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<td>• Reflexively answer each question with your stock response.</td>
<td>• Listen to the questions nuances, paying attention to the questioner (body language, tone and demeanor). Take time to think about your response if necessary. Probe the questioner if you suspect there's something behind the question. For example, “Does your concern/question come out of a particular experience you’ve had?”</td>
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<td>• Try to give “facts” that you’re not sure about.</td>
<td>• Acknowledge the query as a factual question that you'll need to research to find out more information about. Promise to get back to the person and be sure to follow-up.</td>
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<td>• Try to contradict the questioner’s own experience of local opposition to a particular development.</td>
<td>• Put the experience in context. Acknowledge that you aren’t familiar with all of the facts of that situation. Acknowledge that developers (like everyone else) do make mistakes sometimes.</td>
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<td>• Present yourself as an expert on every issue related to affordable housing.</td>
<td>• Explicitly acknowledge the complexity and long history of the field. Allow yourself to say, “That’s a good question. I don’t know the answer now.”</td>
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<td>• Refer vaguely to all developers or all developments.</td>
<td>• Speak from your own experience about particular developments that you know.</td>
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<td>• Claim that every affordable housing development is well-designed, professionally managed, contributes to the neighborhood, and works perfectly.</td>
<td>• Acknowledge that the affordable housing movement has learned many lessons over the past decade, including the importance of good design and quality management. Acknowledge that not all developers have the same level of experience, expertise and funding to do everything they and the community might want them to do. Explain that groups like yours are continually trying to improve the work of housing developers.</td>
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<td>• Let the education stop with one presentation.</td>
<td>• Encourage elected officials at every opportunity to go on a housing tour as the best way to understand affordable housing.</td>
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<td>• Talk about individual benefits to affordable housing</td>
<td>• Emphasize the benefits to the community as a whole (less vacant lots, lower crime rates, etc.)</td>
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<td>• Use pronouns separating you/or your audience from those affected by affordable housing programs (i.e. him, her, them, their).</td>
<td>• Instead, make the conversation more inclusive using pronouns such as ‘we’ and ‘our’. This creates a greater sense of ownership in the housing problem and can go a long way in softening opposition.</td>
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