

# American Housing Policy

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# What *is* Housing Policy?

*“Housing policy refers to the actions of government, including legislation and program delivery, which have a direct or indirect impact on housing supply and availability, housing standards and urban planning”*

- Concerns the quality, cost, and availability of housing units in the United States
- The US has had a history of controversial housing policies, often exacerbating existing systems of discrimination
- Often goes hand-in-hand with general financial policies, and homelessness policies

## **Major Policy Actors Include:**

- The Department of Housing and Urban Development (HUD)
  - Organizes and delivers on many housing policies/programs
- The Internal Revenue Service (IRS)
  - Particularly in regards to subsidized housing
- Congresspeople
- Interest Groups

# The Major Areas of Housing Policy

## - Subsidized Housing

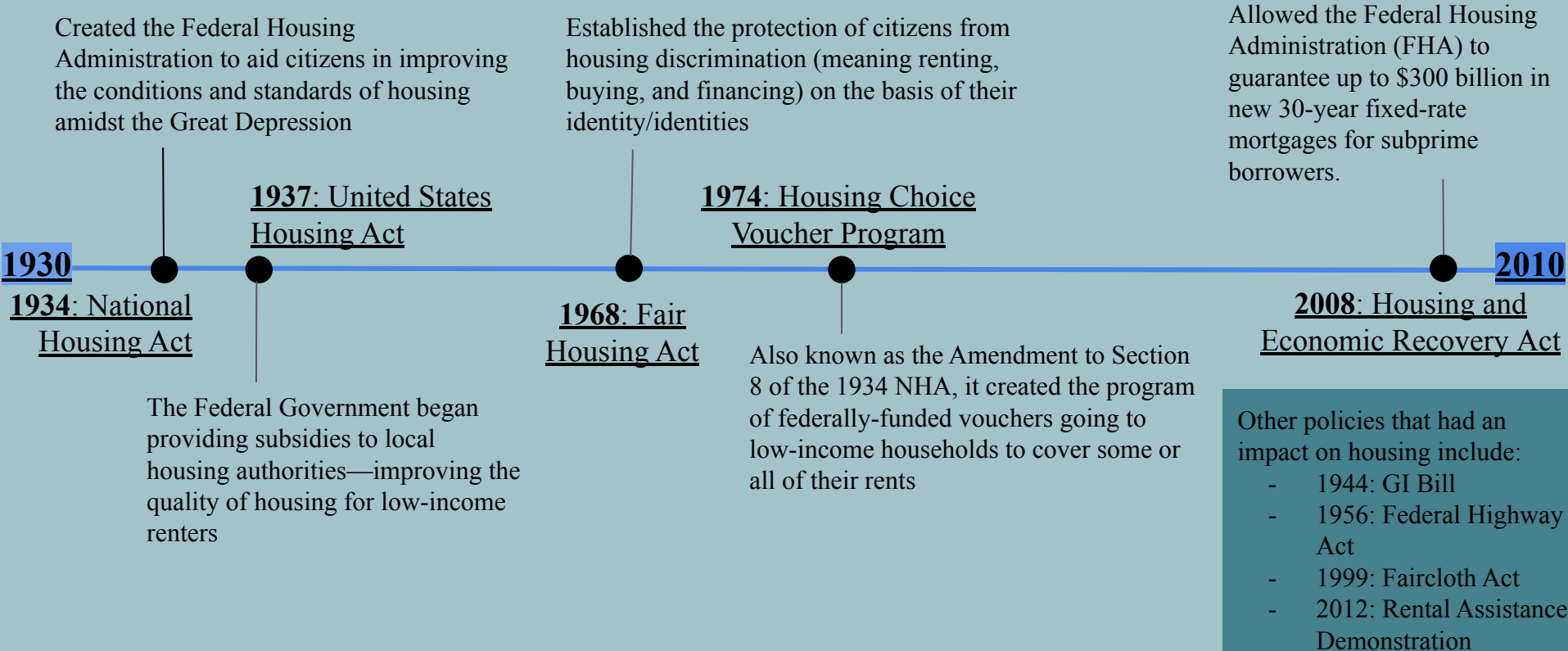
- Government-sponsored economic assistance to individuals/households that cannot afford the standard rents and costs associated with privately owned housing
- Eligibility for subsidized housing varies from state and county
- Implemented usually via housing vouchers provided to renters by HUD
  - Renters make up the difference between their rent and what the voucher could not cover themselves
- Also known as Affordable Housing

## - Public Housing

- Managed by local Public Housing Agencies, which are funded by HUD
- Designed for peoples with low incomes, disabilities, and seniors—those who cannot afford typical rents
- Eligibility for public housing *also* varies from state and county

The primary difference between Subsidized and Public Housing is who *own* the properties being rented

# A Timeline of Major Housing Policies



# Focusing on The Fair Housing Act

- A part of the broader Civil Rights Movement, the FHA sought to reverse some of the government-facilitated housing discrimination and segregation of previous housing policies/acts (namely, the National Housing Act)
- “Prohibits discrimination in the sale, rental, and financing of housing based on race, color, national origin, religion, sex, familial status, and disability”
- Increased availability of accessible housing units for those with disabilities



# Modern Housing Programs

- May 2022: Housing Supply Action Plan
  - Aims to close the shortfall in housing supply in America within 5 years
- June 2022: Release of a \$365 million package of resources through HUD
  - A continuation of the Housing Supply Action Plan
- December 2022: Release of Biden’s “*All In: The Federal Strategic Plan to Prevent and End Homelessness*”
  - Builds upon the “Housing First” Model
- March 2023: FY 2024 Budget Released
  - Indicated over \$175 *billion* would go towards mandatory and discretionary housing investments



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