



# Harvard Model Congress

## Boston 2024

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## THE HOUSING CRISIS

*By Ian Svetkey*

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### INTRODUCTION

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How many houses do you think we would need to build to house everyone in America?

Good question.

Sources differ, depending on how you define “house,” “build,” and “house everyone.” If you just count the difference between the number of living spaces that are available and the number of people that need them, you end up in the low millions. If you account for the fact that lots of people are living in smaller houses than they need, or are paying far more than they can afford for housing, that number balloons quickly. All told, vast numbers of Americans are living with some form of **housing insecurity**.

While this iteration of America’s housing crisis has been exacerbated by the Covid-19 pandemic, our country has faced persistent questions of giving shelter to its residents for centuries. Much policy has been enacted. Much policy has failed, or had only marginal success. This isn’t an easy issue, nor one that can be simplified to one root cause. The housing crisis is wrapped up in issues of racial discrimination, capitalism, economic boom and bust, and the good old American dream.

But one thing we can all agree on is that something is deeply wrong, and something needs to happen to address that.

### EXPLANATION OF THE ISSUE

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#### *Historical Development*

The problem of housing insecurity in America is not a new one, but it has been exacerbated by many factors over time. The modern version of federally subsidized housing started in the early twentieth century, when the first laws were put in place to regulate living



*An unhoused protester sleeps in a tent in the Bay Area, Calif. in December 2018.*

*(Photo by [Aric Crabb](#)/Digital First Media/Bay Area News via Getty Images)*

**Housing insecurity** — Lack of secure or stable housing situation.

**Redlining** — a discriminatory practice in which Black neighborhoods were cordoned off to real estate agents as bad investments, preventing those families from accruing wealth through property ownership.

**Section 8** — The government’s primary housing subsidy program.

*There are far too few affordable homes available for far too many families who need them.*

conditions in tenements and poor neighborhoods. As part of the New Deal and subsequent welfare-state developments implemented from the 1930s through the 1960s, the Federal Housing Administration and Department of Housing and Urban Development (**HUD**) were created, along with programs to help low- and middle-income families find affordable places to live.

Unfortunately, these developments were marred by the pervasive racism of twentieth-century American society, creating a persistent and intentional gap between the abilities of white families and families of color to become homeowners and gain generational wealth. **Redlining**, formally outlawed in the 1970s, is an example of such a practice, in which Black neighborhoods were classified as hazardous to build and thus less valuable in property markets. But it's not the only one — systems designed to knock down marginalized communities in the housing market have persisted in various forms throughout history and continue to increase housing insecurity in the present day.

In recent years, the housing market has shifted from federal welfare to private-public partnership, with mixed results. The 1999 Faircloth Amendment has put a significant damper on the federal government’s ability to create new public housing, and the **Section 8** housing program, established in 1974 as a system to help subsidize privately owned housing for low-income families, has become so overly subscribed that many waitlists for the initiative are now simply closed. The 2008 financial crisis has also been a major player in the past decades, as the subsequent crash of the housing market led to a drastic rise in foreclosures that has disproportionately impacted Black and Hispanic homeowners, and a similar rise in homelessness and housing insecurity that has reverberated to the present day.

## *Scope of the Problem*

There are far too few affordable homes available for far too many families who need them, no matter how you measure it.

### The Housing Shortage

Different sources measure this figure differently, depending on the criteria they choose for affordability and the income brackets they choose to divide the population into. But in any case, sources agree that this number — the disparity between homes available and the families who are looking to buy or rent them — is at the very least a few million (National Low Income Housing Coalition, 2023). This gap is inversely proportional to income, as the NLIHC study shows. However you choose to divvy up income classes, those with the least amount of money face the largest shortage of available houses at their income level. (More numerically: The NLIHC defines “extremely low-income” as those below the poverty line, or making

30 percent or less of the average income in their area. These households, they find, face a shortage of 7.3 million rental units nationwide, and they represent 72 percent of “severely cost-burdened renters.”)

This issue is difficult to measure because the number of households actively looking for a home is almost definitely an undercount of those facing housing instability. Many families live with more people than they would in an ideal world, and many others live in housing that is rundown, unaffordable, or both, especially in regions with very high overall housing prices. A related factor that makes solutions difficult is that building more affordable housing would have impacts on families who are already in homes but would prefer to move — in other words, many people would rather live somewhere else. This makes it difficult to, for example, expect that building new housing units in New York City would decrease the area’s homeless population, because a likely effect would be that wealthier families from outside NYC would move there instead.

Overall, this is a simple issue: we need more houses. But it’s hard to measure, and hard to predict what would happen when you build more, especially since it would take a lot of development to release even a fraction of pent-up demand.

## Discrimination and the Housing Crisis

One would be remiss to describe the dearth of available housing for low-income families without mentioning that those families are disproportionately Black. There are several reasons for this.

Broadly: the United States has instituted racist practices in the past that continue to be felt today. Tracing the reasons why Black families have lower generational wealth than white ones is often a simple matter of remembering that Black families were once a component of many of their white counterparts’ generational wealth. But rather than discussing deep historical trends, it may be more salient to focus on the more recent ways in which racism and inequality have impacted the availability of housing.

First, the scope of the issue: Black families are poorer, and less likely to be homeowners, than white ones. According to the NLIHC 2023 report, 43 percent of Black families were homeowners, compared to 73 percent of white ones, and Black families were twice as likely as white ones to be “extremely low-income” (National Low Income Housing Coalition, 2023). This is not a surprise given generational discriminatory practices and institutions.

Two main factors stand out as to why the divide between white and minority families remains so stark, a century and a half after slavery and half a century after **Jim Crow**. The first reason is redlining. An extremely common process in the latter half of the twentieth century, redlining is a strategy in which certain neighborhoods — minority neighborhoods — were cordoned off with

*43 percent of Black families are homeowners as of 2023; 73 percent of white ones are.*

**Jim Crow Laws** — *A set of state and local laws introduced in the Southern United States in the 19<sup>th</sup> and early 20<sup>th</sup> century to codify and enforce racial segregation.*

*In our not-too-distant memory is the 2007 housing crash, from which we haven't fully recovered.*

**Housing crash of 2007** — *A part of the economic crash of the late 2000s, in which the housing bubble burst and millions of Americans, particularly Black ones, lost their homes.*

**NIMBY** — *“Not in my back yard.” Shorthand for those who are in favor of development in theory, but balk when it's in their neighborhood.*

red lines on maps for realtors and investors, with the red lines marking purportedly bad investments for homebuyers and creditors. This had the effect that Black homes were devalued, Black homeowners found it much more difficult than white ones to acquire good credit, and, maybe most importantly to those who were drawing the lines, Black families remained all together in remote parts of town, segregated from white citizens who preferred white neighbors. The long-term effect of redlining was that while white families, even poorer ones, could build generational wealth through property ownership, Black ones could not.

The other, more recent, factor that has caused significant racial disparities in homeownership is the aftermath of the **housing crash of 2007**. Before the crash, Black homeownership was relatively stable, but during the crisis, mortgage brokers and lenders targeted Black families with now-illegal schemes that destroyed the value of their homes, dismantling the progress that had been made in the last decades by the Federal Housing Administration (Dworkin, 2019).

### The “NIMBY” Problem

One of the most significant reasons new development proceeds at a snail's pace is the “NIMBY” effect — short for “**Not in My Back Yard.**” Residents are often strongly opposed to development for a panoply of reasons, ranging from concerns about dropping property value to historical racial resentment. Whatever their motivations, these citizens have outsized influence in the politics of building new homes, because laws often stipulate that developers must receive, either directly or indirectly, approval from local homeowners' groups to go ahead with new projects (Demsas, 2022). Other nations have fixed this issue largely by delocalizing their bureaucratic process surrounding homebuilding, giving authorization to state governments rather than hyperlocal ones in which individual citizens can wield immense and unjust power.

### *Congressional Action*

1934: Congress establishes the Fair Housing Administration in the National Housing Act.

1944: The G.I. Bill allows for veterans (notably, only white ones) to get subsidized loans for housing.

1968: The Fair Housing Act outlaws redlining and other discriminatory housing practices.

1974: With the Housing and Community Development Act of 1974, Congress establishes the “Section 8” housing subsidy program.

1999: The Faircloth Amendment caps allowable public housing units at their current (1999) level, shackling new development.

2012: The Rental Assistance Demonstration program allows significant public-private partnership on what were formerly

publicly held housing units, leading to better facilities but an increased dependence on private entities.

Despite the modern crisis exacerbated by the Covid-19 pandemic, very little action has been taken by Congress or the federal government writ large in the last decade to handle the housing crisis. But that hasn't been for lack of trying — senators on both sides of the aisle have introduced recent bills that have barely made it to the floor and have certainly not been prioritized (Cohen, 2023).

## *Other Policy Action*

The housing crisis is an issue often handled by the federal government, but one that depends heavily on the actions of local actors. “NIMBY”s and local governments have a variety of tools at their disposal to block new housing, including longstanding **zoning laws** either making new development illegal or requiring it to be single-family housing, and environmental rules that can be broadly applied (Schuetz, 2022).

Statewide, laws are starting to be enacted to fight this crisis, although sporadically and at a slower pace than one would like to fully address the crisis. Massachusetts passed a “Housing Choice” amendment within an omnibus bill two years ago to try to force transit authorities to allow new public housing (Brasuell, 2021). Minnesota recently nixed their single-family zoning requirement (Grabar, 2018), a surprisingly unprecedented step. But not all statewide efforts have been successful — a Texas bill aimed at loosening building regulations failed in the state legislature (Fechter, 2023), after fierce fights from both Democrats and Republicans (albeit for different reasons) as well as “neighborhood” advocacy groups.

**Zoning laws** —  
*Local, often severe  
and harsh,  
restrictions on  
housing development.*

## IDEOLOGICAL VIEWPOINTS

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The housing crisis is a rare issue in which liberal and conservative positions have not fully solidified. Neither party is fully in favor of or against building new houses and helping people afford rent, but they have different ideas on how it should be done. Thus, take these viewpoint descriptions with a grain of salt — the points of view are much more fluid and dependent on solution-specific factors than they are on broad ideologies. Positions will also vary largely depending on your specific representative's constituency.

### *Conservative View*

Conservatives, when discussing housing policy, agree that too many people remain homeless or cannot pay enough rent. They support the principles of a free market economy and uphold the role



of private companies in guiding this market, rather than the government. Republicans don't think the federal government should be a welfare state, but for the same personal freedom reasons tend to oppose local zoning laws, artifacts of Franklin Delano Roosevelt's 1930s New Deal.

## *Liberal View*

Liberals agree that something needs to be done, but disagree as to what the priority should be. They are in favor of government programs targeting those in need, especially those from marginalized communities, and believe, unlike conservatives, that it is the role of the government to directly support those of its citizens that are least able to support themselves. They are wary of corporations, and view private interest groups that buy up housing stock as a significant threat to low-income renters' ability to pay their bills.



*A homeless encampment in Washington, D.C. in 2021.*

*([Craig Hudson](#)/For the Washington Post)*

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## AREAS OF DEBATE

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### *Building More Affordable Housing*

The most often proposed solution to the housing crisis is perhaps the most obvious: building enough additional houses, in some way, to house the people who need them.

This is multifaceted. Oftentimes, it involves the help of either existing or proposed government programs that subsidize development of low-income housing, such as HUD's Community Development Block Grant or Our Way Home initiative (Bailey, 2022). The other main strategy is to work with private developers to help them build new properties. Although there are many approaches to this issue, they usually end with the same result: pouring money into funds or private efforts aimed at developing land and turning it into affordable housing for those who need it.

Most politicians, in some way or another, are in favor of some version of this solution. Nearly everyone agrees that we need more housing to be built, but they disagree on exactly who should be doing the building, and how it should be implemented. The broad solution of "we need to build more" is uncontroversial.

However, not everyone agrees on the best way to carry this out. Many dislike giving private companies money to build because they are wary of public-private collaboration. Others worry that more housing, without stringent restrictions on who can purchase it, would lead to a buying bonanza by bad actors like private equity firms and ultimately result in no change for the buyers who need the housing.

## Political Perspectives on this Solution

Liberals generally sympathize with the plight of those who cannot pay for housing and support government-sponsored and government-owned housing development programs. They are wary of the influence held by private firms and landowners and have shut down housing bills over concerns that they would cause booms for corporations and little effect on the ground level (Fechter, 2023).

Conservatives are also usually in favor of additional housing, but their motivations differ. Citing the principles of a free market and individual liberty, conservative lawmakers contend that the right of a company or homeowner to develop property should not be impeded by stringent zoning laws or restrictions on location or building type that can be constructed. Republicans tend to support bills that subsidize private building initiatives and that decrease local regulations on development, but oppose ones that strictly fund government-built housing programs.

The other notable stakeholder in this issue is local government. Local officials and homeowners are almost universally opposed to rules that dilute their power over housing development, citing their right to dictate the future course of their cities. They oppose almost every housing-development bill on the grounds that they'd rather not see their property value go down or their neighborhood invaded by high rises full of transplants from other places. Since U.S. housing law is structured such that this group has outsize influence on development, either they must be appeased or power must be taken out of their hands.

*Everyone wants  
more housing.  
They just disagree  
on how we should  
go about that.*

## *Rent Subsidies*

This solution aims to address the fact that most of the people who desperately need housing cannot afford it. The thought is that by giving money to people such that they can afford to live in a house, the problem of housing insecurity can be easily alleviated. This includes both expanding current government programs that do exactly this, like the Section 8 housing choice voucher program, and starting new ones. Many of these programs are very difficult to access and deeply underfunded, with both the amount of money provided and the number of families reached deeply insufficient (Bailey, 2022).

This solution would have to be implemented through budgetary legislation: Congress could explicitly designate funds for Section 8 housing or new vouchers, which advocates argue is the only ethical thing to do (Bailey, 2022). It would likely have greatest effect if implemented on a federal level, but state-level subsidies are not out of the question.

Proponents of this solution argue that instead of beating around the bush on how to support low-income families' housing, we should

just give them some form of a lump check and let them use it as they wish. They believe that this investment is both necessary as a government for the people, and worthwhile, as it's been shown that families who aren't homeless have better outcomes in basically every measurable way (Bergman et al., 2019, qtd. in Bailey, 2022) and can thus be more productive members of society.

The main argument against subsidizing housing is that it isn't the government's place to mess with the free market through “**social welfare**” programs. We aren't a “welfare state,” opponents say, criticizing the blunt hand of subsidies and favoring options that address the underlying issues of supply and demand rather than trying to buy houses for people with public tax money. This solution might not be viewed a sustainable one, and might not do much to create a fairer market in the future for anyone except the people who benefit from the subsidies.

***Social welfare** — a buzzword referring to programs that directly give money to needy citizens.*

## Political Perspectives on this Solution

Liberals support this solution — President Biden recently offered 19,000 new Housing Choice Vouchers, for instance — but don't usually make it a priority, favoring the discussion of more systemic issues inherent in the housing market. They also recognize that social welfare is a highly charged issue unlikely to win support with Republicans and choose to protect current programs from attack rather than try to create new ones.

Conservatives are almost universally opposed to vouchers of almost any kind because they don't believe that the government should be handing out money to private citizens, especially poor ones. In their view, taxpayer money shouldn't be used to simply bail people out of poverty.

However, despite lukewarm political support, this is the most cited solution by third-party advocacy groups, likely because it's the easiest one to implement and doesn't require large-scale restructuring of the status quo to produce meaningful results in the short term for people who need it. As long as people will benefit from subsidies, someone at a social justice think tank will be suggesting that we need more of them.

## *Protect Current Renters and Current Housing*

This solution, which encompasses a broad range of programs that actually occur in the real world, attempts to address the issue that the housing shortage is actively getting worse. In other words, many houses that are currently affordable likely will not be soon, due to contracts ending, landlords having the freedom to raise rent and discriminate against those who use government subsidies to pay, and inflation growing faster than income. The other issue under this umbrella is that renters face a slew of challenges following eviction. Legal counsel to fight their former landlords is expensive, and



housing records are public, so future landlords will often refuse to rent to those who have previously been evicted, creating a vicious cycle (Khan et al., 2022).

Parts of this solution are relatively easy to implement. For instance, redeveloping properties under government control, or guaranteeing a renter's right to counsel, require no more than a small sum of money and a few bills passed. But the general problem of barriers to stable and successful homeownership, especially for low-income families, is very difficult to solve and will require innovative solutions.

Maintaining the current housing supply is supported by the somewhat obvious rationale that we need more housing, not less, and preserving current stock is the first step. On equality grounds, protecting low-income renters and homebuyers against predatory landlords and systems that drive them downward is moral.

Those who push back against these kinds of solutions tend to contend that these federal housing subsidies shouldn't have been in place in the first place, and that landlords shouldn't be forced to do anything by the government. In their eyes, letting welfare programs lapse is only fair, because they were the wrong thing to do in the first place.

### Political Perspectives on this Solution

The political stances on the maintenance of federal housing stock tend to mirror those on building additional houses — liberals support them, albeit while trying to pick their battles in a fraught political environment, and conservatives don't actively oppose them but wish less money was spent on directly subsidizing people's rents.

On the issue of landlord and corporate ownership rights, the division has similarly mixed incentives. Democrats dislike corporate interest, but since they are also funded by said corporations and tend to own houses themselves, the more moderate ones don't all-out support the rights of renters to fight landlords. Republicans feel the same, but without an inherent distaste for corporate interest.

### *Do Something About the NIMBYs*

Local governments really don't like new housing projects. Why? "Not in my backyard." How can this problem be solved? Incentivize those local governments and local landowners to support these projects, rather than oppose them. Usually, the motivation for opposition from these groups is about money — their property, a huge asset in the government's view (Khan et al., 2022), could depreciate if new units were built (The Economist, 2021). In other words, people can be self-interested.

This solution has not been widely explored on a federal level in the United States, but strategies of this nature have worked abroad. In Switzerland, money for new developments is funneled into local

government, rather than federal tax, incentivizing the local authorities to build. In Israel, homeowners are allowed to sell rights to develop on their land to private companies, making them money (The Economist, 2021). The other policy that's been implemented is simply taking power out of the hands of the local government by passing federal laws that let states or the federal government approve new projects without significant local approval. Any of these solutions, or more creative ones, could be implemented in the United States.

Arguments in favor of incentivizing local power brokers to develop are human-nature centered: people behave selfishly, and so we must cater to that selfishness if we want to break this stalemate. Also, freedom plays a role, in that less federal regulation of the housing market would likely result in changes of this nature.

Opposition to this kind of plan is difficult to assess because it has not been widely discussed in American political circles. Drawing on political background, one could guess that opponents might argue against decentralizing tax and regulation because that could leave the door open for local governments to discriminate or further exacerbate the housing crisis by excluding those who need housing most from the new developments.

### Political Perspectives on this Solution

Again, this is less one solution than a general set of potential ideas, so liberal and conservative views on playing to the interests of local landowners have not really solidified. Known political views on similar issues would suggest liberals might be wary of decentralization for equity reasons but in favor of reducing the power of local bureaucrats, and conservatives would be in favor due to the potential for free-market economic growth. But this is speculation — be sure to explore your representative's views on similar issues to assess what they might believe when presented with such a policy.

Local governments, naturally, tend to be opposed to solutions that strip them of power. Corporations prefer plans that let them develop, so have expressed support for reducing zoning regulations.

## BUDGETARY CONSIDERATIONS

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Expenses on public housing and rental assistance are currently in the billions. The most recent budget summary by HUD states that \$8.5 billion was spent on public housing upkeep and development in fiscal year 2023, while \$30.2 billion was spent on direct rental subsidy (HUD, 2023). Fair housing enforcement, or making sure people understand the laws and can take advantage of programs that benefitted them, cost about \$86 million, a full three orders of magnitude less.



*Eviction causes serious problems for renters, even when they're looking for a new home.*

*Copyright BBC, 2020.*

*Housing law enforcement is cheap — if only the laws did more to help those who need it.*

An expansion of these programs would likely lead to a similar but not drastic increase in the relevant government costs. A large-scale government building project would likely cost much more — but only if the government was building all the houses themselves. Loosening zoning laws costs nothing, and letting developers build, even with government support, would likely be in the same \$10 billion range as current HUD spending. Of course, money would continue to have to be spent to fight the root causes of price increase, namely broader economic crises and inflation writ large.

## CONCLUSION

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In addressing the housing crisis, Congress must find a way to help America's poor right now, while also righting the ship for long-term growth. In so doing, they must make sure to avoid discrimination in who they help, and anticipate sources of such inequity down the line — such as the potential for private firms to corner the housing market for their own gain. Knowing that there is only economic boon to be had in a fairer housing system, they must find a way to overpower or incentivize local power brokers to allow the development that FDR's zoning laws prohibited. Congress must act, and act fast: the houses of the future must be built now.

On a local level, representatives should be sure to avoid enacting policies that will anger enough of their constituents as to prevent reelection. Housing reform is broadly popular in theory, but NIMBYism runs rampant. Negotiating with that desire is necessary. This is something to brag about if a bill is passed — building new homes! — but something that could anger a lot of individual people.

Why does this matter? Why should we care about housing reform?

Because housing is interconnected with every other flaw of American society. This modern housing crisis is a prime example of the stratification and corporatization of modern-day America, where the gap between income and cost of living only increases for the average citizen. It's also a demonstration of historical inequality along racial lines, and more. As you prepare your legislative ideas and potential solutions, make sure you're seeing this crisis not as an isolated phenomenon, but one that has been caused and influenced by most of the prevailing winds of twentieth- and twenty-first-century American politics. There are many ways you could solve this problem. I've loosely described four. Please don't limit yourself to those four alone!

But again: Why does this matter?

Because, on the deepest level: everyone deserves a home.

*Why does this matter?  
Because everyone deserves a home.*

## GUIDE TO FURTHER RESEARCH

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I carried out my research through searches of large media outlets to assess public opinion and history, and through records of Congressional action (such as congress.gov) to inform policy history. Records of speeches given to Congress, and reports on the housing crisis or potential solutions tended to be my most fruitful sources when researching this briefing. For budgetary concerns, I looked at reports given by the relevant governmental organizations which, in this case, was HUD.

Types of sources you should be looking for: reputable journals and newspapers (you can use opinion pieces to collect data or gauge political views, but make sure you don't cite their conclusions as fact), official government records, reports by reputable organizations.

Types of sources you should probably avoid: personal blogs, webpages that seem poorly put together, social media posts, and anything written by an someone that might have an ulterior motive besides providing you with accurate information.



*Angry homeowners have outsized power in the housing development process.*  
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## GLOSSARY

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**Housing crash of 2007** — a part of the economic crash of the late 2000s, in which the housing bubble burst and millions of Americans, particularly Black ones, lost their homes.

**HUD** — the department of Housing and Urban Development, a current Cabinet post.

**Jim Crow Laws** — A set of state and local laws introduced in the Southern United States in the 19<sup>th</sup> and early 20<sup>th</sup> century to codify and enforce racial segregation.

**NIMBY** — “Not in my back yard.” The desire of current homeowners to prevent change from occurring where it might impact their property value, future economic prospects, or city character.

**Redlining** — a discriminatory practice in which Black neighborhoods were cordoned off to real estate agents as bad investments, preventing those families from accruing wealth through property ownership.

**Section 8** — a portion of the 1937 Housing Act that authorized the creation of housing choice vouchers for those who applied for them. Essentially food stamps for housing.

**Social welfare** — a catchall term for programs that directly subsidize the costs of living for needy citizens.

**Zoning laws** — rules preventing development on a certain area of land, or restricting what kinds of buildings can be built.

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