

A Right to Housing?

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- If the U.S. were to have a right to housing, what should the affordability and quality standards be? What are the components of a right to housing?
 - Marxism/socialist; a variance in values and a class perspective; people who have seen it differently than those who don't? Who wants a free market?
 - Protestant work ethic; bootstraps and hard work
 - Perceived as a hand out— vs. Safety net vs. Earning something
 - Michael Moore: U.S. obsessed with bootstraps? But not everyone can; wealth depends on other people
 - All should have access because we might need it someday
 - An entire cultural shift in how society is laid out
 - What is freedom—freedom from or freedom to.
 - The role of market and market failure—a need because of what it influences. A domino effect.
 - Wealth redistribution

- Given the associated costs to society of homeless or living in sub-standard quality housing, and conversely the associated benefits to society of access to decent, affordable housing, in the face of an increasing number of people unable to attain affordable housing, can the U.S. afford not to have a right to housing much longer?

- Are the provisions of the legislative & court systems such as providing access to home ownership opportunity (via loan systems, etc.), and protecting apartment tenant rights a move towards the right to housing, or are they just providing parameters for private market success?

- What are some arguments against a right to housing?
 - disrupt local housing markets so a lot of development might not happen.
 - Building quality housing would create a disincentive for low and mid-price private housing markets
 - Banking—economic foundation of economy—no able to build equity through homes.
 - Infringe on right to buy a home?
 - Investment based on capital from mortgages, so less capital all around. Stagnation and recession.
 - Interference with what does work in the market?
 - We are not enough homogeneous in our values, geography, history to come to an agreement about this?

Housing Goals

- 1949: “decent home and suitable living environment”
 - Reiterated 1968, 1974, 1990
 - Wherefore affordable?
- 1968: 10-year numeric target
 - 26 million units
 - 6 million for low and moderate income
- Health, education goals more specific

□ Rights of ownership

■ Security

- Legal tenure—stay a long time
- Mortgage and taxes

■ Wealth

■ Alter property/improvements

■ Control of how many people/who.

■ Lobbying/political voice/voting/zoning say

■ Mineral rights?

■ Air rights

■ Water rights?

■ View right

■ legacy

□ Housing rights

■ Need utilities; heat

■ Water

■ No noxious uses

■ Quality

- Mold, lead paint. Off gasing

Community Covenants

Homeowners assns

Deed restrictions

Location and access

Cost barrier

Grass roots pressure hard because

Which rights?

- Quality
 - Habitability, utilities, well-constructed
- Security
- Fair treatment (ability to do what you will in your home)
- Free from discrimination

U.S. Entitlements

- EITC
- Food stamps
- Medicaid
- Medicare
- School breakfasts/lunch
- Social Security
- SSI
- Free K-12 education

Some rights?

- Local level
 - Housing codes—quality
 - Warranty of habitability
 - Rent control
 - Quiet enjoyment (nuisance statutes)
 - Non-discrimination
 - Due process for eviction / some right to stay put (condo conversion)
- Special cases
 - Ph/Vouchers—no more than 30% of income
 - Veteran housing
 - Homeless in some jurisdictions
- CRA forbids redlining
- Right of first refusal (in some situations)
- Homeowners' tax deduction