

POLICY BRIEF

Guaranteed Housing

By Jeremie Greer and Emanuel Nieves¹

“Housing is a human right. There can be no fairness or justice in a society in which some live in homelessness, or in the shadow of that risk, while others cannot even imagine it.”

– Jordan Flaherty. *Floodlines: Community and Resistance from Katrina to the Jena Six*. Haymarket Books, 2010.

The Problem

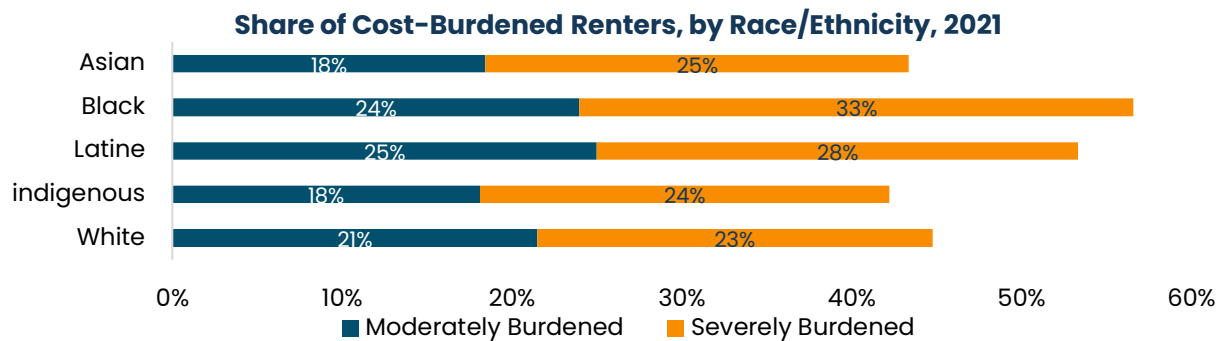
[Housing is a basic human right](#), but in the United States, far too few are granted it—despite an overwhelming majority of the public (85%) [believing](#) that ensuring safe, decent, affordable housing for all should be a “top national priority.” The lack of safe, secure, quality housing especially harms Black, Indigenous, Latine, Arab, Middle Eastern, Asian, and Pacific Islander people who cannot access this right and who are instead confronted with an extractive housing market that has commodified what should be a public good. Rooted in the theft of Indigenous land, and defined by capitalism, discrimination, and disinvestment in public housing, our current housing market is a core pillar of the [Oppression Economy](#), where racism is profitable and people of color² face an endless cycle of oppression that depresses our economic and political vitality.

Enabled by our government and its racist policy choices—such as [“redlining”](#) and [“urban renewal,”](#) which were intentionally designed to [segregate](#), [strip](#), and, ultimately [eliminate communities of color](#)—we are trapped in a housing system serves white

¹ The authors thank Kevin Simowitz and Tara Raghuvver for their time and insights during the development of this policy brief.

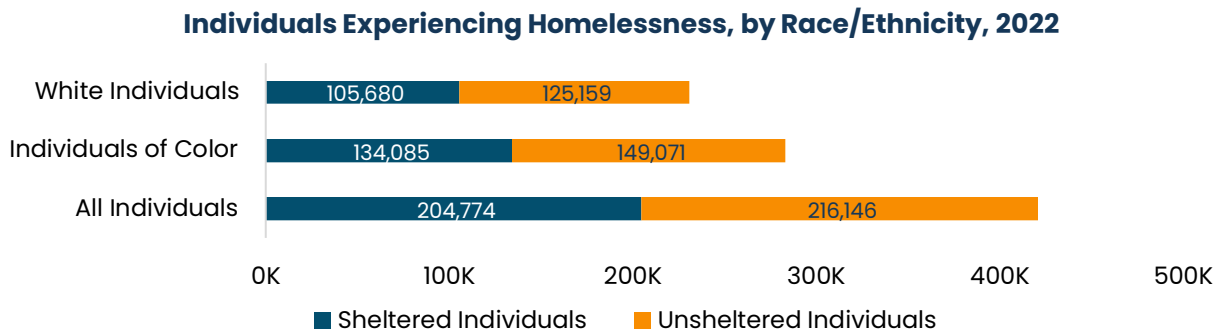
² Throughout this document, we use the terms “people of color,” “communities of color,” “workers of color,” and other similar phrases to refer to Black, Indigenous, Latine, Arab, Middle Eastern, Asian, and Pacific Islander people. We use these terms not to erase the experience of any group but to demonstrate the shared impact that systemic racism and white supremacy have had on us.

supremacy. As a result, the wealthy, largely white elites and elite institutions reap the rewards of our current system, using it to further [exclude](#) and exploit people of color for their own profit. Consequently, rather than ensuring stable housing for all, [according to Harvard University’s Joint Center for Housing Studies \(JCHS\) 2023 State of the Nation’s Housing](#), in 2021, over 50% of Black and Latine renters were [spending 30% or more of their income on rent alone](#), compared to 44% of white households.



Source: Joint Center for Housing Studies of Harvard University. [“The State Of The Nation’s Housing 2023.”](#) Appendix Tables, Table W-3. 2023. "Latine" refers to Hispanic households, and Indigenous refers to American Indian/Alaska Native households.

Additionally, [Black and Latine renters were more likely to face eviction](#), and people of color made up over [65% of the approximately 582,000 people who were experiencing homelessness in 2022](#). The racial discrimination that infects the U.S. housing market and its resulting disparities are compounded by [sexism](#), [homophobia and transphobia](#), [ableism](#), and other biases that dominate U.S. policy and politics.



Source: U.S. Department of Housing and Urban Development. [“The 2022 Annual Homelessness Assessment Report \(AHAR\) to Congress.”](#) "Individuals of Color" refers to American Indian, Alaska Native, or Indigenous, Asian or Asian American, Black, African American, or African, Native Hawaiian or Pacific Islander, Multiple Races and Hispanic/Latin(a)(o)(x).

In our vision of a [Liberation Economy](#) that serves the basic needs of people of color, where we find safety and security, and where we are valued, the racism existing within our housing market will be dismantled, and all people of color will have **guaranteed housing** that is affordable, safe, and secure, without the threat of economic instability. To achieve this, we join a movement of community organizers, tenants, and other leaders of color in calling for the enactment of a federal [Homes Guarantee](#), a bold and transformative solution that would see the federal government guarantee housing to every person who needs it.

The Policy Solution and Potential Benefit to People of Color

Led by [People's Action](#) and designed by tenants, residents of public and subsidized housing, and people experiencing homelessness, a national [Homes Guarantee](#) sets forth a bold new vision for housing justice—one that will rectify centuries of economic oppression inflicted by elites in power and against people of color through racist federal housing policy. Centered around creating 12 million units of social housing over the next decade, the central tenet of a national Homes Guarantee is to eliminate market domination by wealthy elites and for-profit corporations and make affordable housing a *permanent* institution in the U.S. By separating affordable housing from the profit-seeking motives that drive the housing market, a federal guaranteed housing program would not only provide housing security to millions of people of color, but also erase the [shortage of affordable and available housing, which is estimated to be over 7 million homes](#).

A [Homes Guarantee](#) challenges the flawed notion that only the private housing market can provide safe, accessible, sustainable, and permanently affordable housing. This lie has driven the proliferation of market-based solutions, such as the [Low-Income Housing Tax Credit](#), which have [largely failed to ensure that all people of color, particularly low-income renters, have access to housing](#) that does not rob them of economic security. Finally, and most importantly, the Homes Guarantee seeks to empower renters who have been devalued by parts of our society, namely government and market actors, that overemphasize homeownership. The corporate

elite's disempowerment of renters is fueled by racialized narratives to justify a range of racist policy actions. A national guaranteed housing program aims to empower renters as a political and economic class by positioning them to place greater demands on our government to protect their right to safe and secure housing.

Moving Toward Liberation: Guaranteed Housing Policy Design

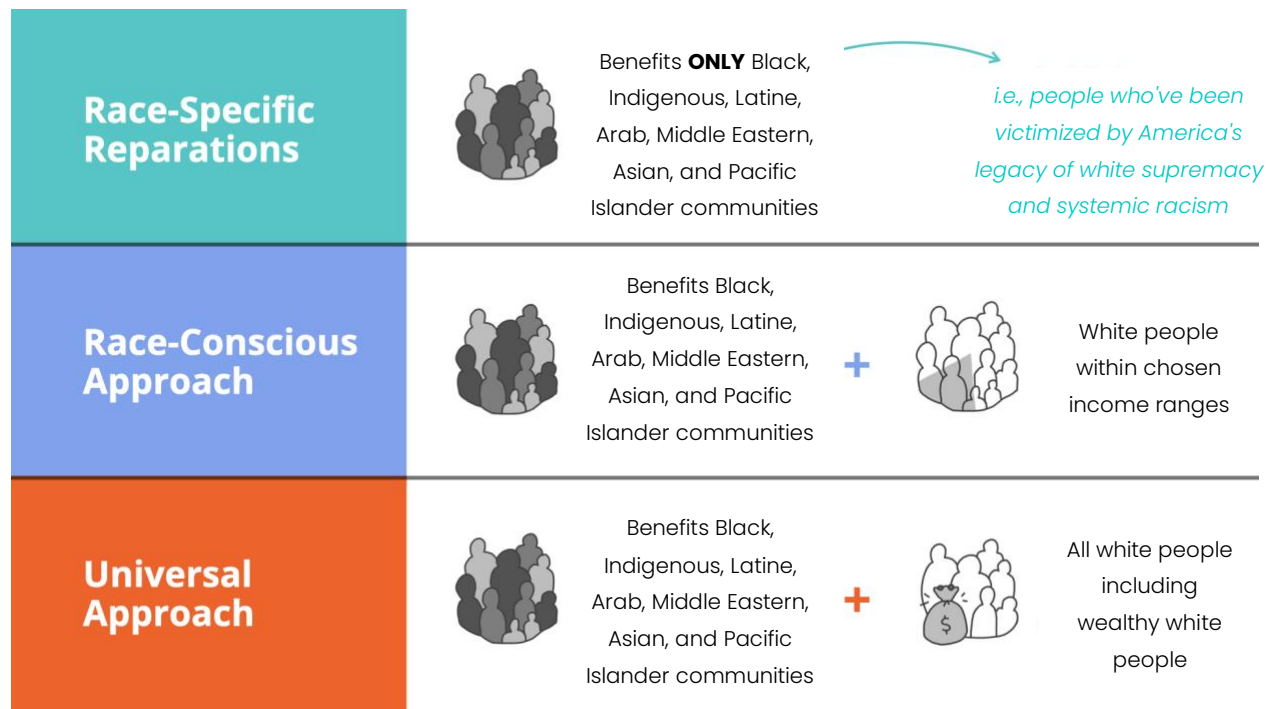
No single policy can reverse the generational oppression borne from the U.S. housing market. However, the success of the investments and innovative solutions we advance to establish a housing guarantee ensuring that our system serves the needs of people of color will greatly depend on how policies are designed and how much support is targeted at us.

For example, if efforts to create a more equitable and affordable housing system are structured as **race-specific reparations**, meaning that they are offered exclusively to people of color—Black, Indigenous, Latine, Arab, Middle Eastern, Asian, and Pacific Islander communities—who have been victimized by America's legacy of white supremacy and systemic racism, it would ensure that these future systems of housing support serve us well. Alternatively, a **race-conscious approach** that uses income as a proxy³ to progressively target affordable housing support would also greatly benefit us because Black and Brown communities have historically faced economic disadvantages. Moreover, although it may not fully address generational disparities, a **universal approach** where housing support is broadly available to all would also help to support our needs to some extent.

Of course, the tradeoff between these choices is that only people of color will directly benefit from a race-specific reparations approach, while in a race-conscious approach, a large percentage of people of color will benefit; however, many white people who fall within the chosen income targets will benefit as well. In a universal

³ Ideally, using wealth as a proxy to target support would better serve to uplift communities of color. Unfortunately, as of today, governments—at both the federal and state levels—have not developed reliable and consistent methods to value assets and track wealth over time as they have for income.

approach, the tradeoff may be that many wealthy white households and wealthy households of color may also benefit from the policy, making it perhaps the least equitable response to challenges we face in the [Oppression Economy](#).



However, comprehensive approaches offered through a guaranteed housing program provide us with an effective path toward delivering on the safety and security envisioned in a [Liberation Economy](#). Drawing on the intellectual lead of the [Homes Guarantee Campaign](#) along with proposals put forwarded by [New York University's Urban Democracy Lab](#) and others, the following non-exhaustive list of actions can begin to allow us to dismantle our current oppressive housing system and, in its place, build an inclusive system that ensures that all people of color have access to a home that is safe, healthy, and affordable.

- Create 12 million social housing units over the next decade to establish a U.S. model of social housing:** Drawing on models of social housing found in [Europe](#), in which social housing units operate outside of the for-profit housing market, and are owned and operated by the community through partnerships with local

government or nonprofit organizations, the U.S. Congress should move to authorize and fund the creation of 12 million social housing units over the next decade. As part of this effort, Congress should also ensure that these units are subsidized for extremely low-, low-, and middle-income households; are not de facto segregated by race or income; and meet modern construction, quality of living, and environmental sustainability standards. By taking such bold steps, we can not only ensure that our future approach to affordable housing stands in stark contrast to our intentionally underfunded and racially segregated public housing system, but that is also provides a competitive public option that enhances the access, affordability, and quality of housing throughout the entire market.

- **Establish a federal Social Housing Development Authority to administer and regulate social housing in the U.S.** Elevating a proposal put forward by researchers at [New York University's Urban Democracy Lab](#), Congress should also create a federal Social Housing Development Authority to facilitate the purchase, rehabilitation, and transfer of distressed properties to local social housing authorities (e.g., nonprofits, cooperatives, or local governments) or tenants for redevelopment as permanent affordable social housing. In doing so, Congress should ensure that such an agency has lending powers to provide direct and favorable financing to build and preserve permanent social housing, along with enforcement authorities.

To ensure that the housing needs of all people of color are fully met, funding for social housing *and* for the agencies that would administer it must be insulated from the political theater of the U.S. Congress's annual [appropriations process](#). To do so, the NYU researchers suggest social housing be initially capitalized by Congress but then receive ongoing funding through the sale of bonds backed by the U.S. Treasury Department. Such an approach could put much-needed distance between the racist policies perpetuated by Congress and the important work of developing and operating social housing.

- **Provide new federal social housing agencies with broad regulatory authority to shape social housing in ways that center the needs of people:** In creating a U.S. social housing model, it's essential that any new federal social housing agency

have the legislative mandate and regulatory authority to ensure that this new form of affordable housing best serves our needs. For example, any new federal social housing agency responsible for overseeing this new model of housing should have the authority to ensure that rents in social housing do not exceed 25% of income for households. Furthermore, any new federal social housing agencies should have the power to ensure that these units are regionally dispersed throughout a given metropolitan area to intentionally undo racial residential segregation and disinvestment created by the legacy of redlining, urban renewal, and the systematic defunding of public housing.

- **Leverage the federal Housing Trust Fund, the Capital Fund, and other existing resources to immediately begin establishing a U.S. model of social housing:** Rather than waiting years, if not decades, to build 12 million units of social housing and the governmental infrastructure support social housing in the U.S., the U.S. Department of Housing and Urban Development (HUD) and the Federal Housing Finance Agency should use existing authorities to direct the national [Housing Trust Fund](#) to build new units of social housing *immediately*. Further, HUD should also use its existing authority under the [Capital Fund](#) for Public Housing Authorities (PHAs) and other funds appropriated by Congress (e.g., the Choice Neighborhoods program) to begin rehabilitating all existing public housing to meet community-developed social housing standards for building, quality of life, and sustainability. Finally, to expand our public housing stock, Congress should repeal the [Faircloth Amendment](#)⁴ to once again allow the federal government to build more public housing and better leverage their resources to establish a U.S. model of social housing.
- **Establish a national tenant bill of rights and stronger fair housing enforcement:** To better protect people of color from housing discrimination and landlord abuse that has led us to be more likely than white people to be [denied housing](#), to live in intentionally [lower-resourced communities](#), and to be [evicted](#), Congress and HUD should move to enact a [national tenants' bill of rights](#). In establishing a set of basic

⁴ Enacted in 1999, the Faircloth Amendment is a law that blocks the federal government from building additional public housing units above the levels that existed more than 20 years ago.

rights for tenants—which should also be adopted by state and municipal regulatory entities and be enforceable in court at all levels of government—Congress and HUD should ensure the inclusion of the following provisions:

- The right to be protected against sudden and predatory rent increases
- The right to be protected against arbitrary evictions or from being denied a lease renewal without “good cause”
- The right to be provided with public counsel in eviction court
- The right to access emergency, community-controlled, antidisplacement funds
- The right for displaced tenants to return to their original housing unit
- The right for tenants to organize, which should include organizing a tenant union

Beyond this measure, HUD, as well as the Consumer Financial Protection Bureau (CFPB), and the Department of Justice, must also modernize and strengthen their enforcement of the Fair Housing Act. Specifically, HUD must fully leverage its [Affirmatively Furthering Fair Housing rule](#) to ensure that local jurisdictions are actively addressing the impacts of historic housing segregation and discrimination. Congress should also expand the Fair Housing Act's protected classes to include source of income, immigration status, gender identity, sexual orientation, conviction and/or arrest history, eviction history, and credit score. Finally, the federal government should require that local communities repeal all [exclusionary zoning laws](#), such as minimum lot sizes, which have long been used as a racist barrier to keep people of color away from more “affluent” communities.

- **Establish a federal interagency task force to begin repairing harm of racist federal land and housing policies:** To begin addressing the harm the federal government has caused to countless communities of color—particularly Indigenous and Black communities—through generations of racist land and housing policies, Congress must pass legislation that would create an interagency task force to investigate the impact of the nation’s history of racist land and housing policies on people of color. Chaired by the secretaries of HUD and the Treasury Department—and made up of public officials, homeowners, tenants,

advocates, and others closest to the problem—the task force should be charged with publishing a public report of its findings and its recommendations for repair.

While creating this federal interagency task force would be an important step towards rectifying the lasting impacts of the nation's racist land and housing policies, it's critical to underscore that this strategy should not serve as a substitute for the long-overdue debt owed to the descendants of Black and Indigenous people—those most harmed by the federal government's perpetuation of African chattel slavery and Indigenous genocide and displacement. However, such a task force should provide legislative recommendations to Congress on how best to provide monetary reparations to these historically marginalized groups.

- **Ensure that all federal housing assistance programs adhere to clear and strong environmental, disability, and building standards:** To ensure all people of color have safe, secure, healthy, and sustainable housing, all federal housing assistance programs—including but not limited to HUD-subsidized, tax-credit-subsidized, and future social housing—must adhere to clear and strong standards, including established green building, energy efficiency, and Americans with Disability Act standards. More specifically, agencies with oversight over current public housing and future social housing should seek to accomplish the following.
 - Establish and enforce construction and energy efficiency standards, adopted by the Green New Deal, for the construction of social housing, financing community ownership, and the rehabilitation and renovation of current public housing.
 - Require that an adequate supply of new social housing and rehabilitated public housing be available to meet the needs of people with disabilities.
 - Require that new social housing is protected from the effects of global climate change.
 - Make the Low-Income Home Energy Assistance Program a federal entitlement in the model of the Supplemental Nutrition Assistance Program.
- **Empower HUD, the CFPB, the Treasury Department, the Internal Revenue Service, and other relevant agencies to end End Wall Street speculation and profiteering:** To begin reining in the stranglehold Wall Street, private equity,

speculators, and other elites have over the overall housing market, the U.S. Congress must pass legislation that empower relevant agencies with authorities over the various aspects of our housing market—including HUD, the CFPB, the Treasury Department, and the Internal Revenue Service, among others—to end real estate speculation in communities of color. Such policies could include the following changes:

- Institute a set of federal taxes to disincentivize real estate speculation from the housing market, including a special rate on capital gains from real estate transactions, a flipping tax, an out-of-state transaction tax, as well as a blight and vacancy tax.
- Reform the Home Mortgage Disclosure Act and the Community Reinvestment Act (CRA) to empower regulators to only credit banks that make investments that directly lead to measurable improvements in the financial well-being and wealth of people of color in their service area.
- Reform the CRA to allow banks to be credited for investing in “persistently poor” counties as defined by the U.S. Department of Agriculture.

Today’s housing crisis is so much more than an affordability crisis—it’s a dignity crisis, a morality crisis, and a crisis of skewed priorities that put profit over people. By establishing guaranteed housing, we can begin to end racist housing policies and the generational oppression that people of color endure. A Homes Guarantee alone will not fully deliver equity and justice, but it is an essential step on the pathway to a Liberation Economy.

The Road Ahead to Liberation

Eradicating inequality in the U.S. requires structural policy changes. But not all policies will dismantle the [Oppression Economy](#) and build toward a [Liberation Economy](#), nor will they come to fruition on their own.

As a national movement–support organization building the power of people of color to totally transform the economy, we believe those closest to the problems are best suited to develop, shape, and advance the solutions that will get us to where we need to go. This brief, [which is part of an ongoing series of resources](#), aims to provide organizers with bold policy platforms. These platforms can be used to guide conversations with communities and policymakers to advance racial justice. We invite you to use and refine the information in this brief in whatever ways are most helpful to your work and your community. We also invite you to engage with [Liberation in a Generation](#) in further developing this idea.

To build a [Liberation Economy](#) in one generation, we must ensure that advocates, community organizers, residents, and other leaders of color are empowered and centered in this work to create an economy where all people of color can truly prosper.

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Liberation in a Generation is a national movement support organization building the power of people of color to totally transform the economy—who controls it, how it works, and most importantly, for whom. We bring together advocates, community organizers, economists, and other proven and emerging leaders of color across the country to build a Liberation Economy, within one generation.

www.liberationinageneration.org