

SYSTEMIC

			Past low-density development – pattern making – SYS ATT CU			
			City revenue comes from appreciating land values - Property Tax EC ATT PO SYS			
		Multi-tiered government and their respective roles in affordable housing SYS ED PO				
			Low Income EC SYS GE			
			Funding Policies (Gov't) SYS EC			
		Literacy – CO ATT CU SYS TECH				
	Poor Physical health (low energy levels) – PH			Types and amount of housing availability – PO EC		
				Profit driving builder decisions – EC SYS ATT		
	Affordable housing providers lack skill and experience to develop land – SYS PO TECH					
	Disability - SYS					
			No or negative credit history – EC ED CU PO			
			Racism & Discrimination - SYS			

HOMELESS

EMERGENCY SHELTERS

TRANSITIONAL HOUSING

SOCIAL HOUSING

AFFORDABLE RENTAL HOUSING

AFFORDABLE HOME OWNERSHIP

MARKET RENTAL HOUSING

MARKET HOME OWNERSHIP

INDIVIDUAL

	Sense of safety/threats of violence PH					
	Poor Physical health (low energy levels) – PH					
	Literacy – CO ATT CU SK TECH					
			Low Income EC SYS ED GE			
	Addiction – SYS/PH					
	Transportation Cost – PH EC POL GEN					
	High cost of Child care – limited spaces – EC GEN SYS					
			Disability – PH/CO (impact like children)			
			Language, Low English Proficiency - CO			
			Unstable Employment CO SK SYS			

BARRIER CATEGORY LEGEND

- ATT - Attitudinal
- CO - Communication
- CU - Cultural
- EC - Economic
- ED - Educational
- GE - Gender Barriers
- PH - Physical
- PO - Policy
- SYS - Systemic
- TECH - Technological