GAME CHANGERS
Economic Policies for a Working America

POLICY BRIEF

TOWARD HOUSING AS A HUMAN RIGHT: Eliminate Extreme Housing and Energy Insecurity with a Safe Housing Foundation

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The Problem

Most Americans living in deep housing insecurity are renters, unhoused, or precariously housed. Only one quarter of households eligible for a Housing Choice Voucher are able to get one; this is the most accessible existing subsidy to assure stable rental housing for low-income people. Meanwhile, the rate of energy insecurity among renters is twice as high as it is among homeowners. Lower-income households broadly live in the least-energy efficient homes, which are more likely to be in poor condition overall. Virtually all policies that support upgrading homes to bring down energy costs are targeted at homeowners. Because renters do not control their homes, they cannot directly upgrade them. What's more, when multifamily landlords do upgrade buildings and units, there's a danger of "renovictions," where landlords seek to replace existing tenants with higher-income ones, to recover and/or simply profit from upgrades. Finally, an ever-growing homelessness crisis, along with higher rates of overcrowding and precarious housing tenures, cry out for more and better policies to help more people make rent.

Game Changer Proposal: Safe Housing Foundation

We propose a package of measures, labeled the Safe Housing Foundation, to eliminate extreme housing and energy insecurity for millions of households. These center on expanding and improving housing choice vouchers while laying the groundwork for improved governance structures that could deliver transformative change over time. Crucially, by including utility payments in vouchers, we aim to end extreme energy insecurity right away; households should not have to wait for green home upgrades or other complex initiatives to gain access to safe home temperatures. And we aim to start delinking poor and working families' energy bills from the costs

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of expanding clean energy and modernizing the grid, costs that should be borne by an overall progressive tax base, not regressive utility bills.

Policy ingredients

- Fully fund Section 8 vouchers so that every eligible household can access them; include utilities; retain 30%-of-income as the tenant contribution
  - Double the funding for compliance and regulation
  - This will build toward "universal" home inspection, ensuring no one is subjected to intolerable housing conditions because they lack money
- Ensure substantial upgrade of mobile homes to livable conditions, and support Resident Owned Communities (ROC) conversions
- Revise the Project-Based Section 8 program, ramping up construction with the goal of at least one quarter of the Section 8 voucher budget being allocated to units built under the renewed program, within 8 years
- Pass the already-introduced national "Whole Homes Repair Program" to fund healthy and carbon-free home repairs across the country, for lower-income homeowners and multifamily buildings, including manufactured homes
- Institute the indefinite appliance rebate program, reform EnergyStar to require that appliances meet minimum standards for durability, simplicity, and "right to repair"
- Create an emergency fund for shelters for unhoused people
- Fully fund tribal housing programs

Combining Short-Term Relief and Long-Term Transformation

In a context when many groups are exploring expanded vouchers and cash transfers, our proposal stands out by incorporating utility payments, increasing inspections, and renewing project-based Section 8 homebuilding, all while funding home repairs alongside.

These are not just generous features; they also empower the public sector to ensure that funds are well used, while ending discriminatory and extractive practices in the real estate sector. Widespread Section 8 vouchers and project-based Section 8 construction will make the public sector a "market-maker" across the country, ensuring that rents in subsidized units are set at a reasonable level, and preventing landlords from earning excess profits off public subsidy. To the extent that landlords are unwilling to upgrade and maintain homes to a decent condition, they can be bought by the public sector, by tenants or cooperatives, or other non-profit entities, per the Social Housing proposal. This will contain costs. By contrast, simplistic cash transfer programs provide short-term benefits but do nothing to rebuild the public sector or fundamentally alter exploitative and dysfunctional housing markets.

While the proposed policies do not replace the need for emergency shelters and supportive housing, it complements them by ensuring adequate subsidy such that every household that cannot afford housing on its own can access subsidized shelter.

To guarantee housing and climate safety as human rights, we must start by ending extreme housing and energy insecurity. This requires bold policies that are easy to understand, and that pair immediate economic relief and health benefits with the longer-term project of rebuilding our public institutions.

*For more information on this topic, including the **Background Paper**, please visit our policy page.*

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