

# The VOTE Textbook

## Student Notes

### Chapter 12: Housing

#### Discussion Story: The game of Monopoly

Housing means places where people live.

#### The Golden Moment

Shared Problem: Unaffordable housing leads to homelessness

Shared Goal: Affordable housing for all

#### Understanding the Issue of Housing

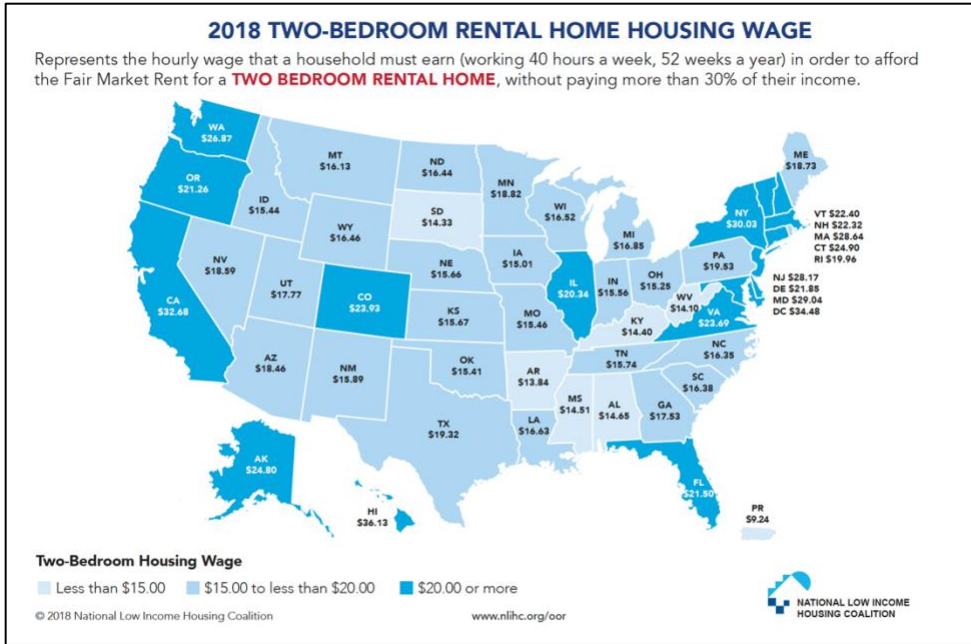
##### Privately Owned Housing

- Apartments: landlord owns the property; tenant pays rent
- Condominiums: private ownership with shared land and shared common spaces
- Single-family homes: private ownership of home and land

##### Cooperative Housing (Resident-Owned Communities - ROCs)

- Co-op apartments: own shares in a resident-owned nonprofit corporation that owns the property
- Co-housing / intentional communities: spaces are designed for community and social interaction
- Commune: residents share incomes and spaces

Federal definition of affordable housing: 30% of gross annual income (including utilities). If not, you are considered cost burdened.



### Private Housing Programs

- Nonprofit organizations
- Religious and community organizations
- Private Foundations
- Corporations

### Government Housing Programs

- Public housing
- Section 8 housing
  - Project-based rental assistance
  - Tenant-based housing choice vouchers
- Low-Income Housing Tax Credit (LIHTC)
- Inclusionary zoning
- Rent control and rent stabilization

Rent control laws are controversial. Some states ban it; some states allow it. (Most ban it.)

Of all the government policies and programs meant to address affordable housing, rent control laws affect the most households in our nation.

## Voices on Housing

### Conservative

Response to discussion story: Affordable housing is available to all if we look for opportunities, stay nimble, and change course as needed. That's Monopoly's lesson.

Voice: Pages 368-371

Summary: Page 372

Talking Points: Page 373

### Radical

Response to discussion story: In capitalism, housing is only about making a profit. One person wins while everyone else is wiped off the board. That's Monopoly's lesson.

Voice: Pages 374-377

Summary: Page 378

Talking Points: Page 379

### Liberal

Response to discussion story: Unlike in Monopoly, we don't all start with the same resources. The game is rigged, and no amount of strategy or skill changes that reality.

Voice: Pages 380-383

Summary: Page 384

Talking Points: Page 385

Shared Outcome: Affordable housing for all.

Activity: Poster, "A Picture is Worth a Thousand Words," Page 387