



# HOUSING MYTHS VS FACTS

Many Rhode Islanders worry that new housing—especially affordable housing—will change our cities & towns, but without it, we risk losing the people who keep our communities thriving. Challenging these myths & supporting thoughtful housing development helps Rhode Island build strong neighborhoods, keep families & workers in our towns, & create a foundation for lasting success. Here are nine common myths about housing—and the facts that set them straight:

**Myth:** Affordable housing is for people who don't want to work.

**Fact:** Many hardworking Rhode Islanders qualify for affordable housing. For example, a family of four earning \$95K is eligible for rental assistance—showing that common jobs often fall below the area median income (AMI).

**Myth:** Affordable housing means unattractive buildings.


**Fact:** Housing comes in all shapes & sizes! Affordable housing is often designed to match the look & character of surrounding homes, blending into & enhancing neighborhoods.

**Myth:** Building more housing in my neighborhood lowers my property value.

**Fact:** Building new housing is unlikely to lower property values. However, adding more homes may slow the rate of value increase, making communities more affordable & helping more families contribute to neighborhood vibrancy.

**Myth:** Increasing housing production brings in out-of-state renters & buyers, pushing out locals.

**Fact:** Building new homes is essential to keeping Rhode Island affordable for locals. Without enough housing to meet growing demand, current & new residents compete for too few homes—driving up rents & pricing out long-term Rhode Islanders.



**Myth:** Increasing housing production negatively impacts municipal school costs.

**Fact:** New housing benefits local finances, not just costs. While it may add students to schools, it also brings property tax revenue, boosts local economic activity, & generates state sales & income taxes—creating more prosperous, vibrant communities.

**Myth:** Increasing housing production takes away parking & green space.

**Fact:** Building dense, walkable communities helps preserve green space & reduce parking demand. By updating zoning & allowing more homes on less land, we can prevent sprawl & protect open spaces for future generations of Rhode Islanders.

**Myth:** More housing means more of a strain on local resources.

**Fact:** Most new developments are planned with local infrastructure in mind. Well-planned housing can even support local economies & help fund improvements to streets, transit, & public amenities.

**Myth:** Rent control solves housing affordability.

**Fact:** While rent control may temporarily limit rent increases, it does not create new homes & can discourage future construction. The root cause of high housing costs is a lack of supply, & addressing affordability requires building more homes—not just capping prices.

**Myth:** We spend too much money on affordable housing & see too few results.

**Fact:** Federal spending on affordable housing programs is far smaller than the tax breaks homeowners receive. The mortgage interest deduction alone costs \$34B annually—more than double the amount of the Low-Income Housing Tax Credit—yet affordable housing investments create new homes, stabilize communities, & deliver measurable long-term opportunities.

