# How to Repair America's Broken Housing System

The American housing system is in crisis. Housing costs are skyrocketing, while wages have remained stagnant. This has made it increasingly difficult for people to afford a place to live. In 2020, over 10 million people in the United States were living in poverty, and over 5 million of those people were homeless.

The housing crisis is a complex problem with no easy solutions. However, the following are some of the key steps we can take to repair America's housing system: increase affordable housing, provide rental assistance to low-income families, and reform zoning laws.



#### Fixer-Upper: How to Repair America's Broken Housing

**Systems** by Jenny Schuetz

★★★★★★ 4.6 out of 5
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File size : 7444 KB
Text-to-Speech : Enabled
Screen Reader : Supported
Enhanced typesetting : Enabled
Word Wise : Enabled
Print length : 209 pages



#### **Increase Affordable Housing**

The most important step we can take to repair America's housing system is to increase the supply of affordable housing. This means building more homes that are affordable to low- and middle-income families. The federal government can do this by providing financial assistance to developers who build affordable housing and enacting policies that promote neighborhood revitalization.

One way to increase the supply of affordable housing is to build more multifamily housing. This type of housing is typically more affordable than singlefamily homes and can help to create communities that are more walkable and bikeable. The federal government can encourage the development of multi-family housing by providing financial assistance to developers and by enacting policies that make it easier to build this type of housing.

Another way to increase the supply of affordable housing is to preserve existing affordable housing. This means preventing the demolition of affordable homes and apartments and providing financial assistance to landlords who rent to low-income tenants. The federal government can preserve affordable housing by providing grants to communities that are at risk of losing their affordable housing and by enacting policies that make it more difficult for landlords to evict tenants.

#### **Provide Rental Assistance to Low-Income Families**

In addition to increasing the supply of affordable housing, we also need to provide rental assistance to low-income families. This assistance can help to make housing more affordable for families who are struggling to make ends meet. The federal government can provide rental assistance through a variety of programs, such as the Housing Choice Voucher program.

The Housing Choice Voucher program provides rental assistance to lowincome families. The program helps families to find affordable housing by providing them with a voucher that can be used to pay for rent. The program is administered by local public housing authorities. Families who receive rental assistance through the Housing Choice Voucher program must pay a portion of their rent out of their own pockets. The amount of rent that families pay is based on their income and family size.

#### **Reform Zoning Laws**

Zoning laws are local regulations that govern the use of land. Zoning laws can have a major impact on the supply of affordable housing. One way that zoning laws can impact the supply of affordable housing is by restricting the construction of multi-family housing. Many zoning laws require that multi-family housing be built in specific areas, which can make it more difficult for developers to build this type of housing.

Another way that zoning laws can impact the supply of affordable housing is by requiring that new homes be built to certain standards. These standards can include requirements for the size of the home, the number of bedrooms and bathrooms, and the type of materials used in the construction. These standards can make it more expensive to build new homes, which can make it more difficult for people to afford to buy a home.

We need to reform zoning laws to make it easier to build affordable housing. This can be done by allowing multi-family housing to be built in more areas and by reducing the requirements for new homes.

The housing crisis is a complex problem, but it is one that we can solve. By taking the steps outlined above, we can increase the supply of affordable housing, provide rental assistance to low-income families, and reform

zoning laws. These steps will help to make housing more affordable, reduce homelessness, and create more livable communities.



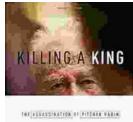
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