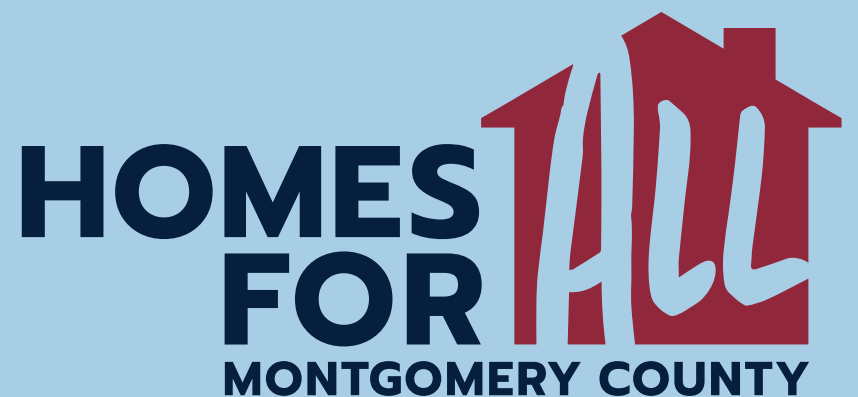


ADDRESSING HOUSING AFFORDABILITY INQUIRIES & CULTIVATING TRUST

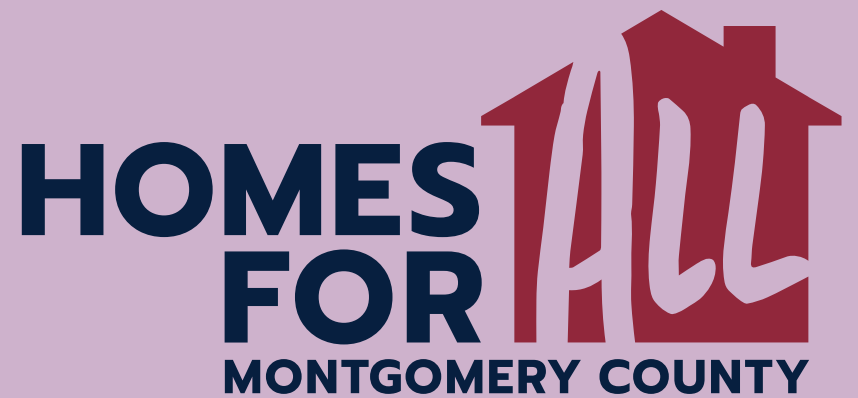


What are the long-term effects of housing insecurity on children and adolescents?

Housing insecurity during childhood has significant repercussions, as studies show increased interaction with child welfare and criminal justice systems at age 9, along with heightened risks of adolescent depression and behavior problems at age 15. These effects persist for at least a decade after experiencing housing insecurity.

FOR ADDITIONAL RESOURCES VISIT: www.homesforallmontco.org

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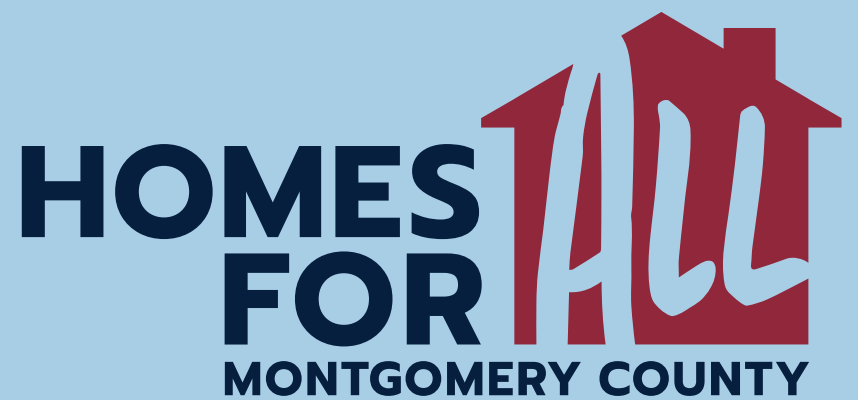


How does housing affordability impact children's education and behavior?

Children living in cost-burdened households face educational setbacks and are more likely to experience behavioral issues compared to those in households without housing cost burdens. This underscores the importance of addressing housing affordability to support children's well-being and academic success.

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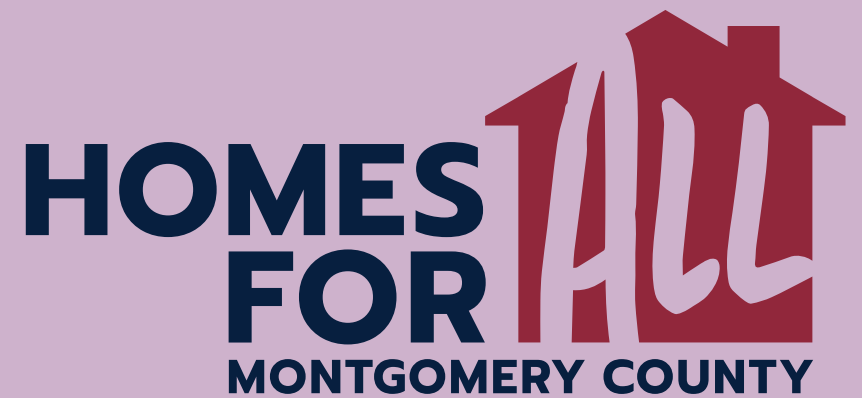


What factors contribute to rising homelessness in a community?

Research indicates that homelessness tends to increase when rents exceed 22 percent of residents' income, with a sharper rise observed when rents surpass the 32 percent threshold. Understanding these thresholds is crucial for identifying and addressing factors contributing to homelessness within a community.

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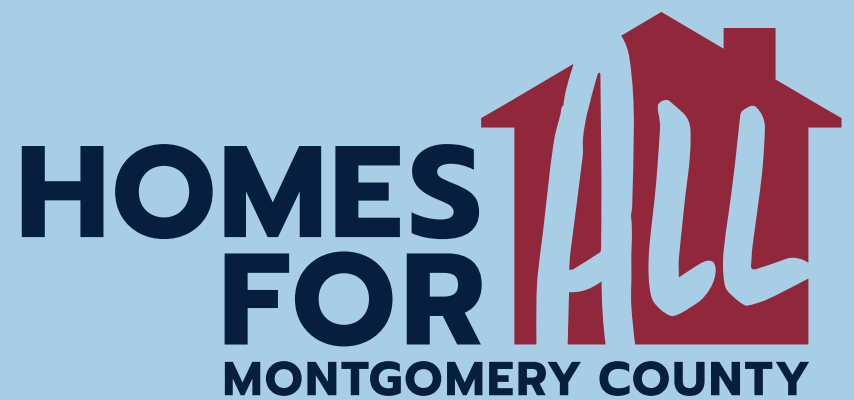


How will the increase of affordable housing in my area effect the value of my home?

The market value of many affordable homes is on par with an area's median home sale price. The only thing that's different is the occupant pays less because the cost of the building or the rents/mortgages are underwritten. Research from the Urban Institute found that "homes located within a typical block of the affordable housing developments saw property values increase, on average, by a small but still significant 0.9%.

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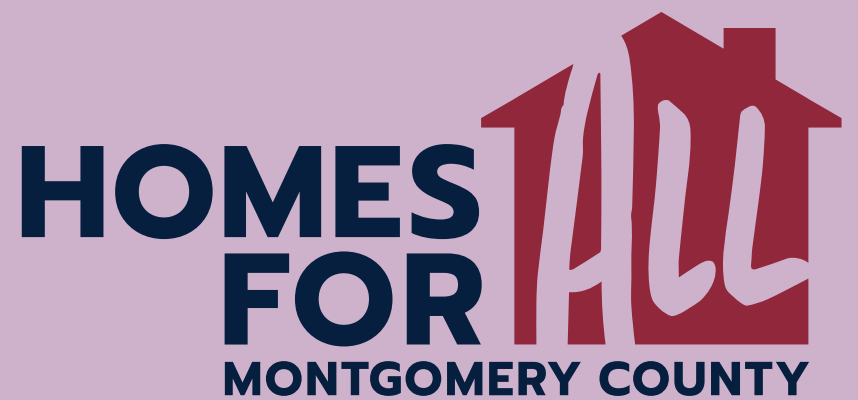


Does Montgomery County really
need more affordable housing?

Just five years ago, only half of all of the homes sold in Montgomery County were considered affordable for families making the median income level. What a home looks like, who built it, and who lives in it doesn't define housing affordability. If you, your kids or your parents are someone who pays more than 30% of your income toward rent or a mortgage and utilities, you would all benefit from better housing affordability in Montgomery County.

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What are the long-term impacts of high housing prices on filling municipal job vacancies

When housing prices do not match local wages, it adversely affects the municipal workforce. This discrepancy leads to unfilled positions in crucial departments such as police and public works, and also affects volunteer emergency responders, such as firefighters.

FOR ADDITIONAL RESOURCES VISIT: www.homesforallmontco.org