

# *Jesse Rascon*

**Title:** Affordable Housing in America: Policy Responses to Affordable Housing Demands

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The Urban Land Institute projects that minorities will account for 88% of household growth in America's housing market by 2030. The average minorities' net worth in America, however, is 10–13 times less than the white average. With significantly lower income, renting may be their only housing option. Unaffordable housing and rental markets will only exacerbate the economic inequality faced by this demographic, forcing a large population of immigrants and citizens to forego nutritious food, medical help, and other family essentials.

This research is a literature review that can be used to understand affordable housing options in America and its increasing demands. It can be used to understand how private, public, and non-profit organizations and initiatives come together to respond to affordable housing demands. It can be used to understand federal government responses to public housing, such as the HOPE VI Program. In addition, this literature review will help my understanding on how housing policy shapes affordable housing in America, in hopes to help others with similar interests understand it as well.