



Overview

The state of housing in America stands at a critical juncture, with issues of affordability, availability, and accessibility dominating public discourse and policy agendas. Despite being one of the wealthiest nations in the world, the United States faces a persistent housing crisis that affects millions of its residents. The affordable housing problem involves complex interactions between market forces, governmental policies, and socio-economic conditions. With rising rents, low wages, and a growing population, the gap between those who can afford decent housing and those who cannot continues to widen, posing significant challenges for policymakers and communities alike.

Furthermore, the political landscape surrounding housing policy is deeply divided, with disagreements often stalling comprehensive reform efforts. However, recent bipartisan initiatives signal a potential shift towards more collaborative solutions. By focusing on common goals such as increasing affordable housing supply, enhancing housing stability, and promoting inclusive community development, it is clear that addressing America's housing crisis requires concerted efforts from all sides of the political spectrum. In this Basic, we will explore current bipartisan housing bills, the state of affordable housing, and strategies for improving housing across the country.

Current Bipartisan Housing Bills

In recent years, Congress has introduced several bipartisan bills to address housing affordability and promote homeownership. A few of these legislative efforts include:

1. **The Affordable Housing Credit Improvement Act (AHCI):** The AHCI aims to expand and strengthen the Low-Income Housing Tax Credit (LIHTC), increasing the production of affordable housing units. The Low-Income Housing Tax Credit (LIHTC) program targets low-income individuals and families, typically those earning 60% or less of the area median income. It also benefits developers and investors who build or rehabilitate affordable rental housing in exchange for tax credits. The act seeks to increase the allocation of LIHTC, streamline the program's administrative processes, and introduce new provisions to make it more effective in addressing the affordable housing crisis. Additionally, it aims to provide greater flexibility and resources to build more housing in underserved areas, thereby increasing the availability of affordable housing for low-income families.
2. **The First-Time Homebuyer Act (FHA):** The FHA was introduced in Congress to assist first-time homebuyers in overcoming financial barriers to homeownership. Central to the act is a tax credit of up to \$15,000 for eligible first-time homebuyers, designed to help offset costs such as down payments and closing expenses. The FHA aims to increase homeownership by making it more accessible, particularly for those who struggle with upfront costs. It also intends to stimulate the housing market and the broader economy. The FHA has garnered support from various housing advocacy groups and policymakers who see it as necessary to make homeownership more attainable for

Center Forward Basics

Center Forward brings together members of Congress, not-for-profits, academic experts, trade associations, corporations and unions to find common ground. Our mission: to give Centrists allies the information they need to craft common sense solutions, and provide those allies the support they need to turn those ideas into results.

In order to meet our challenges we need to put aside the partisan bickering that has gridlocked Washington and come together to find common sense solutions.

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Americans. These measures are also part of a broader governmental effort to address housing affordability and increase homeownership among middle and lower-income families. This includes the Trump Administration's Opportunity Zones and the Biden Administration's Build Back Better plan, which features measures like the Affordable Housing Tax Credit Improvement Act and expanded Section 8 vouchers. While primarily backed by Democrats, this act does have some bipartisan support as well.

3. **The Housing Supply and Affordability Act (HSAA)**: The HSAA was introduced in Congress to address the nationwide housing shortage by promoting the construction of new housing units. It proposes the allocation of federal grants to local governments to help them implement policies and strategies to increase housing supply and improve affordability. These grants are intended to support the planning and implementation of local housing policies. The act encourages zoning reforms that allow for higher-density housing and the development of more affordable housing units, including changes to zoning laws that currently restrict the construction of multi-family housing in certain areas. Moreover, the act includes provisions for investments in infrastructure to support new housing developments, such as improvements to transportation, utilities, and other critical infrastructure needed to support increased housing density.
4. **Yes In My Backyard Act (YIMBA)**: The YIMBA was introduced into Congress aimed at increasing housing availability and affordability by reducing restrictive zoning laws and encouraging the construction of new homes. By promoting policies that facilitate the development of housing, including higher-density residential projects and mixed-use developments, the YIMBY Act seeks to address the housing supply crisis and make homeownership more attainable. This approach not only helps to ease housing shortages but also aims to create more diverse and vibrant communities by encouraging inclusive development practices.

Affordable Housing

Affordable housing remains a significant challenge in the U.S., with a shortage of more than 7 million affordable units for low-income households. To address the pressing issue of affordable housing, policymakers, and influencers are advocating for increased funding at both federal and state levels, specifically targeting programs such as the Low-Income Housing Tax Credit, Housing Choice Vouchers, and the National Housing Trust Fund. Expanding these financial resources could provide a solid foundation for creating more affordable housing options. Fostering public-private partnerships could significantly enhance the financing and construction of affordable housing projects.

Moreover, policy reforms to reduce regulatory barriers could streamline the development process and lower construction costs nationwide. Making affordable housing projects more viable often involves simplifying zoning laws, offering density bonuses, and reducing permitting delays. Investment in infrastructure, such as public transportation, could improve access to affordable housing and connect low-income households to employment opportunities and services. Addressing the needs of vulnerable populations, including the homeless, elderly, and disabled, requires tailored approaches and supportive services to ensure these groups have stable and secure housing options.

Zoning Regulations & Solutions

Zoning regulations play a significant role in shaping housing markets and reforming these regulations to promote higher-density housing and mixed-use developments can significantly impact housing affordability. Key strategies include allowing the construction of accessory dwelling units on existing properties to increase housing supply; reducing minimum lot size requirements to encourage the development of smaller homes; promoting transit-oriented development to support higher-density housing near public transit, reduce transportation costs and promote sustainable living. Converting office buildings into residential units is becoming an increasingly popular solution to address the growing need for affordable housing in urban areas. This approach repurposes underutilized office spaces, particularly in city centers, and transforms them into additional housing, aiming to revitalize these areas. Design and infrastructure adaptations required for such conversions include reconfiguring open office floor plans into residential units with rooms such as kitchens, bathrooms, and living areas, and upgrading utilities like plumbing, electrical systems, and HVAC to meet the needs of multiple dwellings.

Obtaining the necessary permits from local government agencies involves navigating a complex regulatory landscape. The benefits of converting office spaces into housing include alleviating housing shortages, reducing urban sprawl, and enhancing downtown areas by increasing residential occupancy. It also repurposes existing structures, which can be more sustainable than building new housing. However, the main challenges include high renovation costs, regulatory hurdles, and significant modifications to the building's infrastructure. Successful projects in cities like New York, San Francisco, and Chicago provide valuable insights into best practices and common challenges faced during office-to-residential conversions. These examples highlight the potential of such projects to contribute to urban development and housing solutions, showcasing how innovative zoning and development strategies can address housing needs.

Bipartisan Strategies for Housing Improvement

Bipartisan strategies for housing improvement in the United States focus on collaborative efforts to address housing affordability, supply, and quality issues. These strategies aim to create a more sustainable and inclusive housing market by leveraging shared goals and diverse policy tools. Key elements of these bipartisan approaches include:

1. **Zoning Reforms:** Broad agreement exists on the necessity of reforming restrictive zoning laws to allow for higher-density housing and mixed-use developments. Such reforms can significantly increase the supply of affordable housing, reduce development costs, and promote more efficient land use. A more inclusive and sustainable urban environment can be fostered by encouraging the creation of accessory dwelling units (ADUs), reducing minimum lot sizes, and promoting transit-oriented development. Some groups believe these changes address the housing shortage and enhance the overall quality of life by providing more diverse and accessible housing options. As cities and communities adapt to these zoning reforms, they can pave the way for a more equitable and efficient use of land, benefiting all residents.
2. **Subsidies and Incentives:** Providing subsidies and incentives to developers and homebuyers is another strategy for promoting the construction and purchase of affordable housing. Such financial support makes housing more accessible to low and middle-income families, stimulates economic growth, and increases homeownership rates. The housing market could grow more inclusive by leveraging programs like the Low-Income Housing Tax Credit, down payment assistance initiatives, and first-time homebuyer tax credits. These measures could help bridge the affordability gap and invigorate the economy by encouraging investment in housing development and increasing the stability of communities through higher homeownership rates. These efforts can contribute to a more diverse and resilient housing sector, ensuring that more families can achieve homeownership and the associated benefits of financial security and community stability.
3. **Homelessness Initiatives:** Addressing homelessness through targeted interventions and comprehensive support services is a strategy used to reduce the number of individuals experiencing homelessness, improve public health, and enhance community stability. Expanding rapid rehousing programs, increasing funding for emergency shelters, and providing supportive housing with wraparound services can offer immediate and long-term solutions to those in need. These targeted measures could not only provide a safe and stable living environment, but also connect individuals with resources such as mental health care, job training, and addiction treatment. As a result, greater community resilience and a more dignified quality of life for all residents could be fostered. Advocates believe these initiatives contribute to a healthier society by addressing the root causes of homelessness and offering sustainable pathways to recovery and independence.

The state of housing in America reflects a complex interplay of economic, social, and policy-driven factors. While significant progress has been made in addressing homelessness, expanding affordable housing, and improving urban infrastructure, substantial challenges remain. Rising property prices, income inequality, and zoning restrictions exacerbate the housing crisis, particularly for low and middle-income families. Policymakers are investigating a range of solutions, including innovative policy reforms, increased investment in affordable housing projects, and community-driven initiatives to address the needs of all their constituents.

Links to Other Resources

- AARP - [Housing: Livable Communities - Public Policy Institute](#)
- Congressional Links - [Congress.gov](#)
- National Association Of Counties- [Senate and House reintroduce legislation to strengthen the LIHTC](#)
- National Low Income Housing Coalition - [Fair Housing Provisions in Qualified Allocation Plans Are Improving](#)
- Up For Growth - [Yes in My Back Yard \(YIMBY\) Act - Up For Growth](#)