



# RIGHT TO HOUSING IN THE U.S. QUIZ



1. The right to housing is protected by the U.S. Constitution.
  - A. True
  - B. False
2. The national two-bedroom Housing Wage is the hourly wage a full-time worker must earn in order to be able to afford a two-bedroom home at Fair Market Rent. What was the national two-bedroom Housing Wage in 2006?
  - A. \$5.12
  - B. \$21.67
  - C. \$7.89
  - D. \$16.31
3. Affordable housing is defined by the U.S. Department of Housing and Urban Development (HUD) as housing that is priced at or below 30% of a household's income. How many families in the U.S. are spending more than 50% of their income on rent each month?
  - A. About 10 million
  - B. About 1 million
  - C. About 6 million
  - D. About 12 million
4. Compared to the 1979 minimum wage, how much higher or lower is today's minimum wage after taking into account the effects of inflation?
  - A. 26% lower
  - B. 15% lower
  - C. The same
  - D. 8% greater
5. What should the U.S. government consider when responding to housing shortages in Native American communities?
  - A. The historical relationship between Native Americans and the U.S. government
  - B. The cultural norms and traditions of Native Americans
  - C. The number of homeless Native Americans
  - D. All of the above
6. Section 8 is a federal housing assistance program that provides rent vouchers for low-income households. What is the average wait for a Section 8 voucher?
  - A. 3 months
  - B. 35 months
  - C. 2 years
  - D. 6 months
7. In general, what impact does the construction of affordable and/or multi-family housing have on surrounding property values?
  - A. It reduces them by 15%
  - B. It has no effect or a positive effect
  - C. It increases them by 10%
8. 3.8% of white Americans live in housing that is considered severely or moderately deficient. What percentage of blacks are living in similar conditions?
  - A. 5.6%
  - B. 10.1%
  - C. 22.2%
  - D. 9.8%
9. What percentage of rental units considered affordable to very low-income families were destroyed by Hurricane Katrina in the affected areas of New Orleans?
  - A. 1/2
  - B. 1/3
  - C. 1/4
  - D. 3/4
10. Which of the following constitutes a violation of the right to accessible housing?
  - A. The owner of an apartment building refuses to rent to a disabled man because she has concerns about his ability to live independently.
  - B. A landlord will not rent a 1-bedroom apartment to a family of 4 because of occupancy restrictions.
  - C. A landlord discovers a broken door in a recently-vacated apartment so he retains part of the security deposit to repair the door and refunds the rest with interest.
  - D. None of the above



# RIGHT TO HOUSING QUIZ ANSWERS



1. **B – False.** While The Fair Housing Act protects Americans from discrimination in housing, and the McKinney-Vento Homelessness Assistance Act provides a range of services and support for homeless Americans, there is no legal guarantee of housing within the Constitution of the United States. However, the United States has endorsed Universal Declaration of Human Rights which proclaims a universal human right to housing and has ratified the Convention on the Elimination of All Forms of Racial Discrimination which addresses the universal right to housing.<sup>1</sup>
2. **D - \$16.31.** In 2006, the National Low Income Housing Coalition reported that the national two-bedroom Housing Wage had increased from a rate of \$15.78 in 2005 to \$16.31, meaning that most two-bedroom homes are unaffordable even to families with two full-time minimum wage earners. If families cannot find housing that they can afford at their income-level they may end up paying a large percentage of their income on rent.<sup>2</sup>
3. **C – About 6 million.** In 2001, the U.S. Conference of Mayors reported that there were more than 6 million families spending more than half of their income on rent. These families could be at risk for a housing crisis.<sup>3</sup>
4. **A – 26% Lower.** While inflation has continued and cost of living has increased, minimum wages have not kept pace, moving low-wage workers closer to poverty and putting many housing opportunities out of reach.<sup>4</sup>
5. **D – All of the above.** Historically, Native Americans have been some of the most culturally and economically disadvantaged groups in the U.S. However, the U.S. government's response to Native American housing issues has often failed to consider their cultural needs.<sup>5</sup>
6. **B – 35 months.** The long waiting lists for housing assistance are one barrier to securing housing. The average family has to wait almost 3 years before receiving a Section 8 housing voucher, indicating that supply is nowhere near enough to meet demand. While waiting for housing assistance families may have to rely on temporary solutions such as sleeping in shelters or vehicles or doubling up with other families.<sup>6</sup>
7. **B – It has no effect or a positive effect.** Contrary to the belief that affordable/multi-family housing drives down nearby property values, a 2000 study of the Twin Cities area by Maxfield Research Inc. indicated that in 98% of cases, the property values of houses nearby newly constructed affordable/multi-family housing remained as high or higher than those of comparable houses further from affordable developments.<sup>7</sup>
8. **C – 22.2%.** Racial and ethnic minorities are much more likely than whites to live in inadequate housing. While only 3.8% of whites living in housing that is considered severely or moderately deficient, that figure jumps to 22.2% for blacks and 13.0% for Hispanics. People who rent their homes are also more likely than homeowners to have inadequate housing; 7% of whites, 24.4% of blacks, and 17.6% of Hispanics live in severely or moderately deficient rental housing.<sup>8</sup>
9. **D – 3/4.** The 2005 hurricane season exacerbated the already severe shortage of affordable housing in the Gulf Coast. In the affected areas of New Orleans, ¾ of the housing affordable to very low-income renters (households earning less than 50% of the median income of the area) were destroyed. Furthermore, the response to the hurricane has failed to address the needs of low-income individuals, leaving many without options for return.<sup>9</sup>
10. **A. Discrimination against individuals with disabilities is the second most reported type of housing discrimination.** Refusing to rent to minority or other disadvantaged groups constitutes a violation of the right to accessible housing. Landlords must consider the applications of disabled renters in the same way they would consider any applicant. Additionally, landlords must make reasonable accommodation for tenants with disabilities.<sup>10</sup>

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# RIGHT TO HOUSING QUIZ SOURCES



- 1 Eric Tars, Interview by Claudia Fiorella Rojas, June 2006.
- 2 National Low Income Housing Coalition. December 12, 2006. Press Release: Rental Costs Continue to Climb, Pricing Millions of Working Americans Out of Their Own Housing Markets. Accessed October 15, 2007 at <http://www.nlihc.org/oor/oor2006/pressrelease.pdf>.
- 3 The United States Conference of Mayors. 2001. Mayors National Housing Forum Fact Sheet. Accessed October 9, 2007 at [http://www.usmayors.org/uscm/news/press\\_releases/documents/housingfactsheet\\_052102.pdf](http://www.usmayors.org/uscm/news/press_releases/documents/housingfactsheet_052102.pdf).
- 4 National Coalition for the Homeless. June 2006. Factsheet #1 Why are People Homeless? Accessed October 9, 2007 at <http://www.nationalhomeless.org/publications/facts/Why.pdf>.
- 5 National Law Center on Homelessness and Poverty and Centre on Housing Rights and Evictions. 2006. Housing Rights for All: Promoting and Defending Housing Rights in the United States, 2nd Ed: A Resource Manual on International Law and the Human Right to Adequate Housing. Accessed October 15, 2007 at <http://www.nlchp.org/content/pubs/Housing%20Rights%20for%20All%202006.pdf>.
- 6 National Coalition for the Homeless. August 2007. NCH Fact Sheet #1, Why Are People Homeless? Accessed October 9, 2007 at <http://nationalhomeless.org/publications/facts/Why.pdf>.
- 7 Maxfield Research Inc. September 2000. A Study of the Relationship Between Affordable Family Rental Housing and Home Values in the Twin Cities. Accessed July 2007 at [http://www.fhfund.org/\\_dnld/reports/Property%20Values\\_Summary.pdf](http://www.fhfund.org/_dnld/reports/Property%20Values_Summary.pdf).
- 8 Foscarinis, Maria, Brad Paul, Bruce Porter, and Andrew Scherer, eds. "The Human Right to Housing: Making the Case in U.S. Advocacy" Clearinghouse Review Journal of Poverty and Law Policy. July-August 2004. Accessed October 9, 2007 at [http://www.srap.ca/publications/porter\\_the\\_human\\_right\\_to\\_housing.pdf](http://www.srap.ca/publications/porter_the_human_right_to_housing.pdf).
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- 10 National Law Center on Homelessness and Poverty and Centre on Housing Rights and Evictions. 2006. Housing Rights for All: Promoting and Defending Housing Rights in the United States, 2nd Ed: A Resource Manual on International Law and the Human Right to Adequate Housing. Accessed October 15, 2007 at <http://www.nlchp.org/content/pubs/Housing%20Rights%20for%20All%202006.pdf>.

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