

2022 POLICY RESOLUTION #3

The United States Federal Government should substantially reform its policies regarding affordable housing.

BACKGROUND

As a young adult, making money felt surreal. How can I possibly spend an entire \$120 paycheck? It was incomprehensible that adults made thousands of dollars every year. As an adult, it becomes painfully obvious where the extra money goes: bills. Basic necessities such as housing, food, clothing and utilities all cost money. Far too often, these expenses put incredible pressure on families and even result in people choosing some necessities over others. On any given night, 200,000 of the 500,000 homeless population in America lack any reasonable form of shelter.¹

Even families that can afford shelter often feel the financial strain on their budget. Families still must pay for their children's education, preventative medical care, automobile repair, food, retirement, and other necessities alongside their housing. Spending too large a proportion of monthly income on housing means less spent on other areas, even if the other areas are also essential.² Juggling an unbalanced budget has consequences (e.g. opting for cheaper food affects your health as cheaper food is rarely healthy and often fuels obesity).³ As quality of life inevitably deteriorates, physical and mental health concerns sharply increase. These medical concerns add more

strain to an already strained budget, creating a vicious cycle.

How much money should people spend on housing in order to balance the budget? The federal government and lending organizations believe that affordable housing should equal no more than 30% of an individual's income, allowing for 70% of the income to pay for other necessities and ensuring financial freedom.⁴ Studies have shown roughly 40 million families are living in conditions that exceed this 30% threshold, with almost 20 million families paying over 50% of their income just for housing.⁵

Housing affordability is affected by a cacophony of factors playing into an undersupplied housing market. As supply dwindles and demand grows, housing prices skyrocket ever higher.⁶ In the middle of historic prosperity, America faces an intriguing and vital question: how much more would our families thrive if housing was made increasingly affordable? Under this resolution, debaters step into the federal government's shoes, seeking to make a difference for millions of families desperate for solutions.

STRENGTHS

Housing policy is an extremely balanced topic with compelling tension across economic, political, and philosophical thought. The government can plausibly justify increased controls and more economic freedom as solutions to specific problems. Judges will be uniquely tuned in to debater's impact calculus because the

policies discussed will be immediately relevant to the judge in the real world. Understanding how housing functions will be a tremendous benefit to debaters long after the year ends. When the time comes for debaters to find their own housing, these hotly contested debates will turn into vital real-world knowledge.

WEAKNESSES

Housing policy may initially feel dry. Some of the research will require an understanding of loans, mortgages, and economic concepts that initially feel unapproachable. The actual policy changes can be relatively technical. Workable housing policy demands specificity, and debaters used to more general reforms will struggle to find solvent plans. If debaters can realize the dramatic real-world impact of these concepts, this resolution will come to life.

AFFIRMATIVE TOPICS

- Federal regulations regarding housing
- Tax breaks for homeowners
- Federal loan standards
- Interest rates
- Faircloth Amendment
- Historical inequities and redlining policies
- Federal action v. incentives
- Housing market v. regulations

NEGATIVE TOPICS

Negative teams have a litany of economic principles to persuasively reject a number of affirmative policies. If we deregulate the housing market further, would we risk a catastrophe like the mid-2000s housing market bubble exploding? If we regulate the

market more, will it incentivize growth or trap the market under even more red tape that prevents growth? Many policies such as zoning, rent, and more are handled primarily at the state and local level. Overzealous affirmative teams that overstep those boundaries with well-meaning policies are at risk for strong federalism critiques on constitutional grounds. With public housing, a fierce debate can rage about the government's proper role in providing housing. This resolution lends itself to strong solvency and powerful disadvantages for well-researched and economically literate negative teams.

RESOURCES

¹ National Alliance to End Homelessness. "State of Homelessness: 2020 Edition. Accessed online April 7, 2021.
<https://endhomelessness.org/homelessness-in-america/homelessness-statistics/state-of-homelessness-2020/>

² Joint Center for Housing Studies of Harvard University. "America's Rental Housing Evolving Markets and Needs." December 9th, 2013. Accessed online April 7, 2021.
https://www.jchs.harvard.edu/sites/jchs.harvard.edu/files/jchs_americas_rental_housing_2013_1_0.pdf

³ Joint Center for Housing, 2013.

⁴ Yglesias, Matthew "Everything You Need to Know about the Affordable Housing Debate." Vox Media. May 11, 2015. Accessed online April 7, 2021.
<https://www.vox.com/2014/4/10/18076868/affordable-housing-explained>

⁵ Joint Center for Housing Studies of Harvard University. "The State of the Nation's Housing." 2017. Accessed April 7, 2021.
https://www.jchs.harvard.edu/sites/default/files/reports/files/harvard_jchs_state_of_the_nations_housing_2017.pdf

⁶ Braga, Michael. "Are We Trapped in Another Housing Bubble? A Rapid Rise in Home Prices Has Some Experts Worried." USA Today Money. February 9, 2021. Accessed online April 7, 2021.
<https://www.usatoday.com/in-depth/money/2021/02/04/homes-sale-we-housing-bubble-prices-outstrip-wages/6671282002/>

⁷ United States Census Bureau. "Quarterly Residential Vacancies and Homeownership, Fourth Quarter 2020." February 2, 2021. Accessed online March 8, 2021.
<https://www.census.gov/housing/hvs/files/currenthvspress.pdf>

SUGGESTED READING

Poverty and Race Research Action Council. "A Vision for Federal Housing Policy in 2020 and Beyond." July 15, 2020. PRRAC. Accessed March 3, 2021.
<https://prrac.org/pdf/vision-for-federal-housing-policy-2021-beyond.pdf>

National Low Income Housing Coalition. "Democratic Party and the Republican Party Platforms Address Affordable Housing." August 31, 2020. Accessed online March 3, 2021.
<https://nlihc.org/resource/democratic-party-and-republican-party-platforms-address-affordable-housing>

The US Department of Treasury. "Treasury Department Submits Housing Reform Plan to President." September 5, 2019. Accessed March 3, 2021.
<https://home.treasury.gov/news/press-releases/sm769>

U.S. Department of Housing and Urban Development's Office of Policy Development and Research. "Defining Housing Affordability" PD&R Edge Magazine. Accessed March 3, 2021.
<https://www.huduser.gov/portal/pdredge/pdr-edge-featd-article-081417.html>