

## Myths and Truths About Affordable Housing



## Community Development Department Development Services

102 Roadrunner Drive Sedona, AZ 86336  
(928) 282-1154 • [www.sedonaz.gov/CD](http://www.sedonaz.gov/CD)

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### **Myth: High-density and affordable housing will cause too much traffic.**

#### **Truth:**

Statistically, it is proven that people who live in affordable housing typically own fewer cars and drive less often. A report from the California Department of Housing states that in six of California's metropolitan areas, two-thirds of renters, and more than three-fourths of households living below the poverty level owned no vehicles or only one car.

### **Myth: Affordable housing reduces property values.**

#### **Truth:**

Studies continue to demonstrate that affordable housing has either positive or negligible effects on neighboring property values. For instance, houses built with sensitivity to community architectural standards often appraise for far more than the low-end purchase price.

### **Myth: High-density housing is affordable housing. Affordable housing is high density housing.**

#### **Truth:**

Not all high-density housing is affordable to low and medium-income families. Not all affordable housing is high-density. However, more housing units per acre means lower land costs per unit. While apartments and condominiums are typically less expensive than single-family, detached homes, many are still beyond reach for Sedona's low and medium income families. Sedona is challenged by the extremely high costs of land. Balancing density with good design and landscaping will be key factors in developments.

### **Myth: People who live in affordable housing won't fit into my neighborhood.**

#### **Truth:**

People who need affordable housing already live and work in our community. According to the U.S. government's definition of affordable housing, families should devote no more than 30% of their income to rent or mortgage payments and utilities. Families earning less than \$43,050 or 80% of Sedona's area median income (AMI = \$53,800 for Yavapai County) are officially considered "low-income". Families earning less than half the AMI or \$25,900 annually are considered "very low-income."

In Sedona, a teacher with a bachelor's degree and five years of experience, earning \$30,342 per year would be considered "low-income" according to official U.S. government guidelines. A front desk receptionist earning \$19,698 per year would be considered "very low-income." Almost all of the incomes of individuals in other vital professional roles in our community such as police officers and medical or administrative assistants qualify for affordable housing.

### **Myth: Residents of affordable housing move too often to be stable community members.**

#### **Truth:**

When house payments remain stable, residents are less likely to relocate. Data indicates renters are much more likely to move than homeowners. However, when rents are guaranteed to remain stable, tenants move less often. For many residents, a first-time homeowner's program presents their first opportunity at permanency. They are usually personally invested in their house and, in many cases, feel strongly that their house will be something they can pass down to their children and future generations. Like any other family, these families establish roots in communities, becoming involved in schools, community service and business.

**Myth: Affordable housing undermines community character.**

**Truth:**

Affordable housing can be and often is designed to blend with existing architecture and neighborhood character. The City can work with developers to help them build a house compatible with the area and one that neighbors will find attractive. Sedona's development review process oversees details on design, landscaping and compatibility.

**Myth: High-density and affordable housing increase crime.**

**Truth:**

For many years social scientists have asked whether high-density housing causes crime. None of these studies have shown any relationship between population or housing density and crime rates. In areas comprised mostly of low-income housing, particularly those areas lacking jobs, responsive police and community services, crime can be higher. However, this scenario does not apply to Sedona. Sedona has a healthy job market and very responsive emergency personnel. Another key consideration to mitigate crime is management and design. Sedona's development review process helps protect the community, including new affordable housing residents themselves, by attending to details at the project level. Also, professional property management with strong tenant screening and good security systems helps to minimize crime.

*Sources: June/July 2004 issue of Habitat World, Shawn Reeves  
ABAG (Association of Bay Area Governments)*