THE ASPECT OF SUSTAINABILITY IN AFFORDABLE HOUSING FOR COMMUNITY AND ECONOMIC DEVELOPMENT: CRTICIAL OVERVIEW

[1]*Turchina Kateryna*, Master of Professional Studies in Community and Economic Development
[2]*Turchina Svitlana*, Candidate of Economic Sciences, Associate Professor

[1]Penn State University, USA
[2]Sumy National Agrarian University, Ukraine

In a modern world, where the government faces every day new challenges, which require immediate action, sustainable development becomes more prominent, and housing affordability is one of the essential issues.

Housing is one of the most critical challenges in local development as it directly impacts the quality of life and well-being of community residents. Development of sustainable housing is an important objective of sustainable communities strategy. According to the definition presented above, the sustainable housing should be well available, matching quality, economical, ecological, cosy, comfortable needs of an individual.

There are identified the following characteristics of a modern sustainable housing:

- From a social point of view – apartment or house is a place for family. It has a symbolic meaning of social status.

- From a functional point of view – apartment or house is a place for leisure activities and rest, not for professional activities.

- From a social-psychological point of view – apartment or house is a place for privacy and intimacy.

- From an economical point of view – apartment or house is an article. It is reclaimed during purchase or rent.

This overview is aimed to provide various aspects of affordable housing by describing its principal components, challenges, and perspective. Additionally, it addresses sustainability to ensure the environmental, social, and economic impact of affordable housing and protecting future generations.

Affordable housing sometimes can be described as housing affordability, where, in fact, those are two separate concepts. Anacker (2019) addresses the relationship between rents and house prices versus income of household as a key in affordability. Moreover, there is an impact of market supply and demand that directly relates to affordable housing [2].

The authors address the «Affordability crisis» that developed from increased housing expenses and limited income increase. Moreover, the effect of the shared economy limited the availability of units as Airbnb evolved in big metropolitan cities, more long-term rentals became short-term. Airbnb directly impacts the rent

prices, as data shows that Airbnb density raises asking rents from 0.4% to 3.1%, further contributing to housing affordability [8].
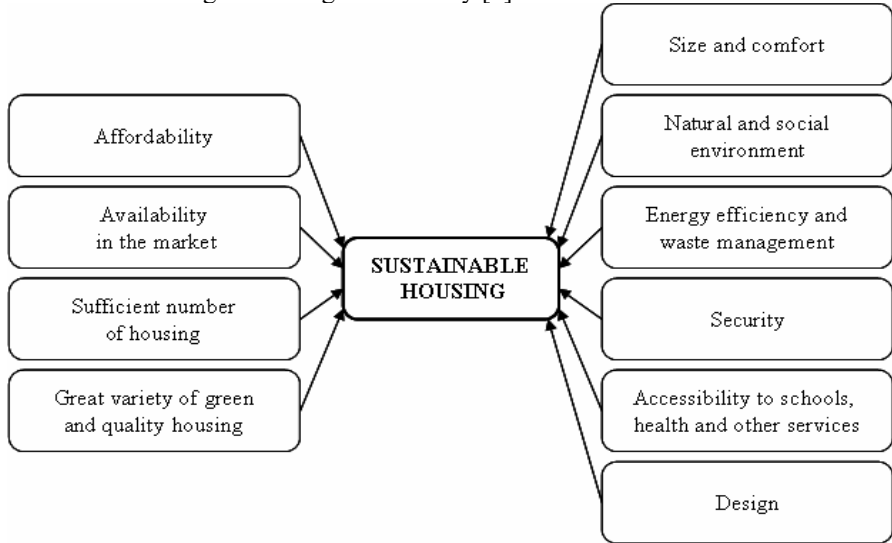

Fig. 1. Criteria characterizing sustainable housing

Researches show the need for an alternative approach, like developing amenities or larger space at a lower price, which can build attraction in communities [3].

Community Land Trust (CLT) is another approach to increase affordability by own solely the dwelling. CLT is a model of collective land ownership that is also viewed as a social invention [11].

When it comes to owning the property, lending plays a critical role in affordability as mortgages provide an opportunity for homeownership.

When it comes to the sustainability of affordable housing, there is no single approach to measure it. The researchers focus on identifying various factors for the assessment, among which are: critical success criteria (CSC), key sustainability performance indicators, critical barriers (CB). All of them aim to develop the linkage between sustainability and affordable housing and focus on three components: environmental, social, and economic. Adabre et al. (2020) bring an additional factor – institutional sustainability, which focuses on governance and operation related to housing [1].

The literature review is not limited to the US solely and provides case studies around the world including China, the United Kingdom, Germany, and Ukraine. Some countries incorporate sustainable affordable housing into national policy. The United Kingdom developed programs for the sustainability of communities that include eight components: governance, transport and connectivity, services, environmental housing, and built environment, social, and culture [10].

In the US, community-based or non-profit organizations play a significant role. However, their contribution can have both positive and negative impacts [14]. The metropolitan cities like New York develop a long-term strategy that is based on adding additional units, but the quantity does not correspond with estimated population growth.

Affordable housing is a complex global challenge with no single solution. The sustainability of it is defined by various factors but does not provide a unique, comprehensive assessment and perspectives for development. While many countries already began the focus on environmental and social friendly housing, the economic viability remains uncertain for all actors. Further research is required to determine a unified approach for the evaluation of sustainable affordable housing with extensive proposals for improvement in the local development.

The article focuses on community land trust (CLT) as a model for addressing the issues of housing and land use. Community land trust is innovation in real estate, which separates homeowner from land that is owned by the community. The author examines the history of CLT and provides a case study in Boston where Dudley Street Neighborhood Initiative (DSNI) implemented the community land trust. Author refers to CLT as a social invention, and reviews definitions and references to the term. I found land trust to be more of a model, tool, or structure rather than a social invention. Perhaps, the fact of land collective ownership by the community is social capital and the form of trust can be considered as a social invention. I believe this part of the article needs more research and clarification.

The historical overview begins with a symbolic event in St Paul, Minnesota, in January 1994 when trucks lifted houses and moved from their foundation to an affordable housing organization formed in CLT. They even raise questions like how this model evolve and what ideas created it? Many ideas contributed to the formation of CLT including Henry George`s 19th century «single tax». The Author reviews them closely before describing the contemporary model and her founder Robert Swann, who played a critical role in community land trusts development around the US. CLTs number grows, and there are over 200 of them in the US, with the largest in Vermont that has 1500 apartments and 500 lease-land for single houses.

The case study in Boston describes a low-income neighborhood with a largely African American and Hispanic composition, that experienced challenges when part of the population moved to suburbs and landlords started to burn unwanted buildings for the benefit of insurance coverage. The abandoned property became a health hazard for residents and they were looking for help. Several community organizations jointly with Riley Organization organized DSNI, who wanted to work with the city to redevelop the area, but with full community participation. Their vision was to develop an «urban village», a center of revitalized neighborhood life with a strong cultural identity. Before commencing CLT they faced several legal options but were able to overcome all with the support of the local community. In 1994 they acquired 15 acres of absentee-owned lease and the city donated 15 more that created a substantial base for CLT with 77 units total available for people with income as low as $18 000.

I was not familiar with community land trust before reading this article, and it provides a great detailed overview of CLT, its history, and practical example in case-study. However, it does not connect CLT with the social invention and little on affordable housing [9].

The article focuses on sustainable communities and its critical necessity for housing to be affordable, easily available, high quality, economic, ecologically designed for better suiting the need of members. The study examines key factors that contribute to the current situation and government initiatives in the UK and a case study in the Northwest.

The authors begin by addressing the concept of sustainability and how it progresses from an environmental concept to the sustainability of cities and communities. I found the description of a sustainable community as a place that meets the diverse needs of existing and future residents, are sensitive to their environment, and contribute to the high quality of life to be well formulated and inclusive. Additionally, the authors propose the infrastructure and refer to the affordability, which is recognized in Sustainable Communities Plan by the UK government. Further, the article has a description of the current housing market and the urgent need for sustainable options for housing from economic, socio-psychological, and ecological perspectives.

The UK development programs for sustainable communities include eight key components: governance, transport and connectivity, services, environmental housing and built environment, social, and culture. To address the critical aspect of housing, the study conducted semi-structured interviews with professionals involved in programs for sustainable communities in Northwest, UK. The first part results showed that housing is the second most important component, and respondents believed that it has to be a primary element of the regeneration program. The second part focused on affordability issues and factors affecting it, among which the most significant was economic. The last part focuses on recommendations on delivering affordable housing: increasing investments, more social housing, faster building process.

The paper provides a comprehensive overview of the housing situation and perspectives of sustainable communities in the UK. I would suggest this article is a quality resource to explore an international approach to sustainable communities and their components [2].

The article focuses on aspects of housing affordability as part of household expenses and reviews some characteristics of affordable housing. The author begins by addressing the importance of housing expenditures, as she notes that it has a direct impact on the quality of life. In the introductory part author describes housing initiatives in the world, she further examines the UK, Germany, and the US. The relationship between rents and house prices versus household income becomes a critical part of the research. The trend in metropolitan areas is diverted because of several reasons:

1) Prices increased because of less land available;
2) Strict regulations for developers;

3) New buildings and rebuilding's are mostly targeted for upper-income households;

4) Reduced funding for affordable housing.

Housing affordability is presented as a challenge for the communities because of increased demands and population growth. Addressing this issue become more difficult because it is hard to decrease household expenses, difficult to increase income, and both grow slowly over time.

Affordable housing can be a challenge in communities with decreasing or low housing supplies. It is hard to regulate it because of movement between cities and states, complicated building regulations, decrease design, construction, utility and regulatory fees, and developer profits.

The author provides an overview of articles and researches that address affordable housing challenges in Germany, the UK, USA. However, no guarantee provided methods can be effective, as it needs a complex approach and support on all levels. The article concludes and summarizes the methods addresses in reviewed researches, among which is building on vacant urban land zoned for multifamily, attracting new investors, raising construction productivity, and reducing housing operating cost.

When I saw the title of the article, I was excited, as I truly believe that housing affordability is more important than affordable housing. However, research has a common sense without a comprehensive analysis of the concept [13].

The article analysis how public administrators view the role and influence of non-profit organizations on local affordable housing decisions. The research is based on the national survey of public officials responsible for affordable housing programs in the US with populations over 100,000. The author begins by examining the history of community-based organizations (CBOs) that have become responsible for affordable housing programs since the late 1960s. This event united non-profit organizations, the private sector, and government agencies to a community development industry system making a relationship between actors very complex.

The research is based on a national survey of the public administrator (administrated in late 2006) and included 70 questions that allow measuring the perception of CBOs including performance, capacity, and funding. The cities that participated have similar characteristics of income and race proportion. The author focused on two sets of survey questions, which were first asked to identify the source of pressure to expand CBOs in affordable housing development, rehabilitation, and management. The second set asked about the importance of a number of considerations on the local-decision making process related to CBO funding, for example in the scale of performance from 1 to 10. Based on responses, the regression model was built that included a total of eleven independent and dependent variables. The final model showed that perceived pressure from non-profit organizations to fund the affordable housing activities of CBO resulted in a percent of receiving funding. Additionally, the perception of the increased importance of partnership with foundations and faith-based organizations resulted in a 7.5% reduction in funding. Interestingly, that public administrators did not perceive pressure from the

federal government as influential on local community-based organizations. Another important factor is that funded CBOs have a better performance. The study shows that how positively public administrator feels about local organization contributes to stability and density of the community.

I found this research to be important for the community and economic development as non-profits play a significant role. They became a critical part of the relationship between members, government, and organizations. However, nowadays there are so many organizations that I can understand how public officials feel pressured. The article is a valuable resource for perception evaluation, but the method analysis, I found hard to comprehend [3].

The research is focused on analyzing how the rental price will change with the increase of available units. Based on 2014 American Community Survey data authors estimate a neighborhood choice model that reflects how supply affects housing affordability. In recent years, housing went in price while income has not changed much creating an «affordability crisis», where the share of households spending more than 30% of their income toward housing reached all times high. Many analyses suggest that increasing supply will help to so solve the problem, however, authors refer to the elasticity of rent as a key factor to determine if it indeed affects affordability.

The paper presents simulation-based evidence that supply has a low effect on the elasticity of price in the metropolitan area. To begin authors, compile average rent prices for ten large cities: Chicago, Dallas, Houston, Washington, Miami, Atlanta, Boston, San Francisco, Philadelphia, Los Angeles. Rents are measured in zip code level and obtained from Zillow. The supplemental data from RS Means Company provide a new construction cost. Further, the authors examine the 2014 American Community Survey and determine several factors:

1) Rate of willingness to Pay in Long Rent associated with an increase in neighborhood amenities;

2) Simulation results for increasing housing stock to the single neighborhood;

3) Increasing supply Vs. improving amenities.

The results show that willingness to pay to live in a particular neighborhood for a household who is on the margin between living in that neighborhood or elsewhere will not be different with a change of supply. Alternatively, authors use a model to compare the price effects of building new housing supplies versus improving amenities. The result shows that improving amenities in lower-priced communities will make them more attractive and could put downward pressure on expansive neighborhoods.

The article brings the importance of developing alternative ways of increasing housing affordability and different perspective on supply. New construction can be costly and depend on multiple political and economic factors that were not considered during the research. I found rent elasticity as a new factor while considering affordable housing initiatives [6].

Housing affordability was defined as the single most important issue facing Americans by the US Congress in 2002. Affordable housing is when a household spends

less than 30% of its income, and dwelling is affordable if it costs less than 24% of the area's median income. The author refers to the series of research conducted by the New York Times focused on the crisis in NYC, where rent is 60-80% of the income. In the past, affordable housing in NYC was addressed by adding new units and providing subsidies. NYC lost a large number of units between 2000 and 2012, and when the new Mayor took the office in 2014, he created a Ten-Year Plan to address the crisis. The plan aimed to increase units and focused on three main topics: using the private sector, the role of non-profits, influence, and control of the municipal government. Before examining the plan, the author provides an overview of eight programs available for residents mostly sponsored by the federal government.

The Plan targets to build and preserve 300 000 units, initially had 200 000 but was raised because of early success. However, despite the early success, families in need remained in the crisis and rent-burdened increases in middle-class families. The city population is expected to increase to 9 million residents by 2030, creating the need for 315,860 new units with 250,660 affordable. The income structure of the Plan includes 8% of affordable housing designated for the extremely low-income category (less than US$25,150), 12% for the very low-income category (US$25,151-US$41,950), 58% in the low-income category (US$41,951-US$67,120), 11% in the moderate-income category (US$67,121-US$100,680), and 11% in the middle-income group (US$100,681-US$138, 435). This structure does not address enough the most vulnerable population and homeless. Additionally, there is a focus on gentrification through rezoning, which has two sides. New York City has rent-stabilization laws which play a significant role in affordable housing but are controlled by the State government that plans to loosen regulation.

The article provides a deep overview of the Mayor`s Plan, and other programs available in New York City. It also describes the market condition. While reading the research, I noticed more critic of the plan with very little focus on positive impact. Additionally, I did not find any suggestions from the author on how to improve the plan [8].

The sharing economy is currently growing and attracts attention from researchers, who examined how it affected market mechanism. When it comes to housing, most analyses are focused on the hotel industry but not on rental. The paper is focused on examining how Airbnb influence asking rents in Boston. Some people think that it positively impacts homeowners by earning extra income, and some believe that it increases rents in metropolitan areas.

Authors focus on the effect of Airbnb on the rental market by combining frequent data from new weekly rental listings, and data on Airbnb listings availability. The study focuses on the number of rental units available and price. Each census tract in Boston is measured by Airbnb density, by dividing the number of shared-rental listings by a total number of housing units. The data was collected over six web-searches through the period from August 22nd, 2015 through January 21, 2016. Airbnb entered Boston in 2009 and by 2015 averaged 2000 unevenly distributed units, with 25% growth year over year. Detailed data for October showed that 58% of all units offered a full house, 39% - private rooms, and only 2% - shared

space. Most units were posted for more than 200 days, which potentially have an impact on the long-term rental because they are decreasing supply. 82% of all hosts had only one listing available, with 54% out of all available units.

Collected data showed that Airbnb density raises asking rents by at least 0.4%. A higher concentration of listings in the area leads to a higher increase in price up to 3.1%. Moreover, units' characteristics contribute also to the rent increase with each additional bedroom adding 17%.

Every city is unique and the assessment of the impact of Airbnb on housing supply depends on its popularity, as NYC had one zip code area with 20% units available at Airbnb, which is not common for Boston.

I enjoyed reading this article, it showed how using data from Airbnb and rental websites reflect the correlation between them. Also, I found it interesting that the authors focus on the census tract and developing density for shared listings. I would be interested to see the relationship between income and housing affordability, whether this extra income help household to afford apartments [5].

This research attracted my attention because it addresses the complex effect of Airbnb on local communities. Collecting the fee gore shared space allows hos to gain a financial benefit while imposing costs on their neighbors and surrounding. Communities experience a loss of affordable housing, increase in the average rental price, and change in neighborhood character.

A New York State Office of the Attorney General report analyzed Airbnb bookings in New York City for the period between January 1, 2010, and June 2, 2014, and found that over 4600 units were books as short-term rentals for three months or more and 2000 for over six months which caused the decrease in long-term rentals availabilities in NYC. Analysts estimated that City lost 13,500 units in a short time caused by Airbnb. A similar situation was examined in other metropolitan cities, and the number of units available through sharing websites increases year after year. The rate of Airbnb expansion and its effect on the rental market outpaces the policies that are meant to protect affordable housing. Additionally, the study shows an overall rent price increase, forcing landlords to convert units.

The unit`s conversion affects the neighborhood composition, where before it had mutually connected neighbors, now it is mixed with tourist who does not value community in the same way and affects the quality of life for long term residents. For example, residents in Bath, England, reported that short-term rentals increased noise levels, unsanitary conditions, and illegal disposal of garbage. In Los Angeles, there were reports of unfamiliar cars blocking driveways and concerns about child safety. Moreover, a large number of hosts are commercial, who have more than one unit available for rent diminishing the idea of sharing the room by offering several places. The author also addressed the decrease of social capital, as units are now occupied by strangers with no ties to the community.

This research is incredibly informative and has examples from various cities and countries that allow us to analyze the effect of Airbnb from different perspectives [4].

Housing is one of the basic social conditions that define quality life, and recently with growing population and urbanization, supply does not meet the demand. Moreover, urbanization directly impacts affordability, the projection shows that the number of people will be only growing and the need for housing will be increasing. Many policies were initiated to address the issue, however, their efficiency with low-income earners remains uncertain, additional affordable is not necessarily sustainable.

There economic measures and non-economic criteria associated with evaluations of sustainable economic development initiatives, which are known as critical success criteria (CSC). Examples of CSC are accessibility to healthcare, availability of green centers, materials used for construction, etc. Unfortunately, there is no consensus on the criteria required for the assessments of sustainable affordable housing. The CSC can greatly benefit the current crisis as it can become a guide for developers, government, and real estate professionals.

The research focuses on determining relevant potential CSC for sustainable affordable housing. The authors establish a set of 20 CSC, which were sent to affordable housing experts with sufficient research and/or industrial experience, who confirmed the comprehensiveness, and minor correction, which resulted in the final 21 criteria. Further the analysis was conducted to rank CSC, and group them into 6 Component:

1. Household Satisfaction (functionality of housing facility, end user`s satisfaction, s maintainability, safety).

2. Stakeholder`s satisfaction (timely completion, project team satisfaction, reduced occurrence of disputes and litigations).

3. Housing Operations Cost (energy efficiency, reduced lifecycle cost, environmental performance).

4. Time Measurement (marketability of the facility, waiting time for applicants to be allocated in the unit, construction cost performance).

5. Location affordability cost (reduced public sector expenditure on house management, house price in relation to income, commuting cost from the location of housing to public facilities, rental cost in relation to income).

6. Quality-related (quality performance of project, aesthetically pleasing view, technology transfer, technical specification of housing).

Affordable housing is assessed by price or rental cost with relation to income, which creates a gap between sustainability and affordability. The article review factors that help the success of the project from a sustainable perspective. I would rank affordability higher or include price/rent to household satisfaction [7].

Affordable housing refers to housing that affordable for specified eligible households whose income is not adequate for them to access appropriate units, and the main target is to improve housing affordability for low-income families supported by government initiatives. Moreover, many studies research the non-economic impact of improved housing. For this study, sustainability is the development of affordable housing of present medium-low income group should not compromise the ability to meet the housing need of future groups and aims for integral quality in environmental, social, and economic performance.

The authors conducted hybrid research to identify key indicators for the sustainable performance of affordable housing through a literature review and targeted questionnaire. The study area covered is the city of Chongqing, China with a group of governmental agencies, developers, and academics who were involved in the decision-making process. The questionnaire had a total of 42 sustainability performance indicators, and respondents evaluated the importance of each one.

Based on the analysis, the authors propose a sustainability framework with 24 key sustainability performance indicators divided into three categories. First is economic sustainability that includes financial viability, cost-effectiveness, affordable price. Second is social sustainability with factors of accessibility, equitable and fairness of housing distribution, suitability, harmonious social relationships. The last is environmental that focuses on resource efficiency disaster resistance, reliability, and durability of units.

The article focuses on the need of incorporating sustainability in new developments of affordable housing in China, as population and urbanization grow at a high pace. The division of factors into three categories allows making an assessment based on equally important factors for sustainable affordable housing development [1].

The research focuses on identifying critical berries to sustainable affordable housing around the world through comprehensive literature analysis and questionnaire survey for fifty-one experts in the field with over ten years of experience related to housing. The housing presented as the main component of quality of life and general well-being. Authors present several sustainable initiatives with correspondent critical barriers (CB):

1) Social sustainability is an affordable housing development that is compatible with the harmonious evolution of civil society and the environment that promotes social integration with improvement in the quality of life for all populations. Critical Barriers: income inequality and segregation among households, poor maintenance of culture, community opposition to affordable housing, high foreclosure rates, inadequate infrastructure development.

2) Economic sustainability represents the price/rental cost, including transportation and utility. Critical Barriers: not sufficient public housing, high cost, high-interest rate, and inflation, complicated credit condition.

3) Environmental sustainability is the efficient use of resources and land. Critical Barriers: inadequate access to land or land supply, low-rise affordable housing development.

4) Institutional sustainability focuses on policy approaches and institutional/regulatory goals and structure. Critical Barriers: delays in government approval process, rent control policies, inadequate financing options, conflicting laws and policies, zoning restriction, shortage of skilled workers.

Further research analyzes CBs by ranks and groups them into four main groups with suggested policies for each: green retrofit-related, land market-related, incentive-related, housing market-related, infrastructure-related.

This article attracted my attention because of institutional sustainability, as

the environmental, social, and economic part is common. The authors made a good synopsis of all components and showing the connection between them. Additionally, respondents are international professionals, who provide a perspective from around the world for sustainable affordable housing [12].

The article focuses on sustainable affordable housing in Malaysia, where the government is committed to ensuring access to quality housing, and efficient public utilities and services, and a clean environment. The National Housing Policy (NHP) helps the private sector to fulfill the demand of the government, however, the industry is struggling with balancing social needs, economy, and environment. Another approach to sustainable housing is the Malaysian Family Welfare Index, which aims to measure family well-being through household assessment.

The research targets indicators that show the geospatial information of the sustainability of affordable housing, intending to map them. The authors identify five steps: research formulation, database design, data collection, analysis, and output (mapping). The database is the crucial part, with a focus on a conceptual model that contains several entities such as land use, residential lots, and roads. The Entity-Relationship (ER) Diagram describes the relationships within and between entities. The subject area is Selangor District with identified locations of public transportation, commercial area, and city center.

The article is the beginning of the research and provides a brief overview. I found that the mapping approach is an interesting strategy to examine the sustainability of affordable housing as it allows to compare districts/areas and identify strengths and weakness, which will allow improving current conditions from a long-term perspective. However, the research does not have any specifics on indexes, more general overview, and as a reader, who does not know the current housing situation in Malaysia, I felt that I needed a general overview, to better understand the research. Also, there was a mentioning of few indicators without further examination, and references to them.

The article addresses the effect of mortgage lending on housing affordability. Mortgages became available to the population in the early 2000th. The USSR economy provided housing conditions to the families up until it collapsed in 1991. After the dissolution and shifting to market economy government developed legislation for housing regulation, including mortgages and determination of affordable housing.

The research focuses on housing affordability, as for the long period to purchase an apartment population had to pay in full. The process of savings and timeframe for becoming a homeowner was too big for a large part of the population, and lending became a solution. The government of the Russian Federation created the coefficient of housing affordability which is based on the price of 1 sq m., average monthly income in the region, the number of working people in the household. I believe that the approach of including a non-working family member and the size of the property also reflects how sufficient property is for the family. The author suggests that the coefficient must incorporate fixed household expenses to better assess housing affordability. In general, housing affordability can be

determined by dividing the price of 1 sq meter by the average monthly income in the region. If the coefficient is greater than 1 the housing is considered not affordable. So the closer it is to 1 the more affordable it is.

With the development of mortgages, at first, it impacted negatively as demand increased as well as price. However, over time the supply increased, allowing to purchase more with a mortgage, and more people become a homeowner.

This article does an excellent job of showing the linkage between mortgages and affordable housing. In many countries of the former Soviet Union, housing affordability and affordable housing are the same terms. The programs offered by the government are targeted to help the low-income population to pay for utilities and very limited to address homeownership or rent.

Ukraine began to focus on mortgage programs since the beginning of the 2000s, which over the decade had an overall positive impact on affordability.

Based on the most recent statistics in Ukraine, one person covers about 24.2 sq m and similar numbers in Europe are two times higher.

The critical aspect of housing in Ukraine is a high percentage of ownership: 90% of the population lives in the properties they own. State Department of Statistics concluded that 54% of Ukrainians live in over-occupied apartments and houses, and 45% are living in the properties with no major renovations. However, it does not indicate the absence of problems.

On December 1st Ukrainian government began a state mortgage program, "Affordable Mortgage 7%", which aims to increase funds flow to the residential properties.

Therefore, housing issues of Ukrainians will remain one of the most critical social issues, which unfortunately aggravates year over year because of a few reasons:

First, no affordable housing prices for the majority of the population.

Second, the situation in the eastern part caused by the aggression of Russia increased in LMI communities because people were forced to leave their houses and seek refuge in another part of Ukraine or outside.

Third, the real estate market has many long-term constructions, abandoned constructions, and double sales, resulting in a lack of trust between market participants. This list of reasons may be continued, but the government is responsible for supporting the development of housing and supporting the rights of people for affordable housing and ownership.

Conclusions. A new understanding of the sustainable housing is in the formation process now. The sustainable housing is characterised as available, quality, economical, ecological (energy-saving, etc.), comfortable and cosy.

It is important to recognise that great variety of high quality housing (e.g. building construction, design, comfort, size, etc) is as important as other sustainable housing characteristics (affordability, accessibility, energy efficiency, waste management, security, etc). Increased demand for new homes cannot result in reduced quality and sustainability of housing.

The sustainable housing development model can be adapted to every town and will help to create healthy and attractive communities.

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