

Historical Perspectives on Federal Housing Policy

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Rayburn House Office Building Room 2075

A Brief Overview of the Federal Role in Housing Provision in the United States

- Today, the United States has an enormous affordable housing crisis, characterized by declining home ownership, rising rents and homelessness rates, a shortage of new affordable housing, and insufficient government programs to provide subsidies. The result is long waitlists for the limited assistance available, such as public housing and Section 8 housing choice vouchers.
- How did we get here? The history of US housing provision can be divided roughly into three phases:
 - **1900–30:** dominated by private markets, with a small amount of philanthropy
 - **1930–75:** beginning with the New Deal of the 1930s, more federal government interventions became available, though many policies supported suburban rather than urban housing growth, increasing the class and racial divides in American society while also supporting some problematic urban renewal programs
 - **1975—today:** increasing withdrawal of much direct government assistance and a return to dependence on private market strategies, even if implemented by government, and some additional nonprofit activity through community development corporations
- The challenge today is how to address this crisis by defining a role for the government, particularly at the federal level, that learns from past mistakes. In addition, new initiatives might be undertaken, such as incentivizing innovations in housing design, materials, and construction in order to decrease costs and increase the supply and speed of building.

What Is a House?

- Since the passage of the Fair Housing Act in 1968, Americans have dramatically revised their understanding of government responsibility in the housing sector—and with it, the meaning of a house itself.
- The government has held a historic role underwriting the American house as shelter, investment, symbol, and a unit of national prosperity. In good times and bad, federal, state, and local governments have depended on homeownership to spark consumer spending, generate tax revenue, address racial and economic inequality, advance environmental sustainability, and, in more recent times, ensure broad public health during the COVID-19 pandemic.
- A seemingly straightforward question—“What is a house?”—leads to a host of tangled public and private considerations. It sheds light on the history of government action and public funding shaping the many meanings of property ownership in America. It also invites us to consider what a house *can* be in the nation’s future.

Affordable Housing’s Past and Future

- Federal efforts to produce and sustain publicly subsidized and affordable housing first rose, then fell, then experienced a limited rebirth.
- Since the New Deal in the 1930s, programs including public housing, rental vouchers, and housing tax credits have had more success than failure, as policy makers used hard-earned knowledge of what works—and what doesn’t—to improve outcomes.
- Still, significant failures (especially high-rise public housing in large urban areas) left lasting scars that hindered efforts to expand housing affordability programs.
- Since 1980, the federal commitment to low-income housing programs has eroded, and the political will to embrace new production remains fragile, especially at the local level.
- As a result, the nation is woefully short of meeting a vast and increasing need for low-income housing. This outcome has a long history, as a toxic mix of race, class, and market forces have combined to resist federal efforts to address one of the nation’s most pressing social problems.

Participant Biographies

James Grossman is executive director of the American Historical Association. He was previously vice president for research and education at the Newberry Library, and has taught at University of Chicago and University of California, San Diego. The author of *Land of Hope: Chicago, Black Southerners, and the Great Migration* and *A Chance to Make Good: African-Americans, 1900–1929*, Grossman was project director and coeditor of the print and digital *Encyclopedia of Chicago* and is editor emeritus of the series Historical Studies of Urban America, for which he helped produce 50 volumes. His articles and short essays have focused on various aspects of American urban history, African American history, ethnicity, higher education, and the place of history in public culture. Short pieces have appeared in the *Chicago Tribune*, *New York Times*, *Los Angeles Times*, *Time*, *The Hill*, *New York Daily News*, *Chronicle of Higher Education*, *Inside Higher Education*, and elsewhere.

Lizabeth Cohen is the Howard Mumford Jones Professor of American Studies and a Harvard University Distinguished Service Professor in the history department at Harvard. From 2011–18, she was the dean of the Harvard Radcliffe Institute for Advanced Study. Cohen has worked broadly in 20th-century US history, most recently on an urban history of post–World War II planning and urban redevelopment. *Saving America's Cities: Ed Logue and the Struggle to Renew Urban America in the Suburban Age* (2019) won the 2020 Bancroft Prize in American History. Earlier books include *A Consumers' Republic: The Politics of Mass Consumption in Postwar America* and *Making a New Deal: Industrial Workers in Chicago, 1919–1939*, which also won a Bancroft. Currently she is co-authoring a book comparing how the US and France have experienced deindustrialization since the 1970s. She has also published in popular venues, such as the *Washington Post*, the *New York Times*, *The Atlantic*, and *American Prospect*.

Nathan Connolly is associate professor of history at Johns Hopkins University, where he occupies the Herbert Baxter Adams Chair and directs the Program in Racism, Immigration, and Citizenship. Connolly's 2014 book, *A World More Concrete: Real Estate and the Remaking of Jim Crow South Florida*, received awards from the Urban History Association, the Southern Historical Association, and the Organization of American Historians. He is a longtime member of the Urban History Association and Distinguished Lecturer with the Organization of American Historians.

D. Bradford Hunt is professor of history and chair of the Department of History at Loyola University Chicago, where he supports thriving undergraduate and graduate programs in history. From 2015–20, he served as vice president for research and academic programs at the Newberry Library; before that, he was a vice provost and dean at Roosevelt University. He is the author of *Blueprint for Disaster: The Unraveling of Chicago Public Housing* and, with Jon B. DeVries, of *Planning Chicago*. He produced *Chicago 1919: Confronting the Race Riots*, which won the 2020 National Council on Public History award for Best Public History Project. He spent four years in the 1990s working for the House of Representatives, first for the House Budget Committee, then as legislative director for Congressman Mark Neumann (R-WI).

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