

# Made the Rent

The Human Impact of Housing Affordability in High-Cost Communities

SEPTEMBER 2025



  
GENERATION  
HOUSING  
NAPA VALLEY

# Motivations for Made the Rent

1. To test via survey how Affordable Housing (AH) in the Napa Valley helps low-income residents **meet rent and impacts household finances**, including the purchase of essential services, local spending, and savings.
1. **To measure non-monetary impact** of the region's sizable investment in AH on workforce displacement, workforce retention, commuting and climate, and school enrollment.
1. To identify the **distinct role played by AH among other low-cost options** in addressing a low-income housing shortage, including unsubsidized options on the market.

# Method & Limitations:

**Survey Instrument:** We utilize a first-of-its kind qualitative survey instrument to assess how rent-restrictions interact with the financial health of Extremely Low- and Very Low-income residents of AH, focused on financial stress indicators (e.g. difficulty affording food, skipped medical care, seeking second job), quality-of-life factors (e.g. proximity to work and services, home quality), and overall perceptions of value and tradeoffs.

**Outreach:** We reached nearly 300 residents across income-restricted and managed AH, primarily Low-Income Housing Tax Credit (LIHTC) housing all over the county.

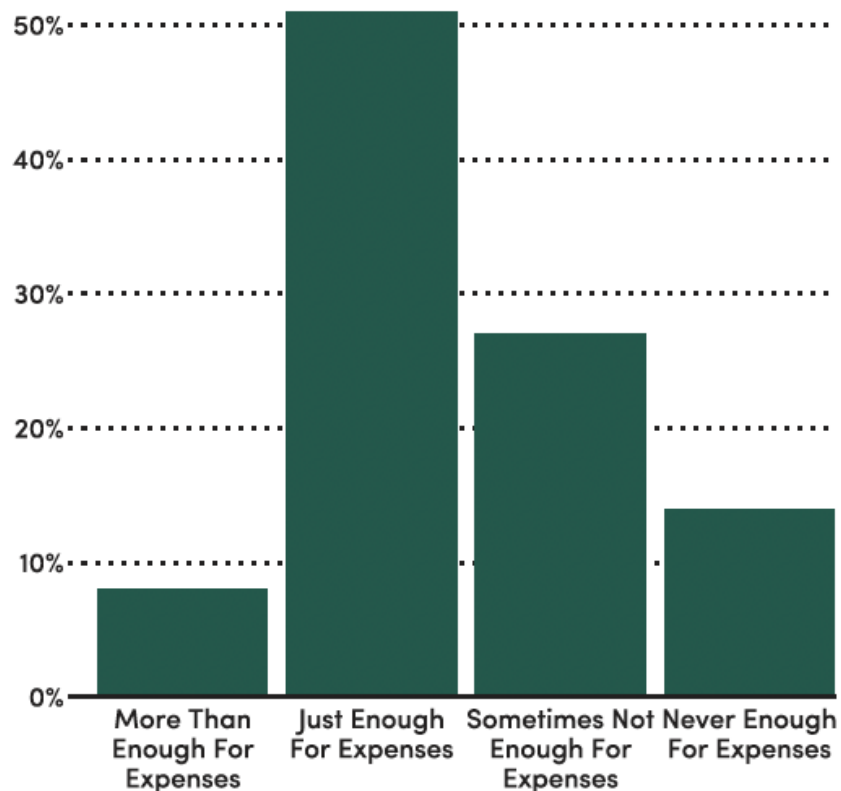
**Limitations:** Due to sensitivity around identification of income, race & ethnicity, or work & immigration status of AH residents, we limited our demographic battery to ensure higher response rates. Thus the report cannot provide internal breakdowns of who may most or least benefit from these variables.

# Major Findings:

1. **Mitigating Financial Stress but not always Cost-Burden:** Rents are not always low enough to provide relief towards other household expenses in high-cost areas like Napa Valley, however, access to jobs, amenities and services reduce or mitigate financial stress.
1. **Job Preservation and Economic Stability:** Proximity to current or potential jobs is among AH's major benefits, cited by residents as the primary reason they are able to remain in the regional workforce and/or in their current role, mitigating workforce displacement, job loss, and employee turnover in labor-intensive sectors.
1. **Addressing System Gaps in a Single Policy:** Compared to unsubsidized housing that is affordable, deed-restricted units offer residents longer-term protections and higher-quality standards that aid these outcomes, especially in a sub-market already prone to loss to conversions & demolition and unpredictable quality.

## Findings:

# Rent reductions are “not enough...”



**Figure 13. Housing Costs Rarely or Never Left Affordable Housing Residents with Sufficient Funds to Meet Household Needs.** Just under half (43%) of our respondents revealed

- **Just under half of respondents reported** that their rent “never left them with enough” or “sometimes not enough” for other basic household needs.
- 92% said they never had “more than enough” for other expenses after paying rent.

## Findings:

# Many weighed other actions to cover rent

- **6 in 10 residents considered taking on a second job**, relocating, or using credit to stay afloat.

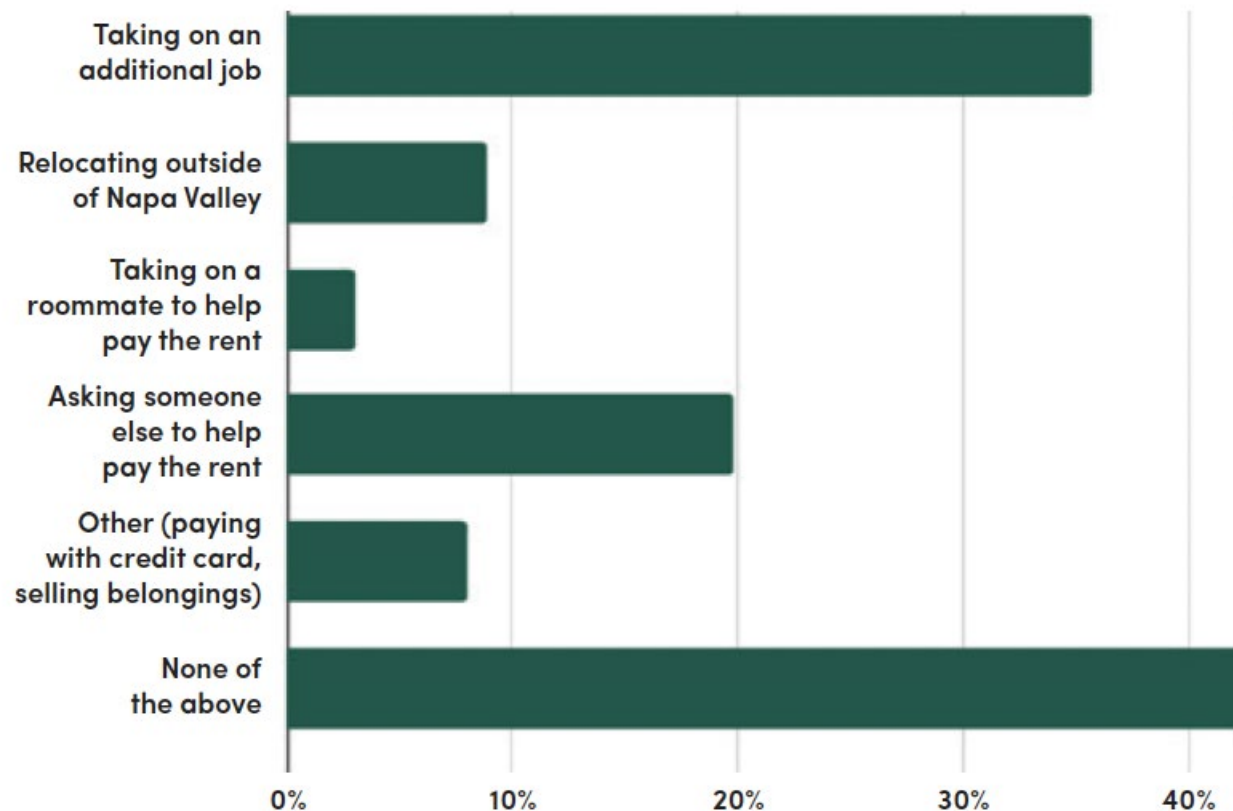


Figure 2. “Have you or a member of your household considered any of the following actions since moving into your current home in order to afford the rent?”



## Findings:

### Yet many found tradeoffs

- **A vast majority (nearly 89%)** indicated that their AH allowed them to either move closer to their job or maintain same distance.
- Three in 4 respondents (75%) predicted they would be “very likely” or “somewhat likely” to have **moved farther away from their job** if they had not been accepted.

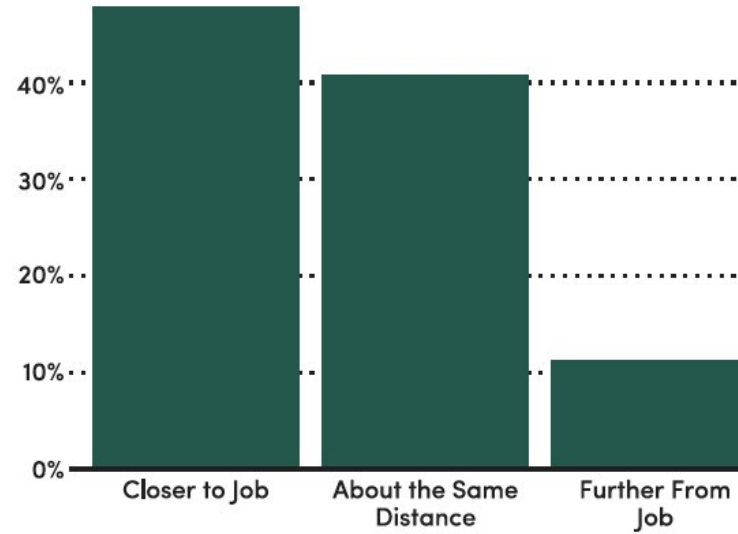


Figure 3. A Vast Majority of Residents Report that Their Affordable Home Allowed them to Move Closer to or Remain Close to Jobs.

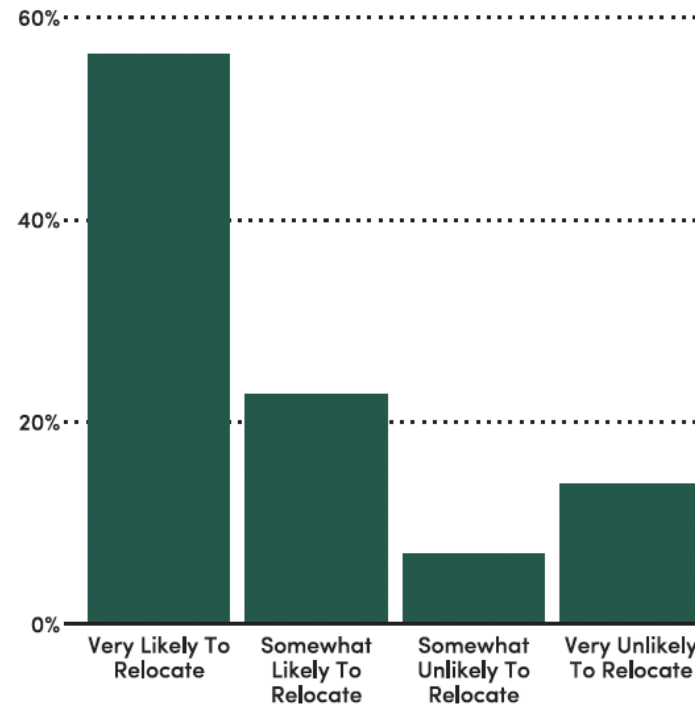
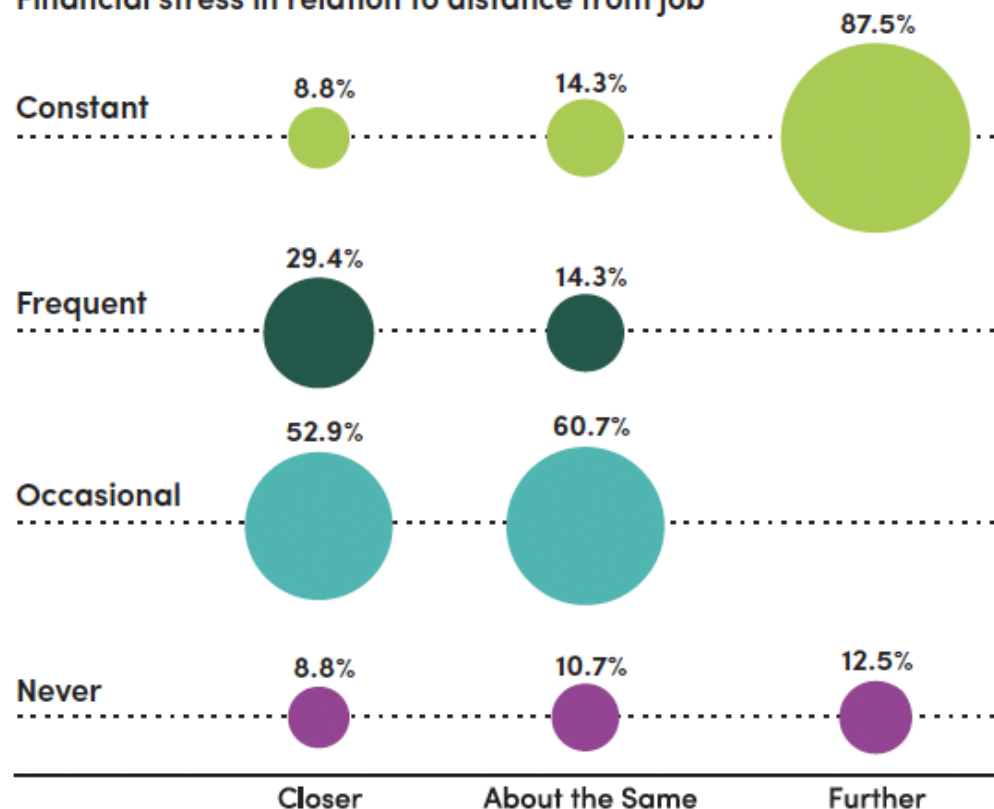


Figure 6. Without Access to their Current Home Most Residents Would Have Been “Very Likely” to Move Farther Away.

## Findings: Location to jobs

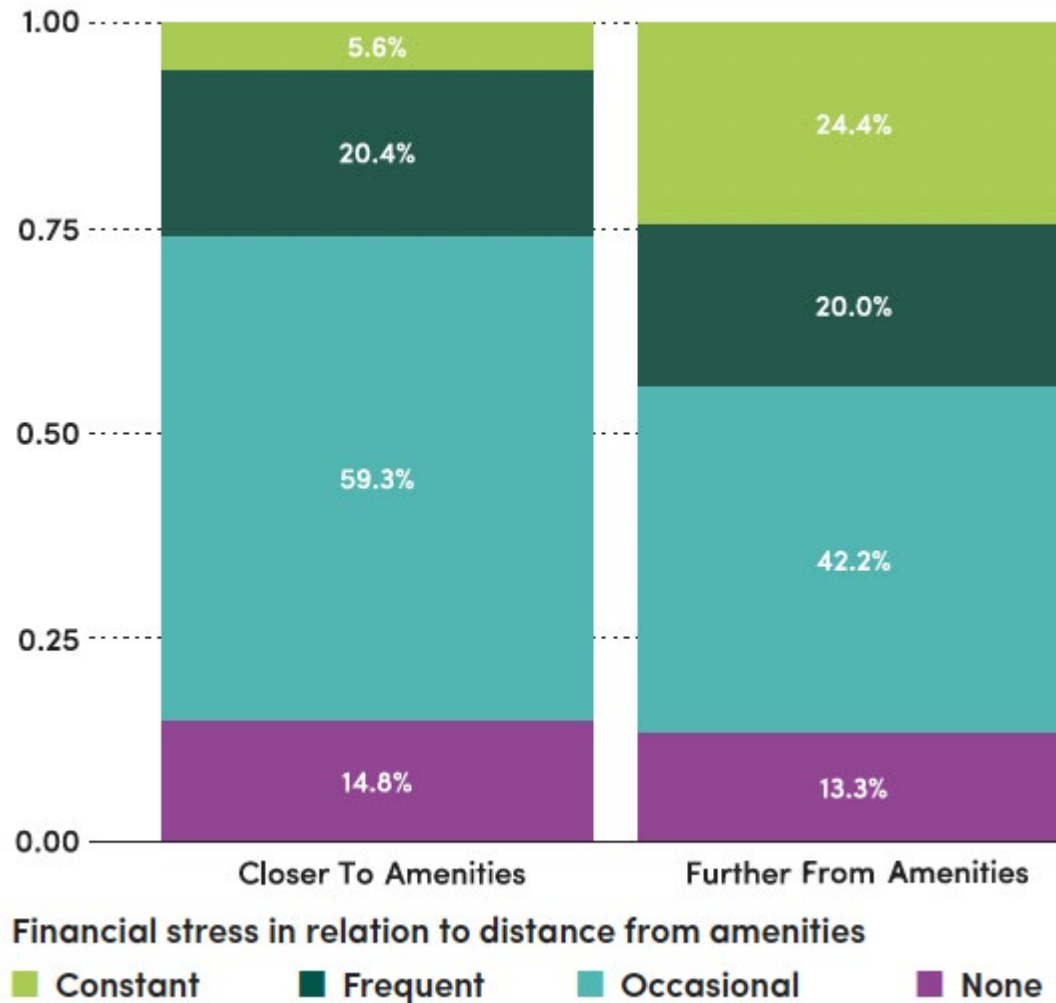
Financial stress in relation to distance from job



- Rates of constant or frequent financial stress **dropped by nearly two-thirds** among residents who moved closer to or remained at the same distance from their work

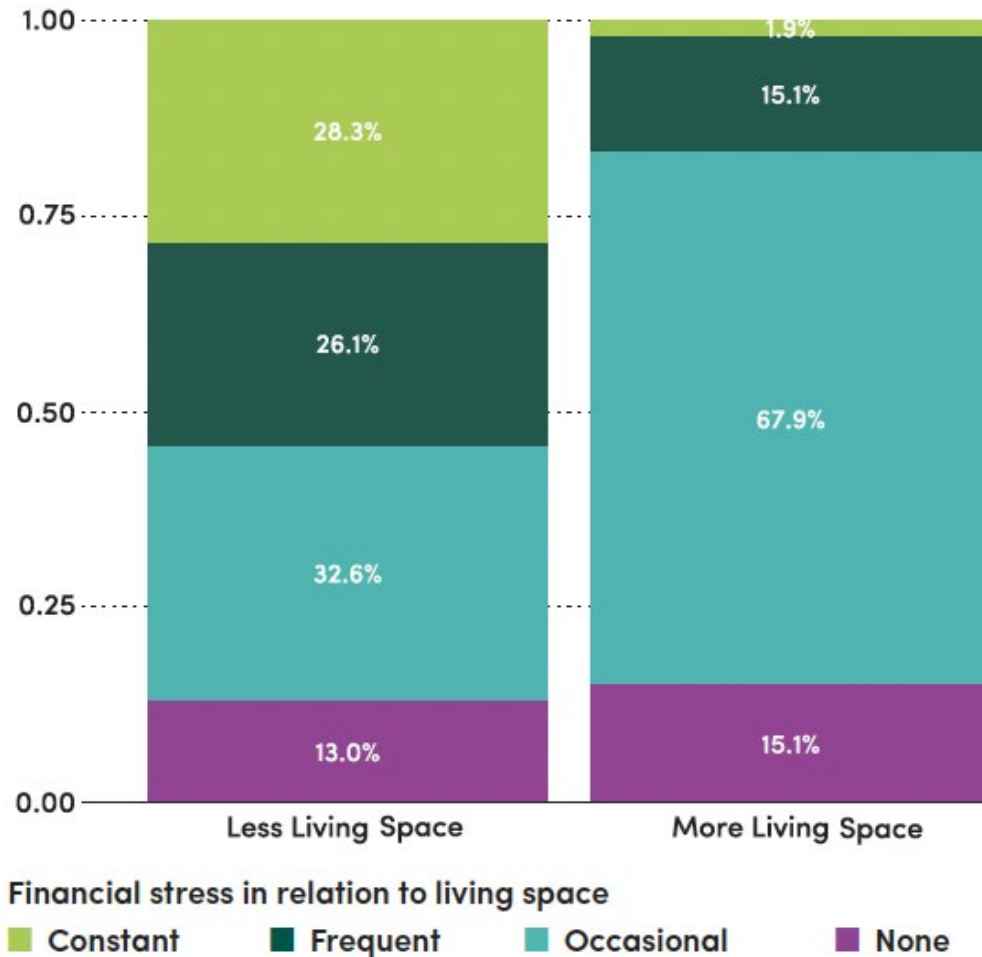


## Findings: Location to amenities & resources



- The share of residents reporting constant or frequent financial stress **dropped from 45% to just 25%** when they gained proximity to key services.

## Findings: Quality & space of AH home



- The share of residents reporting constant or frequent financial stress **dropped from 54% to just 17%** when they gained more living space and better quality of home.

# Conclusions:

RESIDENT TESTIMONY

Living at our current home allows us to be closer to work and school, saving money on gas and additional transportation expenses. It also helped us not to be homeless and have good living conditions.

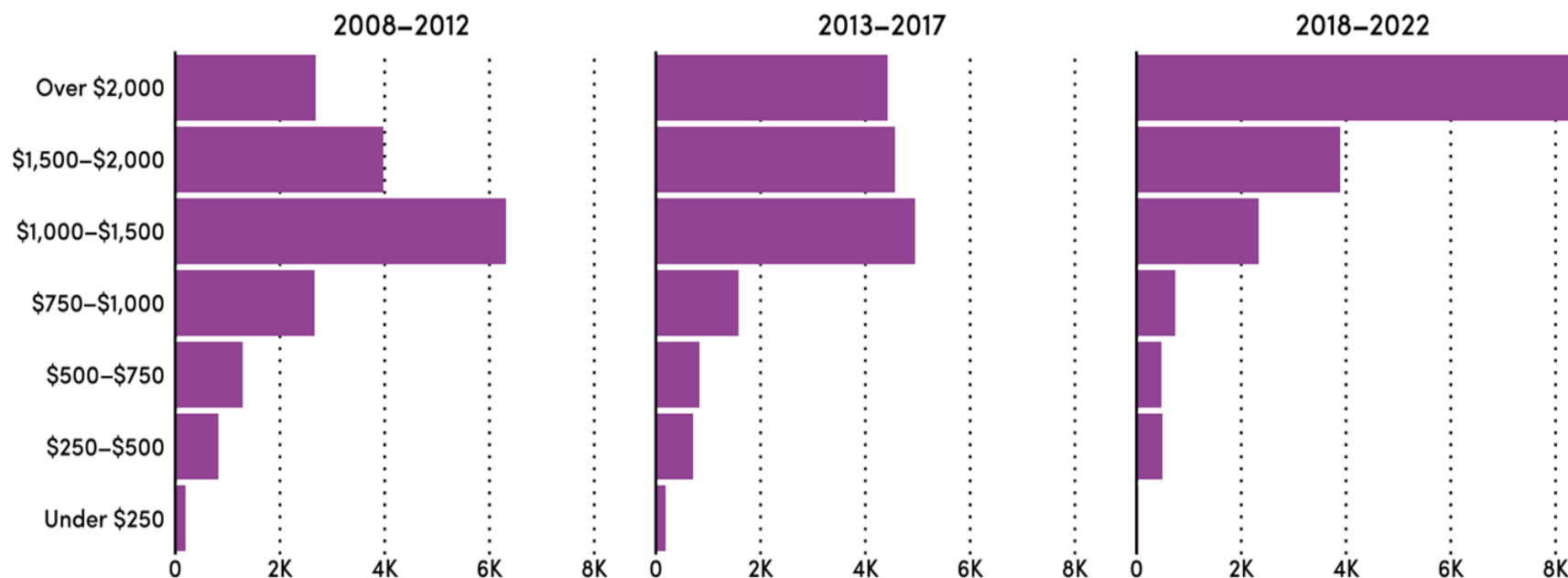
It has helped us to have a little more to save, to be closer to work and the markets. And also to pay debts that were very difficult to pay before.

*Translated from Spanish*

- **Financial stress remains a common outcome** for Extremely Low- and Very Low-Income residents of AH due to higher cost of living & high AMI limits
- **Financial stress can be mitigated** by proximity and access to – and thus greater likelihood of retaining – jobs
- **Residents want:** permanent and deep affordability, quality affordability through managed units; and homes near labor intensive job centers

## Policy Insights:

# What features of AH rentals contribute to these benefits?



- The most affordable units on the market — those priced below \$1,000 have shrunk by 80% since the period 2008–2012, from nearly 5,000 units to under 1,000 units today.

## Policy Insights:

# Benefits of AH Homes over Low-Cost Market Options:

### 1. **Longer-term stability in cost and location**

- a. Fixed, income-based rents, even if comparatively higher than low-cost market options, mitigate stress
- b. Income-restriction has stronger guarantees that units go to lower earners: In Napa Valley, nearly 1,800 market-based units that cost \$1,000 per month are occupied by above moderate households
- c. Lower frequency of conversion or demolition especially in a centralized location where low-cost, market-based housing is especially susceptible to these forces.

### 1. **Management and mandated oversight over quality**

- a. Less prone to deterioration over time including risk of exposure to unsafe conditions
- b. Less prone to subdivision of units (i.e. smaller units) thus typically able to provide and maintain more space

## Policy Insights:

# How can this guide local AH policy, funding, assessment

### 1. **Locate AH near job centers**

- a. Use public power to secure rare and valuable surplus land near job centers, especially labor intensive jobs
- b. Prioritize units near job centers even if outside of downtown. A share of residents reported moving farther away from their job to access an AH unit.

### 2. **Supplement with better system of low-cost market options**

- a. Get housing inventory moving at below-moderate levels by giving moderate and above moderate residents options to upgrade or move and thus free up the low-cost housing they are occupying

### 3. **Better assess value and impact of AH investment**

- a. Assess investment in deed-restricted, income-based homes as doing more than capping rents—but preserving access to job markets, supporting family stability, and allowing working residents to remain close to communities, schools, and services they depend on.



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