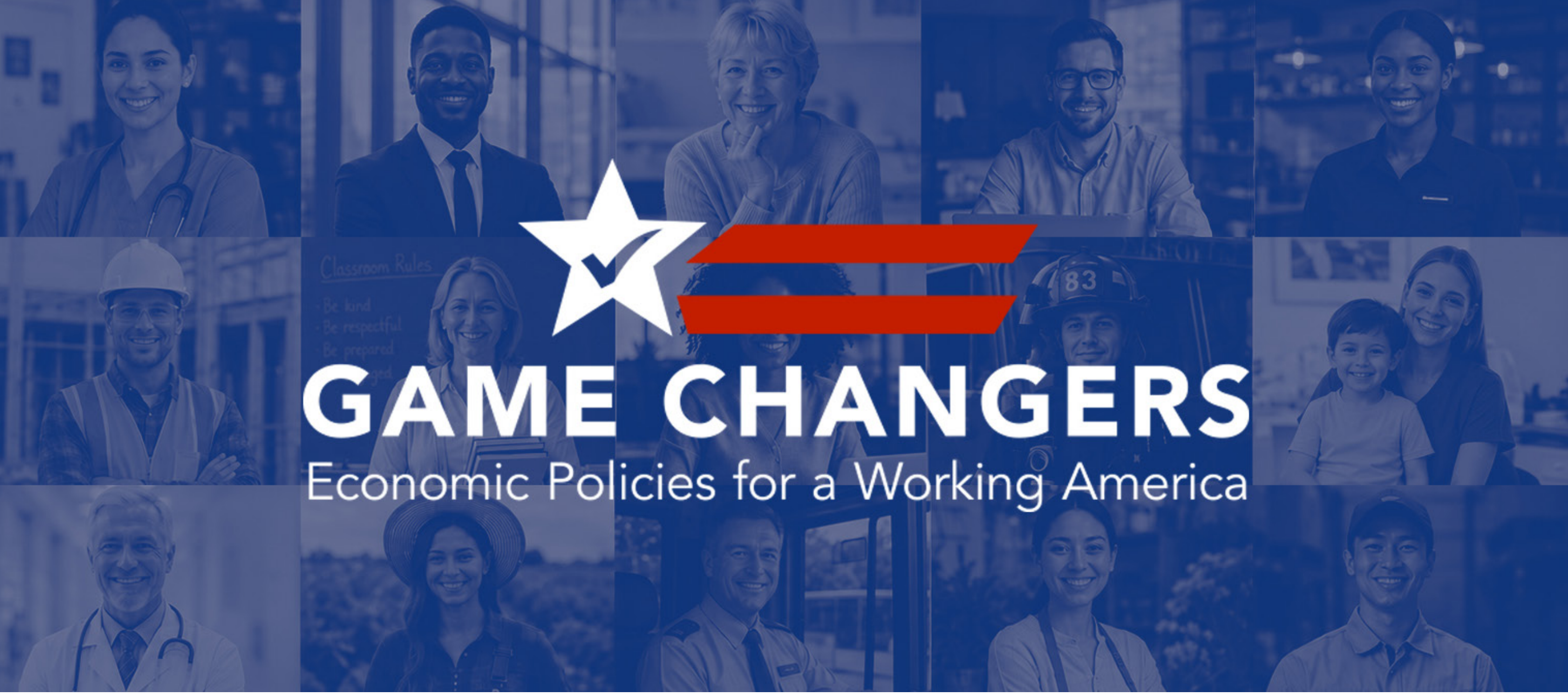

BACKGROUND PAPER / JULY 2026

Toward Housing as a Human Right:

Eliminate Extreme Housing and Energy Insecurity with a Safe Housing Foundation

BY DANIEL ALDANA COHEN, ISAAC SEVIER, AND MADDISON WELLS

POLITICAL ECONOMY RESEARCH INSTITUTE
PERI
University of Massachusetts Amherst

Climate & Community
INSTITUTE

Toward Housing as a Human Right: Eliminate Extreme Housing and Energy Insecurity with a Safe Housing Foundation

By Daniel Aldana Cohen, isaac sevier, and Maddison Wells

1. Executive Summary

Problem

Most Americans living in deep housing insecurity are renters, unhoused, or precariously housed.[1] But only one quarter of households eligible for a Housing Choice Voucher to subsidize their rent are able to get one;[2] and 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.[3] 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[4]. Because renters do not control their homes, they cannot directly upgrade them. What's more, when multifamily landlords do upgrade buildings and units,

[1] Joint Center for Housing Studies of Harvard University, *2025 The State of the Nation's Housing* (Harvard University, 2025), 52,
[2] "Who Is Served by the Housing Choice Voucher Program? A State- and County-Level Look," *Terner Center*, n.d., accessed March 29, 2026, https://ternercenter.berkeley.edu/research-and-policy/who-is-served-by-the-housing-choice-voucher-program-a-state-and-county-level-look/.
[3] Energy Information Administration, *Table HC11.1 Hous ehold Energy Insecurity, 2024* (U.S. Government, 2026), https://www.eia.gov/consumption/residential/data/2024/hc/pdf/HC11.1_2024.pdf.
[4] Gwendolyn K. Cochran, *An Exploration of Solar Access: How Can Tenants Benefit from Solar Financing Policies?* (Kleinman Center for Energy Policy, 2024), https://kleinmanenergy.upenn.edu/research/publications/an-exploration-of-solar-access-how-can-tenants-benefit-from-solar-financing-policies/.

there's a danger of "renovictions,"[5] 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,[6] along with higher rates of overcrowding and precarious housing tenures, cry out for more policies to help more people make rent.

Game-Changing 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, centered 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 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
- 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 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, support upgrades to mobile homes and cooperative ownership of mobile home parks, and 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.

---

[5] Ruthy Gourevitch, *Decarbonization Without Displacement: Tenant Advocacy in the Context of Inflation Reduction Act Implementation* (Climate and Community Institute, 2024), 29, https://climateandcommunity.org/wp-content/uploads/2024/01/CCP-IRA_final-brief.pdf.

[6] The 2024 Annual Homelessness Assessment Report (AHAR) to Congress, The 2024 Annual Homelessness Assessment Report (AHAR) to Congress (U.S. Government, 2025), 117.

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, they complement them by ensuring adequate subsidies, 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.

2. The Crises of Housing and Energy Insecurity

The cost-of-living and climate crises are converging in our homes. The danger is especially acute for low-income renters, who make up the largest single group to bear the burdens of multiple broken systems.

Why renters are hurting — and current policies are insufficient

Housing insecurity is widespread in the United States, but one large group stands out for its especially precarious conditions: renters. This is neither a marginal nor transient phenomenon that can be hand-waived away with greater subsidies for homebuying.[7] Over a third of U.S. households rent. Their median net worth is $10,400, compared to $396,000 for homeowners.[8] Renters spend over 30% more on monthly housing payments than homeowners,[9] and are over 50% more likely to suffer from depression, in large part because of eviction risk.[10] In 2024, the latest year for which data is available, over 22.7 million renter households spent over 30% of their income on rent and utilities, a record high. That is up from 7.9 million households in 2001. Overall, 49% of renter households are cost burdened and one quarter are severely cost-burdened.[11]

While many high-status professionals rent and many low-income families own homes, renting is far more prevalent among the working class, disproportionately among Americans of color, where multiple causes of precarity and instability compound. Among renters earning under $30,000, 83% were cost-burdened and two thirds faced severe cost burdens; as the Harvard Joint Center on Housing reports, "Since 2001, the amount of money available to lower-income renters each month after paying for housing and utilities has fallen by 60 percent to a record low of $210, even as the cost of food and healthcare is rising."[12]

Low-income renters cannot make ends meet — except for their landlords. In Milwaukee, for instance, Matt Desmond and Nathan Wilmers found that in poorer neighborhoods, and neighborhoods with higher shares of Black residents, landlords earned far higher profits relative to the value of their properties, as compared to more affluent and whiter areas. In neighborhoods with a poverty rate below 15%, landlords' exploitation rate averaged 10%; in neighborhoods with poverty rates above 50%, the exploitation rate surged to 25%.[13] Landlords are able to extract punishing rents because low-income renters have so few options, and because the threat — and practice — of eviction is so devastating.

---

[7] Indeed, efforts to mitigate gaps in homeownership through simplistic policies have often exacerbated suffering and extraction, especially among Black families. See Keeanga-Yamahtta Taylor, "How Real Estate Segregated America," *Dissent Magazine*, 2018, https://dissentmagazine.org/article/how-real-estate-segregated-america-fair-housing-act-race/; Keeanga-Yamahtta Taylor, *Race for Profit: How Banks and the Real Estate Industry Undermined Black Homeownership*, Justice, Power, and Politics (The University of North Carolina Press, 2019).

[8] National Association of Home Builders, *What Are the Differences Between Home Owner and Renter Wealth?* (2024), https://www.nahb.org/blog/2024/03/differences-in-home-owner-rental-wealth.

[9] United States Census Bureau, *Nearly Half of Renter Households Are Cost-Burdened, Proportions Differ by Race* (U.S. Government, 2024), https://www.census.gov/newsroom/press-releases/2024/renter-households-cost-burdened-race.html.

[10] Binod Acharya et al., "The Risk of Eviction and the Mental Health Outcomes among the US Adults," *Preventive Medicine Reports* 29 (October 2022): 101981, https://doi.org/10.1016/j.pmedr.2022.101981.

[11] Joint Center for Housing Studies of Harvard University, *2026 America's Rental Housing* (Harvard University, 2026), 40, pp 3-4 https://www.jchs.harvard.edu/sites/default/files/reports/files/Harvard_JCHS_Americas_Rental_Housing_2026.pdf.

[12] *Ibid.*, p. 4.

[13] Matthew Desmond and Nathan Wilmers, "Do the Poor Pay More for Housing? Exploitation, Profit, and Risk in Rental Markets," *American Journal of Sociology* 124, no. 4 (2019): 1090–124,. https://doi.org/10.1086/701697. Also see Matthew Desmond, *Evicted: Poverty and Profit in the American City* (Crown, 2016).

Meanwhile, landlords — and especially institutional landlords — do not just earn income from the rent itself, but from leveraging rental income to make loans to fund any number of financial transactions, including taking out financing purchases of yet more rental housing.[14]

Renter impoverishment breeds landlord enrichment. In other words, the problem is not just a lack of dollars in renters' pockets, but a structural power imbalance in un- and under-regulated low-income housing. This allows landlords to exploit renters and deprive them of both resources and freedom. Rising utility costs only make matters worse. And there is no systematic policy approach to eliminating energy insecurity among renters, or to upgrade their homes to modern green standards of health while eliminating carbon pollution.

To be sure, many landlords do not exhibit highly extractive or exploitative behavior; many contribute to neighborhood stability. But a strategy to improve millions of renters' economic condition cannot hinge on campaigning for more goodwilled landlords. And yes, we need to expand opportunities for homeownership and to build new homes — including social housing. But tens of millions of Americans also need immediate relief from the broken housing system in which they currently live.

Today, the primary policy instrument for assisting low-income renters is the Housing Choice Voucher, also known as Section 8 vouchers. It is beyond the scope of this document to examine this policy's history, which began in 1974. This is the instrument we now have to help renters in private housing. But the policy is largely inadequate for one big reason: only one quarter of households eligible for a Housing Choice Voucher are able to get one.[15] Thus, while 5.2 million people living in 2.3 million households currently benefit from these vouchers, those numbers would be four times higher if the program were fully funded for all households earning 30% of area median income, and higher still if eligibility were raised to support every low-income households, i.e. those earning 50% of the area median income.[16] (Currently, households earning up to 50% of area median income are eligible for vouchers, but households earning 30% or less are prioritized.)

The core logic of this program is that when tenants receive Housing Choice Vouchers, they are only responsible for paying 30% of their income on rent and utilities; the government pays the rest. (The details of utility coverage can be complex.) Landlords who accept these vouchers must also submit inspections to assure a minimum quality, which many would rather not do. Notably, the government only pays up to what it considers fair market rent.

Historically, there have been two main kinds of Section 8 vouchers. For the first, the kind described here, the voucher is assigned to the tenant; they hold the voucher and can use it for any unit that a landlord is willing to rent. There is also a second program, called Project-Based Section 8, where the public subsidy (or voucher) is attached to the apartment itself; in essence, this was a program of publicly subsidized affordable housing construction. The program continues, although new units have not been funded in this way for decades.

---

[14] Ruthy Gourevitch and Jacob Udell, "Landlord Distress Isn't Our Fault, But It Is Our Problem," *Law and Political Economy Project*, March 30, 2026, https://lpeproject.org/blog/landlord-distress-isnt-our-fault-but-it-is-our-problem/; Jacob Udell and Ruthy Gourevitch, *Financial Distress in the Multifamily Rental Market, and What It Means for Tenants* (Climate and Community Institute, 2025), 22, https://climateandcommunity.org/research/financial-distress-multifamily/..

[15] "Who Is Served by the Housing Choice Voucher Program?"

[16] Erik Gartland et al., *Where Households Using Federal Rental Assistance Live More Can Be Done to Promote Neighborhood Choice* (Center on Budget & Policy Priorities, 2025), https://www.cbpp.org/research/housing/where-households-using-federal-rental-assistance-live.

These programs have been extensively critiqued, and fairly. Landlords discriminate against voucher holders for multiple reasons, leading to reinforced segregation.[17] Current levels of inspection are often inadequate, both for units rented with tenants' vouchers, and for units with project-based funding.[18] In many cases, project-based Section 8 housing has provided substandard homes with public subsidy, while making handsome profits for builders and housing operators.[19] In theory, public subsidy is paired with regulation and oversight, but the local public housing agencies that implement these programs have often lacked the capacity to carry out their responsibilities effectively. Thus, for either kind of voucher, public subsidy can support private profit, while failing to deliver adequate public benefit.

We share these concerns and critiques. Indeed, other Game Changer proposals urge a massive, nationwide expansion of rent control to improve public regulation of rental housing (which is largely supported by indirect public subsidy), and a substantial new program to expand and develop social housing. But as we will argue below, the problems with Section 8 programs can be addressed *by improving and expanding, not eliminating* those programs, in the context of other proposals to improve our housing system.

The scourge of energy insecurity

When households cannot afford to cover the costs of their energy needs without sacrificing on other essentials, they experience energy insecurity. Energy insecurity is a critical indicator of compromised human health and societal well-being.[20] At present, the rate of energy insecurity among renters is nearly twice as high as it is among homeowners.[21] Renters in this condition sacrifice meals, medicine, and indoor comfort to stay in good standing with their energy utilities — while their homes are drafty, poorly insulated or not insulated at all. And these renters have no ability to insulate, repair, and upgrade their homes. The most recent data from the U.S. Energy Information Administration (EIA) reports that 16 million households received a shutoff notice from their energy utility in the prior year.[22,] Over 200,000 households reported living without power for at least 24 hours, unable to pay.[23] Americans who are energy insecure have sacrificed everything and are being excluded from energy access in large numbers.

This widely felt precarity, especially for renters, is a function of low income, high costs (including rental costs), and poor housing quality and appliance performance. Moreover, because landlords do not benefit economically from home upgrades that would reduce the energy costs paid by tenants, there is the so-called split incentive problem. And, relatedly, there is the challenge of renovictions: if landlords *do* undertake green upgrades, say in response to subsidies or regulation, they will generally try to take

---

[17] Martha Galvez and Brian Knudsen, "Discrimination Against Voucher Holders and the Laws to Prevent It: Reviewing the Evidence on Source of Income Discrimination," *Cityscape* 26, no. 2 (2025): 145–61.

[18] Mollie Bryant, "When Subsidized Housing Isn't Safe, Renters Struggle to Get Help from HUD," *Streetlight*, August 29, 2023, https://streetlightnews.org/hud-inspections-oversight/.

[19] Brent Cebul and Michael R. Glass, "Mortgaging Out: Credit Policy, Segregated Rental Housing, and the Remaking of Metropolitan America," *Journal of American History* 112, no. 1 (2025): 202, https://doi.org/10.1093/jahist/jaaf003.

[20] Diana Hernández, "Understanding 'Energy Insecurity' and Why It Matters to Health," *Social Science & Medicine* 167 (October 2016): 1–10, https://doi.org/10.1016/j.socscimed.2016.08.029.

[21] The EIA conducts the Residential Energy Consumption Survey every four years and asks respondents whether they: reduce or forgo food or medicine to pay energy costs; leave their home at unhealthy temperature; receive disconnect or delivery stop notice; or are unable to use heating or air-conditioning equipment. They deem a household to report energy insecurity status if they respond yes to any of those conditions.

[22] Energy Information Administration, *Table HC11.1 Household Energy Insecurity, 2024*.

[23] Energy Information Administration, *Table HC2.1 Structural and Geographic Characteristics of U.S. Homes, by Housing Unit Type, 2024* (2026), 18, https://www.eia.gov/consumption/residential/data/2024/hc/pdf/HC2.1_2024.pdf .

advantage to raise the rent, which can cause existing tenants to be evicted and replaced with higher-earning ones.[24]

Often, this has led advocates of home energy upgrades to throw up their hands, and focus on solutions for homeowners, including low-income owners. Whatever those households' economic challenges, it has been easier to design solutions that would benefit them than to address the needs of renters, whose interests are often not aligned with homeowners. But housing policy can no longer afford to ignore this problem and must address it directly.

To address the first problem, one partial solution is increased public funding for green upgrades in buildings that landlords themselves cannot afford to upgrade, along the lines of the Whole Homes Repair approach detailed later in this paper. To address the latter problem, one straightforward if partial solution is rent control,[25] detailed at greater length in another Game Changer proposal. We call these solutions partial, because to ensure protections of vulnerable renters requires multiple vectors of policy.

We must also look critically at other existing approaches to these problems in current policy.

A range of blended housing and energy policy prescriptions have evolved over time to address these fundamental issues, albeit separately and inadequately. To address Americans' inability to pay, the Department of Health & Human Services' Low Income Home Energy Assistance Program (LIHEAP) provides some eligible households with a single stipend annually contingent on program budget availability and the program applicant's eligibility.[26] To address housing quality, the Department of Energy's Weatherization Assistance Program (WAP) provides some eligible households with energy efficiency upgrades, certain appliances, and basic weatherization measures.[27] Both programs were eliminated in the White House's 2025 proposed budget – but successfully retained in the Congressional budget that year – while HHS eliminated all LIHEAP program staff.[28] The future of both programs is deeply uncertain. Congress is currently considering slight program budget increases and program design tweaks in the Energy Bills Relief Act.[29] In our view, these programs offer some help, and warrant being defended. But they have been inadequate as a policy foundation for eliminating extreme housing and energy insecurity for renters.

---

[24] Gourevitch, *Decarbonization Without Displacement: Tenant Advocacy in the Context of Inflation Reduction Act Implementation*.

[25] Climate and Community Institute, *Letter: Rent Regulation and Tenant Protections in the Era of the Climate Crisis* (2023), 11, https://climateandcommunity.org/research/fhfa-rental-protections/.

[26] In the best operating circumstances, the program involves neither HUD, the housing provider, or, at least initially, the utility company, but instead is administered by a fourth group of parties, local Community Action Agencies. Application doesn't guarantee relief, and the program benefit is capped by each state's program guidelines. LIHEAP program eligibility is not aligned with HUD Section 8 eligibility directly, so in some cases voucher holders may not be eligible for LIHEAP. For more info, see HUD and LIHEAP Clearinghouse's Income Eligibility and Maximum Benefit.

[27] Program participation must be initiated by the building owner, and cannot pay for underlying home health and safety measures without which the home is not "weatherization ready." These include pest, mold, and asbestos removal, major roof repair, major floor repair, and updated electrical panels. For more background, see ACEEE.

[28] Lowell Ungar and Ben Somberg, *Project 2025 Reprises Effort to Eliminate Weatherization Assistance* (ACEEEProjec, 2024), https://www.aceee.org/blog-post/2024/10/project-2025-reprises-effort-eliminate-weatherization-assistance.

[29] Sean Casten, *Casten, Levin, SEEC Clean Energy Deployment Task Force Introduce the Energy Nills Relief Act* (2026), https://casten.house.gov/media/press-releases/ebra.

A system of incorporating energy costs in the total housing payment – utility allowances – has softened the roughest edges of the split incentive historically.[30] However, energy prices are rising dramatically, faster than inflation. They are affected by volatile energy fuel markets, dysfunction of state and federal utility regulators, and in anticipation of grid costs from exponentially high energy demand projections for data centers.[31] Whether energy is delivered through non-metered systems, like propane fuels, or metered, networked systems like the natural gas or electricity system, utility allowance calculations are backward-looking, based on energy consumption, weather trends, and building performance data averages.[32,33] Last year, S&P's Global Energy's Regulatory Research Associates counted the highest recorded number of rate increase requests and the highest total nominal value requested in aggregate by all energy utilities. Fundamentally, utility allowances are incapable of achieving housing or energy security goals in a dynamic energy landscape.

3. The Case for a Safe Housing Foundation

The core plank of our Safe Housing Foundation is a proposal to reform, renew, and expand the Section 8 program to *at least* quadruple its reach, while renewing the construction of Project-Based Section homes, with the vouchers attached to units.

- Fully fund Section 8 vouchers so that every eligible household can access them, reaching roughly 20 million Americans
- Include full payment of utilities and retain 30% of income as the single tenant contribution to all housing costs (rent and utilities)
- Double the funding for compliance and regulation, rebuilding capacity at the federal level and in public housing agencies (PHAs) across the country
- Build toward "universal" home inspection, ensuring that no one is subjected to intolerable housing conditions because they lack money
- 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

[30] In many cases, recipients of Section 8 vouchers pay energy bills to the utility provider directly. When this is the case, the housing voucher is accompanied by a utility allowance (UA). Public Housing Agencies each assign a dollar value per allowance annually, and allowances are allocated based on a formula per bedroom and for each fuel type (and other non-energy utility services) used in the home. (In a small number of cases the utility costs are included in the rent ("master-metered") or are metered by the Public Housing Agency directly ("checkmetered"). For more definitions on master-metered and checkmetered utilities, see HUD.)

[31] Energy Information Administration, *U.S. Electricity Prices Continue Steady Increase - U.S. Energy Information Administration (EIA)* (U.S. Government, 2025), https://www.eia.gov/todayinenergy/detail.php?id=65284.

[32] *Utility Allowances* (Housing Choice Voucher Program Guidebook | HUD, 2020), https://www.hud.gov/sites/dfiles/PIH/documents/Utility_Allowance_Final_5.2020.pdf.

[33] HUD created a Utility Schedule Model which incorporated results from the EIA Residential Energy Consumption Survey in a model calculation of utility allowances. It was last updated in 2016.

This approach would have a series of benefits, many of which we detail below. Benefits include:

- Expanding the elimination of extreme housing and energy insecurity for over 20 million people, and potentially millions more
- Breaking the link between ending energy poverty (right away) and physically upgrading homes for millions of people (which will take years), ensuring that the timeline for high-quality green upgrades does not slow the urgent timeline of making it economically feasible to maintain safe home temperatures
- Restore the capabilities of key public institutions, and ensure that public institutions have the needed resources to guarantee safe housing conditions across the country
- Directly fund badly needed new affordable housing through Project-Based funding (with improved inspection and accountability), while increasing Section 8 vouchers that could improve the finances of other kinds of affordable housing; this would not pre-empt, but complement, the work of a Social Housing Development Authority, while meeting needs that new market-rate housing development cannot meet on its own

Some have argued that instead of limiting voucher eligibility to the currently eligible pool of roughly 10 million households with incomes at or below 30% of area median income, eligibility should be expanded to those with incomes at or below 50%, or nearly 18 million households.[34] This is our preference; that will require several years of ramping up budget and capacity.

Use an existing program to dramatically increase coverage, targeting the largest group of the most vulnerable households

We are not the first to propose something along these lines. Here we briefly review some existing proposals and recently implemented policies to increase housing choice voucher access, ranging from maintaining vouchers as a rationed benefit to transforming them into a broadly accessible or even universal housing safety net. Across the policy landscape, there are three major existing proposal variants: 1) pilot and phased models, 2) large targeted expansion, and 3) full entitlement/universal vouchers.

Pilot and phased models are designed to test broader access in targeted populations or geographies before scaling nationally. These approaches allow policymakers to evaluate program effectiveness, identify implementation challenges, and build evidence to support larger expansions. New York State's Housing Access Voucher Program (HAVP) exemplifies this model at the state level; launched as a four-year pilot, it provides state-funded rental assistance to households experiencing or at risk of homelessness, creating a controlled environment to test voucher issuance beyond traditional federal allocations. The program offers vouchers that cover a share of rent for referred households and is explicitly designed to test a new source of rental subsidy outside the federal HVC system.[35] Similarly, the New York City CityFHEPS Expansion Proposal represents a local effort to broaden voucher eligibility, effectively functioning as a phased test of expanded access within the municipal context. In 2023, the New York City Council passed a law to broaden eligibility and ease access, enabling potentially tens of

---

[34] Vincent Reina et al., *Exploring a Universal Voucher* (The Housing Initiative at Penn, 2021), https://www.housinginitiative.org/universal-voucher.

[35] "Housing Access Voucher Program (HAVP)," Homes and Community Renewal, New York State, accessed March 29, 2026, https://hcr.ny.gov/housing-access-voucher-program-havp.

thousands more families to qualify.[36] The expansion has faced political and legal challenges since then, including a recently renewed debate over cost and authority to implement it.[37] Regardless, both initiatives illustrate how pilot and phased models can balance the urgency of housing needs with the practical necessity of learning from structured experimentation, providing policymakers with actionable data to guide potential statewide or national scaling of voucher programs.

Large, targeted expansion proposals represent a major category of current federal legislative efforts to broaden voucher access for specific high-need populations without yet transforming the entire system into a full entitlement. A prominent example is the Family Stability and Opportunity Vouchers Act, which would authorize 250,000 new housing vouchers over multiple years, paired with mobility-related services to help low-income families with young children move to high-opportunity neighborhoods and stabilize housing outcomes. It would prioritize households that are unstably housed, living in areas of concentrated poverty, or at risk of displacement, signaling a targeted rather than universal expansion strategy.[38] Another targeted approach is embodied in the Housing Vouchers Fairness Act, which would adjust voucher allocation formulas and increase the number of vouchers directed to high-growth metropolitan areas, correcting longstanding geographic disparities in voucher distribution and expanding access where demand has been growing fastest.[39]

In parallel, administrative reforms have focused on expanding access for the most vulnerable populations, especially those experiencing homelessness. The U.S. Department of Housing and Urban Development (HUD) has introduced regulatory flexibilities, such as allowing self-certification of income, to reduce administrative barriers and accelerate placement into housing.[40] These changes are particularly important for households with unstable documentation.

Together, these proposals and policies reflect a spectrum of large, targeted expansions that, taken together, would significantly increase voucher access for prioritized groups and geographies, even if they stop short of universal entitlement models.

In the most expansive vision for housing assistance, researchers and policy experts have articulated universal or entitlement-level housing voucher proposals that would systematically guarantee rental subsidies to all income-eligible households, moving beyond the traditional capped structure of the Housing Choice Voucher Program. The Center on Budget and Policy Priorities has testified before Congress that expanding vouchers until every eligible household receives one is the single most effective step to prevent and end homelessness and reduce housing instability, arguing that such universal coverage would fundamentally alter the nation's housing safety net and advance racial equity.[41] The Urban Institute's testimony before the U.S. House Financial Services Committee demonstrated a voucher framework for universally accessible vouchers, expanded outward from the existing Section 8

---

[36] New York City Council, *City Council, Homeless Services Providers and Advocates Call on Mayor to Sign All CityFHEPS Bills, Passed by Veto-Proof Majority, into Law* (2023), https://council.nyc.gov/press/2023/06/16/2425/.

[37] New York City Council, *NYC Council Releases Report on Operational Problems with Administration of CityFHEPS Voucher Program and Identifies Solutions to Improve Process for New Yorkers* (2025), https://council.nyc.gov/press/2025/06/10/2899/.

[38] Chris [D-MD Sen. Van Hollen, "Text - S.1257 - 118th Congress (2023-2024): Family Stability and Opportunity Vouchers Act of 2023," Legislation, March 12, 2024, https://www.congress.gov/bill/118th-congress/senate-bill/1257/text.

[39] Dina [D-NV-1. Rep. Titus, "Text - H.R.2525 - 119th Congress (2025-2026): Housing Vouchers Fairness Act," Legislation, March 31, 2025, https://www.congress.gov/bill/119th-congress/house-bill/2525/text.

[40] U.S. Department of Housing and Urban Development, *HUD Archives: HUD Is Expanding Solutions to Tackle Homelessness with Housing Vouchers* (2024), https://archives.hud.gov/news/2024/pr24-110.cfm.

[41] Ann Oliva, Why Expanding Housing Choice Vouchers Is Essential to Ending Homelessness | Center on Budget and Policy Priorities (Center on Budget & Policy Priorities, 2021.

infrastructure, that could sharply reduce homelessness, improve economic opportunity, and prioritize households at highest risk.[42] These research-oriented visions influenced legislative ideas embodied in the Ending Homelessness Act of 2021. The bill would have significantly expanded the HCV Program for extremely low-income families by appropriating funding for hundreds of thousands of new vouchers and then creating a phased entitlement to vouchers, with eligibility expanding annually to include all low-income households by around 2030.[43] Although these universal entitlement proposals have not yet been enacted, they have become central to housing-policy discourse among anti-poverty analysts and housing advocates because they offer a structured pathway from incremental expansion to guaranteed housing assistance for all eligible families, potentially reducing poverty, eviction, and homelessness more quickly than supply-side approaches alone. These ideas have influenced us.

Ensure housing stability and delink reduction of energy insecurity from the complex logistics and slow pace of high-quality green retrofits

Speed is essential for any innovative policy design with climate at the center. New climate analysis projects we will reach 2ºC of global heating within 20 years, demolishing past hopes we might stabilize the planet at this threshold near the end of the century.[44] More global heating means the need for more indoor cooling and heating alike, and higher energy costs to maintain safe and healthy housing for everyone.[45] A constructive and reparative policy framework is needed, one that physically produces a new built environment, addressing legacy racial injustice and present and future climate injustices together.[46] A Safe Housing Foundation can eliminate energy insecurity and put us on a meaningful, concrete trajectory for the lowest income Americans immediately.

A Safe Housing Foundation forges a new, coordinated program informed by the past programs' successes and best practices, while working in the reality that load-bearing administrative functions have been eliminated or deeply damaged. New administrative efficiency can be unlocked by building a one-stop-shop program for Section 8 housing, starting with the building stock lived in by voucher holders, which could create a virtuous feedback cycle connecting rents, home retrofits, and energy bill costs in a single accounting and project management register. A Safe Housing Foundation approach would treat housing and energy as the entwined infrastructures they are, rather than separately consumed and managed goods.

Several states have created organizations to produce elements of this program design already, filling the gaps around the federal programs' silos through private vendor networks and outsourced program administration, with examples like Efficiency Maine, Efficiency Vermont, California's Low Income

---

[42] Mary K. Cunningham, *Ending Homelessness, Reducing Poverty, Advancing Racial Equity and Economic Opportunity by Adopting Universal Housing Vouchers* (Urban Institute, 2021), https://www.urban.org/research/publication/ending-homelessness-reducing-poverty-advancing-racial-equity-and-economic-opportunity-adopting-universal-housing-vouchers.
[43] Maxine [D-CA-43 Rep. Waters, "Text - H.R.4496 - 117th Congress (2021-2022): Ending Homelessness Act of 2021," Legislation, November 1, 2022, https://www.congress.gov/bill/117th-congress/house-bill/4496/text.
[44] William J. Ripple et al., "The Risk of a Hothouse Earth Trajectory," *One Earth* 9, no. 2 (2026): 101565, https://doi.org/10.1016/j.oneear.2025.101565.
[45] These energy costs create 'energy burden' for low-income households, who pay an average of 25% of their disposable income for energy. Energy burden is persistent and growing, meaning that households already experiencing energy burden stay burdened and households previously not experiencing energy burden can become burdened. Preliminary estimates released by the EIA in March 2026 confirms this energy insecurity trend: 43.5 million households in 2024, an additional 10 million households than in 2020. For more, see Federal Reserve.
[46] Olúfẹ́mi O. Táíwò, *Reconsidering Reparations*, 1st ed. (Oxford University PressNew York, 2022), https://doi.org/10.1093/oso/9780197508893.001.0001.

Weatherization Program, and the Bay Area Regional Energy Network. These programs have evolved in parallel to the state-level delivery network for WAP through Community Action Agencies. Implementation will require deliberate design and supportive pathways for all existing weatherization and program vendors to evolve together. However, there are significant best practices to borrow and tailor for a cohesive federal program that can measure progress uniformly on the Safe Housing Foundation's goals.

TABLE 1. Summary comparison of state-level weatherization functions

Program Model	Offers Limited Technical Support	Offers Project Management	Makes 3rd Party Referrals for Project Management	Encourages Energy Assessments	Offers Rebates Directly	Integrates Public or Green Bank Loans	Works with Multifamily
Bay Area Regional Energy Network	✓		✓	✓	✓		✓
California Low Income Weatherization Program		✓		✓	✓		✓
Efficiency Maine	✓		✓	✓	✓	✓	✓
Efficiency Vermont	✓		✓	✓	✓		✓

Source: Authors

Classic energy efficiency policy assumes that consumers paying for energy who are in control of their home's quality will be incentivized to reduce their energy costs by making prudent efficiency investments. As discussed previously, in affordable housing this assumption is stymied by the presence of the split-incentive, and the split is only growing wider due to current policy evolution in utility regulation. An increasing number of regulators are in a race to set the lowest possible payments for low-income customers using a measure of energy burden through percent-of-income payment programs, which set a limit on a utility customer's total annual energy burden.[47]

[47] 6% is commonly accepted by energy utility policy researchers and advocates as a defining threshold for 'high energy burden', derived as 20% of the housing cost burden standard of 30% that evolved around the beginning of the 20th century and became enshrined in housing law in the 1960s and 70s. For more background, see Joint Center for Housing Studies.

Many states set energy burden caps in these programs at the commonly accepted 6% figure, but others are evolving further. In Nevada, annual state LIHEAP funds are commingled with program funds collected from utility ratepayers to fund the Nevada Fund for Energy Assistance and Conservation. Through the state's Energy Assistance Program, energy burdens for qualified households are capped at the state's median energy burden.[48] In 2025, Nevada's statewide energy burden was 2.64%.[49] In Wisconsin, a 2026 bill proposes to define 'severe energy burden' as 4% of household income and to similarly establish funding and cap energy bills for those households at 2%.[50] Eliminating energy burden entirely for Section 8 voucher holders would establish a public option benchmark in line with these currently evolving trends.

These programs and policies are evolving out of political demands to meet the energy aspects of the overall cost of living crisis today, not necessarily out of consideration for the energy technology transition being constructed to meet our climate and decarbonization goals. Nonetheless, new technologies of wind, solar, and battery storage, which consume no fuels except sunshine and wind (and the clean electricity derived from them), are thereby insulated from fuel price volatility, fundamentally differing from fossil fueled energy systems.[51] A Safe Housing Foundation is not merely proposing nominal merger of different historical programs but snapping forward in the wake of wholesale destruction to integrate the technology, economics, and demands of an accelerating climate crisis together for a more resilient, modern approach to economic and climate adaptation failures.

---

48 Division of Welfare and Supportive Services, 2025 Energy Assistance Program Manual (2025).

49 *The Nevada Fund for Energy Assistance and Conservation State Plan* (2024), https://www.dss.nv.gov/siteassets/dwss.nv.gov/content/energy/Nevada_Fund_for_Energy_Assistance_and_Conservation_State_Plan_2025.pdf.

50 State of Wisconsin 2025-2026 Legislature, *2025 Bill* (2025), https://www.wpr.org/wp-content/uploads/2025/11/25-5495_1.pdf.

51 Brett Christophers, "Fossilised Capital: Price and Profit in the Energy Transition," *New Political Economy* 27, no. 1 (2022): 146–59, https://doi.org/10.1080/13563467.2021.1926957.

The benefits of expansive public policy over minimalist cash benefits

TABLE 2. Summary comparison of direct cash, the HCV program, and the Safe Housing Foundation Proposal[52]

Feature	Direct Cash & Cash Transfer Programs	Existing Housing Choice Voucher (Section 8) Policy	Safe Housing Foundation Proposal
Target Population	Low-income households; often universal or means-tested	Income-eligible renters (≤30-50%% AMI)	All eligible low-income households; fully funded
Accessibility	Limited by program budget; often partial	~25% of eligible households receive vouchers	Full coverage for all eligible households
Rent & Utility Coverage	Cash may not fully cover rent or utilities	Covers up to 70% of gross rent, utility allowances often outdated	Covers rent and utilities; utility allowances dynamically calculated to match true costs, with HUD and Public Housing Agencies held accountable for program delivery
Housing Stability / Risk of Eviction	Provides limited protection; cash may be insufficient	Reduces rent burden; eviction risk high due to market conditions	Strong eviction protection through full subsidy, inspections, and expansion of project-based units

[52] Government Accountability Office, "HUD Rental Assistance: Improved Guidance and Oversight Needed for Utility Allowances | U.S. GAO," June 27, 2024, https://www.gao.gov/products/gao-24-105532.; United State Congresstena, "The Section 8 Housing Choice Voucher Program," December 11, 2023, https://www.congress.gov/crs-product/IF12546.; Ramona K. C. Finnie et al., "Tenant-Based Housing Voucher Programs: A Community Guide Systematic Review," *Journal of Public Health Management and Practice* 28, no. 6 (2022): E795–803, https://doi.org/10.1097/PHH.0000000000001588.; Mary K. Cunningham, *Using Cash Transfers to Expand Housing Choice* (Urban Institute, 2016), https://www.urban.org/urban-wire/using-cash-transfers-expand-housing-choice.; Ingrid Gould Ellen, "What Do We Know about Housing Choice Vouchers?," *Regional Science and Urban Economics*, Special Issue on Housing Affordability, vol. 80 (January 2020): 103380, https://doi.org/10.1016/j.regsciurbeco.2018.07.003

Housing Quality / Inspection & Compliance	None	Minimal inspections; enforcement uneven	Universal inspections, stronger compliance funding, project-based Section 8 construction at highest health, safety, and environmental standards
Incentives/Market Effects	Limited	Can reinforce extractive landlord behavior	Makes public sector a market-maker; caps excess rents; allows purchase by tenants/coops/public entities to improve housing stock
Complementary Long-Term Investments in Existing Stock and New Supply	None	Limited; relies on private rental stock	Home repair funding, new project-based construction
Administrative Complexity & Scalability	Low	Medium; existing voucher system with bureaucratic hurdles	Higher upfront complexity, but scalable and integrates multiple programs for long-term impact; invests in Public Housing Agencies, which must improve governance quality
Human Rights/Policy Framing	Not framed as right	Not framed as right	Explicitly treats housing + energy security as a human right

Source: Authors

In recent years, we have seen an explosion of interest in direct cash benefits as an alternative to vouchers. These are attractive for straightforward reasons, including: localities can implement them directly; they require less paperwork and bureaucracy; renters can use the benefits right away, and without the stigma attached to a public program; cash benefits respect renters' autonomy on how to use the funds. We have nothing against this kind of program, and we encourage ongoing research and policy experiments.

However, there are limits to what cash transfers can do to fundamentally transform a broken system. Our aim here is not to argue *against* cash transfers in the current policy landscape, but to argue *for* attempting a more systematic approach to structural change. We cannot "prove" that an as-yet untested, dramatic expansion and reform of Section 8 will work, but we can outline the logic of the idea for readers to consider and evaluate on their own.

As noted above, there are serious problems with the current voucher system. However, many of those problems can be traced to underfunding and inadequately resourced public agencies. Thus one cannot directly extrapolate from studies of the existing voucher system.[53]

The core idea is that compared to cash assistance, a Safe Housing Foundation builds up public institutions that can guarantee lasting benefits for renters, and establish a basic set of living housing rights that ensure a baseline standard of living.

By expanding vouchers, the government becomes market-maker, and voucher-holders gain power

At present, the rent that the government is willing to pay is based on its assessment of fair market rent. Of course, the government may also influence that rent level as a market actor. But its influence will vary based on its level of market participation. For instance, roughly 4% of New York City's rental households currently use Housing Choice Vouchers.[54] But if this were to increase to 15%-20%, the government would shift from market-taker to market-maker. Public authority could help to contain unjustified inflation in rental markets (i.e., inflation not driven by underlying costs, but landlords' market power). Instead of government subsidizing a market with unjustified costs and high exploitation rates, government would help shape the market to ensure public benefit. This would not turn housing into a command economy, but would create more balance between a diversity of actors.[55]

Moreover, renters carrying vouchers would have more power in choosing where to live and in negotiating with landlords. Beyond the cut-and-thrust of legal battles over the definition of housing discrimination,[56] voucher holders would simply represent a far larger population of tenants. This would make it far more economically harmful for landlords to refuse to rent to voucher-holders. And with so many voucher-holders in the city, the paperwork entailed by the system would become routine and normalized.

By contrast, a dramatic expansion of cash transfers could over time be soaked up by rising rents, with no change to landlords' excessive market power.

By expanding vouchers and increasing funds for inspection, crack down on bad actors and ensure healthy, habitable, climate-safe housing; simultaneously, ensure that needed green upgrades to low-income housing don't *cause* displacement of low-income tenants

When landlords participate in the Housing Choice Program, they are subject to inspection of their units. But many public housing agencies lack the capacity to properly fulfill this duty, for units receiving project-based subsidies and those renting to tenants who hold vouchers. Our proposal would solve this problem. Increased prevalence of vouchers and increased inspection would normalize basic standards of habitability, raising all renters' expectations for decent living conditions, and enhancing renters' ability to demand and secure decent living conditions.

---

[53] For instance, this is a highly rigorous and indicative study. NYU Furman Center, *The Use of Housing Choice Vouchers in New York City* (2026), https://www.furmancenter.org/soc-report/state-of-new-york-citys-housing-and-neighborhoods-in-2023/the-use-of-housing-choice-vouchers-in-new-york-city/.
[54] NYU Furman Center, *The Use of Housing Choice Vouchers in New York City*.
[55] We owe this insight to Vincent Reina, who shared the idea in a conversation with Daniel Aldana Cohen.
[56] Tim McNicholas, and Walter Smith Randolph, "New York Law Banning Section 8 Housing Discrimination Struck Down," *CBS News*, March 6, 2026, https://www.cbsnews.com/newyork/news/new-york-state-law-housing-voucher-discrimination/.

Insofar as landlords lack the needed funds to conduct repairs, they could apply to programs that subsidize green home upgrades, such as a national Whole Homes Repair program, for which legislation has already been introduced. (We summarize this policy proposal below.)

Meanwhile, tenants currently face the dilemma that subsidized green upgrades to their homes would raise those units' value, and could prompt landlords to evict the tenants, in what is called renoviction.[57] But under our proposals, these dilemmas do not hold. On the contrary, the government itself would reap the benefits of publicly funded green upgrades; increased energy efficiency would lower energy bills, which would reduce the cost of Voucher subsidies.

Expanded cash transfers would help renters pay bills, but they would not increase inspection or otherwise help ensure needed upgrades to units.

By expanding tenant vouchers and project-based vouchers, create new resources for building green, modern, subsidized housing

To expand the provision of housing that families can afford, we need many policy tools working at once.

Already, many voucher-holders use those vouchers in subsidized, non-market housing. This is crucial, because many subsidized projects cannot afford to rent units at the level that the poorest households can pay. For example, a new social housing project may be financially viable if it rents one quarter of its units to tenants paying 30% of their income—if that income is 60% of the area median. But for tenants earning just half as much, they may have to pay over half their income in rent to provide enough money for the social housing project to pay off its construction costs and maintain the property. If that tenant has a voucher, however, they pay just 30% of their income, while the government covers the difference. In other words, tenant vouchers allow social housing finances to focus on building and maintaining housing, without having to provide backdoor income subsidies out of its construction and upkeep budgets.

In other words, voucher programs can help subsidize other affordable housing construction policies. Expanding vouchers would help all kinds of lower-cost housing get built, and ensure that it is accessible to extremely low-income renters.

Meanwhile, revitalizing Project-Based Section 8 construction would directly subsidize highly regulated new construction. We believe that arms-length public entities and non-profit developers should have preferential access to these funds. And they should require that construction favor the most modern, healthy, and green materials and energy systems, to ensure lower usage and maintenance costs over time.

Expanded cash transfer programs would not have a clear, positive impact on new housing supply, except for the limited indirect impact of making it slightly easier for new developments to project slightly higher rental revenue.

[57] Gourevitch, Decarbonization Without Displacement: Tenant Advocacy in the Context of Inflation Reduction Act Implementation.

Create more capacious, powerful, and accountable public housing agencies

Public Housing Agencies have been starved of funds and relegated to important but under-valued work for decades. They are not the most exciting places for aspiring or experienced public servants to work. And they are not generally seen as pillars of vibrant communities. But this is not a problem that will be solved by continuing to marginalize these essential institutions.

On the contrary, we believe that the policies we propose here, and in our proposal for a Social Housing Development Authority, would bring new resources and energy to those agencies. They would gain prominence and influence in local housing markets. And their role in supporting utility payments will make them more important stakeholders in the energy transition. This will subject the agencies to more scrutiny and increase their accountability, an essential first step to improving the quality of their services and governance.

Expanded cash transfers avoid the problems of rebuilding public institutions, but this is not a long-term benefit.

Establishing social rights and investment priorities first, budgeting next

It is typical for policy proposals such as these to project costs and assign a corresponding piece of revenue. We have not done so here, given the relatively early stage of development of this idea. We believe it is more important to establish a broad consensus on core social rights and priorities, then budget accordingly. What is more, countless positive proposals that demonstrated the long-term economic gains over costs have not been adopted.

Also, the cost of a proposal like this is difficult to determine in isolation. If other social welfare policies are passed, ranging from rent control to paid family leave and universal childcare to green investment and pro-union proposals that could expand employment and wages across the countries, the need for — and cost of — housing subsidies would decline.

It is reasonable, however, to outline some basic cost parameters.

The current cost of the Housing Choice Vouchers program is roughly $30 billion per year.[58] Roughly quadrupling that would cost $120 billion, though one would need much more detailed estimates to consider our proposed changes in detail, while also considering economies of scale. And one would need to calculate the considerable economic benefits of increased housing investment and purchasing power, and the savings in other public welfare spending that would come from poverty reduction. One would also have to estimate the mid-term cost reductions that would flow from investments in energy efficiency.

The current annual cost of the housing voucher program is slightly above the current costs of the mortgage interest deduction, which is roughly $25 billion per year.[59] By contrast, the budget of the U.S. military is roughly $1 trillion. The recent Sanders-Khanna "Make Billionaires Pay Their Fair Share Act"

[58] Robert Polner, "Federal Housing Choice Vouchers Can Make the Difference Between Stability and Homelessness," *NYU News*, July 6, 2025, https://www.nyu.edu/about/news-publications/news/2025/june/federal-housing-choice-vouchers-can-make-the-difference-between-.html.

[59]Congressional Research Service, *Selected Issues in Tax Policy: The Mortgage Interest Deduction* (2024), https://www.congress.gov/crs_external_products/IF/HTML/IF12789.html.

would raise over $400 billion per year.[60] And repealing the tax cuts in the One Big Beautiful Bill would raise over $300 billion per year.[61] A combination of reduced military spending and fairer tax levels could easily raise close to $1 trillion per year.

The question is not whether our proposals are affordable — they are. The question, rather, should be which core human needs should be prioritized, and then budget around those.

Our proposal would entail a dramatic increase in federal investments in housing and energy security; but those increases would just be one small part of a broader expansion of federal investments for which there is widespread consensus, based on cuts to wasteful military spending, and increased taxation on billionaires and other high-income Americans.

Our view is that eliminating extreme housing and energy insecurity is essential to demonstrating that government can work for poor and working class Americans, for ensuring that housing is experienced as the human right that it is, and for ensuring that climate action is experienced as a key component of housing and economic security, rather than a competing objective.

4. Complementary Policies

Whole Homes Repair

Whole-home repair programs have emerged as a promising model for integrating housing quality, energy efficiency, and affordability policy, with early state-level implementation demonstrating both feasibility and significant unmet need. A leading example is Pennsylvania's Whole-Home Repairs Program, administered by the Pennsylvania Department of Community and Economic Development. Established in 2022, the program provides grants to counties to fund comprehensive home repairs for low- and moderate-income homeowners and small landlords.[62]

Building on this model, federal legislation has been introduced to expand whole-home repair approaches nationwide. The Whole-Home Repairs Act of 2024, introduced by Sen. John Fetterman, would establish a HUD-administered pilot program providing competitive grants to states, local governments, and nonprofit organizations to deliver comprehensive repairs for both homeowners and small landlords serving low-income tenants. According to the bill text, eligible uses include structural repairs, hazard remediation (such as lead and mold), and upgrades to critical systems (including HVAC, electrical, and plumbing), alongside weatherization and energy efficiency improvements. The legislation also includes tenant protections, such as conditions on rent increases and requirements tied to continued affordability, and directs coordination with existing federal programs like the Weatherization

---

[60] Bernie Sanders and Ro Khanna, *Bill Summary: The Make Billionaires Pay Their Fair Share Act* (n.d.), accessed March 15, 2026, https://www.sanders.senate.gov/wp-content/uploads/Wealth-Tax-Bill-Summary.pdf.

[61] Andrew Lautz, "What Does the One Big Beautiful Bill Cost?," *Bipartisan Policy Center*, July 23, 2025, https://bipartisanpolicy.org/explainer/what-does-the-one-big-beautiful-bill-cost/.

[62] Pennsylvania Department of Comunity & Economic Development, *COVID-19 ARPA Whole-Home Repairs Program* (n.d.), accessed March 1, 2026, https://dced.pa.gov/programs/covid-19-arpa-whole-home-repairs-program/; Demos and Pennsylvania Stands Up, *Whole Home Repairs: Winning the Campaign to Improve Housing Quality in Pennsylvania* (2024), 18.

Assistance Program and Community Development Block Grants.[63] As a pilot, it mandates reporting and evaluation, positioning it as a mechanism for building evidence to support future expansion.

Related ideas are also being incorporated into broader federal housing legislation. On March 12, the U.S. Senate passed the 21st Century ROAD to Housing Act by a vote of 89–10 as a substitute amendment to H.R. 6644, combining elements of the Senate's earlier ROAD to Housing Act (S. 2651) with the House-passed Housing for the 21st Century Act. Introduced by Tim Scott and Elizabeth Warren, the bill focuses on expanding housing supply, modernizing federal housing programs, and reducing barriers to development. Key provisions include reforms to the HOME Investment Partnerships Program to expand eligibility and allow funding for housing-related infrastructure; expanded flexibility for Community Development Block Grant (CDBG) funds to support new housing construction; and a new "Build Now Act" framework tying portions of CDBG funding to local housing production outcomes. The legislation also authorizes $200 million in housing innovation grants for local governments, creates incentives to convert vacant properties into housing through the RESIDE Act, and introduces rural housing reforms to preserve rental assistance. Notably, it includes a provision restricting large institutional investors (owning 350+ single-family homes) from acquiring additional properties, alongside targeted exemptions and divestment requirements.[64]

While the 21st Century ROAD to Housing Act does not establish a dedicated whole-home repairs program, several of its provisions, particularly those related to rehabilitation, preservation, conversion of vacant structures, and expanded use of federal block grants, create pathways for housing improvement and modernization at scale. These measures reflect a growing bipartisan recognition that housing affordability cannot be separated from housing quality, infrastructure, and long-term viability of the housing stock.

Taken together, these developments illustrate a clear policy trajectory: whole-home repair approaches are moving from state-level pilots to federal pilot proposals and partial integration into broader housing legislation. In the context of voucher expansion, they serve as a critical complement that improves the quality and energy performance of the housing stock that vouchers rely on, reduces long-term household energy burdens, and aligns housing policy with public health and climate goals.

Other complementary policies

In addition to these major policies, we suggest some other supportive policies to complete a Safe Housing Foundation.

First, we recommend a major appliance rebate program, which can draw on lessons from both the Obama administration's $300 million program, and the more extensive Home Electrification and Appliance Rebates (HEAR) of the Biden administration. In our view, a successful rebate program should target both trade-ins and new appliance purchases; it should be open-ended; and it should feature point-of-sale discounts. Whereas prior programs have largely been targeted at homeowners, and homeowners should continue to access these programs, we urge that special emphasis be placed on window air conditioners, window-based heat pumps, and other appliances that tenants could purchase and bring with them if they move apartments. And policymakers should explore every possible avenue for subsidizing appliance transitions before consumers are faced with difficult choices. For instance,

[63] John Fetterman, "S. 3871 (IS) - Whole-Home Repairs Act of 2024," Government, Govinfo.Gov, March 5, 2024, .
[64] J. French Hill, "Text - H.R.6644 - 119th Congress (2025-2026): 21st Century ROAD to Housing Act," legislation, March 16, 2026, https://www.congress.gov/bill/119th-congress/house-bill/6644/text.

policy could encourage virtually all major air conditioning condenser units to be heat pumps that can heat and cool with the same household system; subsidies could create cost parity.

Second, we urge specific support for residents of mobile and manufactured homes, one of the most affordable housing types currently available. However, these homes are often built to substandard quality, and mobile home parks are increasingly being bought by major corporate actors who then squeeze residents by jacking up the rent for the land on which homes sit. We need policies that provide greater financial support, as well as the right of first refusal, allowing residents to cooperatively purchase the land their homes sit on, forming resident-owned communities, or ROCs. These measures should be paired with support for retrofits and other improvements to mobile and manufactured homes. The federal government can learn from some state-level successes along these lines.[65] And the federal government should support fledgling efforts to establish a Manufactured Home Park Resident Bill of Rights.[66]

Third, with homelessness surging across the United States, policies are needed to support immediate relief for populations without homes. Our proposed policies here, to universalize housing vouchers and support new housing construction, along with complementary policies proposed as other Game Changers, would all tackle many of the core, structural drivers of this crisis.[67] However, other targeted approaches are also needed. These include requiring that the Housing First approach be universalized as much as possible, in part by mandating that approach across all relevant federal programs. The government must also increase funding for outreach and case management across the country, expand eligibility for the U.S. Department of Veterans' Affairs homelessness programs, and increase funding support for supportive housing programs.

Finally, there is a need to significantly increase funding specifically targeting Native American housing. This involves complex challenges beyond the scope of this essay, but there is clearly a need to massively increase support through the Native American Housing Assistance and Self Determination Act (NAHASDA) and Indian Housing Block Grants. These programs support Tribal governments in developing and implementing their own programs.

5. Housing as Infrastructure

There is a growing discussion of the need to recognize housing as a form of infrastructure.[68] The basic concept is straightforward. Housing in the United States is enabled by an array of public policies and financial supports. It forms a crucial part of the built environment and energy system. Housing's energy

[65] Kevin Hardy, "To Save Affordable Housing, States Promote Resident-Owned Mobile Home Parks," *Stateline*, October 30, 2024, https://stateline.org/2024/10/30/to-save-affordable-housing-states-promote-resident-owned-mobile-home-parks/.
[66] Cole Hansen, "Minnesota Needs a Manufactured Home Park Resident Bill of Rights," *Minnesota Reformer*, February 25, 2026, https://minnesotareformer.com/2026/02/25/minnesota-needs-a-manufactured-home-park-resident-bill-of-rights/.
[67] Jacquelyn Simone, "It's Time to Make Housing Vouchers Universal," *City Limits*, June 28, 2021, https://citylimits.org/opinion-its-time-to-make-housing-vouchers-universal/.
[68] Housing Alliance in Pennsylvania, *Housing Is Infrastructure* (n.d.), accessed March 1, 2026, https://housingalliancepa.org/housing-is-infrastructure-2/; Ryan Vasquez, "Public Housing Can Be a Form of Civic Infrastructure," *News from the States*, February 27, 2026, https://www.newsfromthestates.com/article/public-housing-can-be-form-civic-infrastructure; Sabrina Johnson, "Affordable Housing Is Infrastructure," *NRDC*, May 30, 2023, https://www.nrdc.org/bio/sabrina-johnson/affordable-housing-infrastructure

use still emits roughly 20% of the country's carbon pollution,[69] with impacts that are universally felt; at the same time, when it works well, it protects its residents from the elements.[70] In short, despite the status of most housing as privately owned, all U.S. housing is inextricably entwined with the country's shared physical, financial, and environmental systems. Indeed, many aspects of U.S. infrastructure are currently privately held. Finally, with housing serving as a platform for the country's economic and social well-being, we all have a stake in that system providing maximum benefit.

Our point here is not to take a detour through social theory. Rather, the practical upshot of seeing housing through the lens of infrastructure is to remind us of the need for policies that maximize the public benefit of our housing system.

In this piece, we have made the case for a Safe Housing Foundation that lays the groundwork for a major expansion of those public benefits through the housing system. By dramatically expanding Housing Choice Vouchers, government would eliminate some of the most acute housing and energy insecurity in the country, improving the lives of millions of people. Indeed, this policy would also ensure that people whose rents are subsidized live in homes of good quality. And it would prevent excessive rents in the poorest neighborhoods and for the poorest renters, which is a form of unjustifiable exploitation. Meanwhile, a renewed investment in project-based housing subsidies would expand housing infrastructure, supporting a range of new homebuilders in creating modern, healthy, green homes that people can afford to live in. All these policies would also reinvigorate public agencies focused on housing, especially local and state-run Public Housing Agencies. In turn, this should facilitate more scrutiny and democratic accountability for these vital institutions. And through a national Whole Homes Repair initiative, government would support green upgrades for lower-income homeowners and renters, while fighting foreclosures, evictions, or other kinds of involuntary displacement. And we have noted other policy priorities in this spirit.

While these policies cannot on their own solve the myriad problems of the current housing crisis, we aim to demonstrate that even in the short-term, extreme housing and energy insecurity are a policy choice that we can reverse. We *can* lay the foundation for housing as a human right.

We also note that these policies are designed to intersect with the other housing policies in our broader package. The Game Changer on national rent control ensures that rents are capped systematically; this will further contribute to making our proposals here less costly, and national rent caps will also ensure that all renters have a stake in more assertive and supportive government regulations.

While our Safe Housing Foundation would build some new housing, it would best contribute to maximizing new affordable supply in the context of a Social Housing Development Agency. Such an agency would facilitate the construction of new project-based Section Homes, *and* it would maximize the potential of expanded Housing Choice Vouchers to support new construction. And to be sure, our policies should be seen as complementary to other proposals to improve housing finance, along with common sense zoning reforms to support new housing construction of all kinds.[71]

---

[69] Benjamin Goldstein et al., "The Carbon Footprint of Household Energy Use in the United States," *Proceedings of the National Academy of Sciences* 117, no. 32 (2020): 19122–30, https://doi.org/10.1073/pnas.1922205117.

[70] For an account of how the current US housing regime can impede climate action, see Max Besbris et al., "The Housing Regime as a Barrier to Climate Action," *Npj Climate Action* 3, no. 1 (2024): 66, https://doi.org/10.1038/s44168-024-00150-0..

[71] Mike Fellman and J. W. Mason, *Fixing Housing Means Fixing Finance: Why We Can't Deregulate Our Way to Affordability* (Groundwork Collaborativewil, 2026), https://groundworkcollaborative.org/work/fixing-housing-means-fixing-finance-why-we-

Finally, housing of all kinds is currently suffering from an acute increase in insurance costs, driven by the combination of climate breakdown and a broken insurance system. Once again, our proposals for a more assertive and supportive policy framework will share the costs of climate resilience more rationally and more fairly, ensuring that we can build all the housing we need.

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

Contacts: Daniel Aldana Cohen: aldanacohen@gmail.com

cant-deregulate-our-way-to-affordability/; Paul Williams, *Raising the Housing Investment Level* (Center for Public Enterprise, 2026), https://publicenterprise.org/report/raising-the-housing-investment-level/