News



A carpenter works on building new townhomes in Tampa, Fla., May 5, 2021. In a recent NCR poll of Catholic voters in swing states, nearly half — 46% — identified affordable housing as an important issue that will influence their decisions on Election Day. CNS/Reuters/Octavio Jones)



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The $250 increase in Kevin Sedlmeyer's monthly rent payment is about a week's worth of groceries for Sedlmeyr, his wife and their two young children.

"We basically cut down spending wherever we could in different areas, especially on gas. We try to cut down here and there, to save a buck wherever we can," Sedlmeyer, who lives in Pontiac, Michigan, told the National Catholic Reporter.

Sedlmeyer participated in a recent poll commissioned by NCR of Catholic voters in swing states. The poll found that nearly half — 46% — of those voters identified affordable housing as an important issue that will influence their decisions on Election Day.

Driven in large part by a shortage of available units nationwide, the skyrocketing cost of housing is squeezing Americans like Sedlmeyer, who said he cannot afford to buy his own home despite earning $78,000 a year as a manager at Home Depot.

"My salary covers everything I need for my family just to survive," Sedlemeyr said. "My fridge is full of food. My car insurance is paid, the rent is paid. The kids have clothes and are taken care of, but it's still not enough. The money goes just as far as it has to."

Affordable housing ranked fifth as the most important issue to the polled Catholic voters, behind only the economy, immigration, health care and taxes. Among young adult Catholics ages 18-29, about 56% identified affordable housing among their most important issues.

The poll also found that affordable housing is of particular importance for Hispanic Catholics, 60% of whom identified the cost of housing as an important issue, almost 20 points higher than self-identified white Catholics (41%).

Several respondents pointed to affordable housing when commenting in the poll's open-ended question on what issue was so important to them that they would not vote for a candidate whose views did not align with theirs. One respondent

described home prices and rents in their community as "downright abusive." Another said housing was so expensive that the federal government has to "step in to solve this issue."

> 'There simply isn't enough housing.'
> — Davin Raiha
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During the recent Nuns on the Bus cross-country tour of the United States, organized by Network Advocates for Catholic Social Justice, affordable housing was often cited as a top concern.

"We heard about it in small towns, in large towns, you name it," said Laura Peralta-Schulte, senior director of public policy and government relations for Network, told NCR.

In the nation's seven battleground states, voters have been hit by a housing market that has become disproportionately more costly than in other parts of the country. A recent Washington Post analysis found home prices have more than doubled in those states since 2019.

Nationally, home prices have increased 54% in the last five years. In March, the average home value in Travis County, Texas, was $568,000, according to the Intercontinental Exchange, an increase of 43% since March 2020. High interest rates and a low inventory that hasn't kept pace with demand are increasingly making it difficult for people to find affordable housing in their communities.

"There are a variety of different factors that are contributing to affordability issues, but what is widely acknowledged as the main factor that is causing problems is the lack of housing supply, particularly in places where people need to live and by that I mean places where there are economic opportunities," said Davin Raiha, an economics professor at the University of Notre Dame who studies real estate and housing public policy.

"There simply isn't enough housing," Raiha said. He told NCR that the biggest factors driving the housing shortage include overly-restrictive land use regulations, such as

zoning restrictions, that make it difficult, if not impossible in some locations, to build new residential units. He noted Silicon Valley and the San Francisco Bay Area as examples where restrictive zoning is driving a surge in housing prices.

"It's some of the most expensive real estate in the country, but it's not really because there isn't enough land," Raiha said. "There, it's simply not permitted to have the same levels of density that are permitted in other parts of the country."



A real estate sign is seen outside a house for sale in Stony Brook, N.Y., March 5, 2021. Nationally, home prices have increased 54% in the last five years. (CNS/Gregory Shemitz)

Jarrett Smith, a senior government relations advocate for Network who has lobbied on behalf of affordable housing measures on Capitol Hill, told NCR that Congress could incentivize local communities to change zoning restrictions and allow for multifamily and mixed-income housing by making that a condition of those communities receiving federal dollars for initiatives such as transportation projects.

"Maybe you hold back so many dollars, on a percentage basis, to push these communities into looking at housing that has a lot more density," Smith said. "Because that's what we need, we need density, and the federal government can provide the money but it can also incentivize local governments to really start considering zoning changes."

Restrictive land use regulations, Raiha said, have also hampered a construction industry that would otherwise be incentivized to build more affordable homes, including manufacturing houses in factories.

"You could theoretically develop more machinery and equipment that could build more homes at less of a cost, but again a lot of that has been prevented by the fact there are a lot of land use restrictions that slow that process down or outright prohibit it," Raiha said.

And the lack of affordable housing, Raiha said, is exacerbating socioeconomic inequalities by preventing people, particularly those from disadvantaged economic backgrounds, from finding rents or mortgages they can afford in locations where there is economic vitality.

"These factors hold people back from opportunities they would otherwise potentially be able to access, and it does so in a way that is systematic and problematic for them," Raiha said. "This is an issue that is increasing in its importance and prominence, but I think it still has a ways to go to be elevated as a policy issue."

Both presidential campaigns have put forth housing policy proposals, with Vice President Kamala Harris proposing a more detailed platform that would include giving first-time home buyers up to $25,000 toward a down payment, as well as a $10,000 tax credit. Harris, the Democratic candidate, also calls for 3 million new housing units to be built, giving tax incentives for developers to create starter homes for first-time homebuyers, and a $40 billion "innovation fund" designated for rental and housing solutions. The Harris campaign said its plan would permit more than 1 million first-time buyers per year.

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In contrast, the Republican candidate, former President Donald Trump has said he would lower housing costs by creating tax incentives for homebuyers, slashing

regulations on home construction, as well as reducing inflation and stopping illegal immigration while opening up some federal lands for residential construction.

Smith said the Great Recession from 2007-2009 and the Covid-19 pandemic in 2020 also worsened the housing crunch.

"There is a lot of bandwidth on the Hill to figure out the best way forward," said Smith, who characterized Democrats as generally supportive of addressing the demand side of the housing crisis in the forms of vouchers and other assistance programs. In contrast, Smith said Republicans tend to be more comfortable with addressing the supply side of the equation, often in the form of giving tax credits to developers.

Both candidates' proposals touch on the housing supply issue, but Raiha said it's not clear that it is the main focus in either platform. It is also not clear how impactful federal policy could be, given that most land-use restrictions and zoning regulations are handled at the local and state levels.



A man pulls food out of a dumpster in San Francisco May 19. Experts say that in some areas, such as Silicon Valley and the San Francisco Bay Area, restrictive zoning is driving a surge in housing prices. (OSV News/Bob Roller)

"Making some changes on the fringes of the demand side is not likely to change much," Raiha said. "Even when trying to incentivize developments, I'm not sure that's still looking at the bigger picture of this. And it's not even clear that that would even incentivize the right kind of building. It might incentivize homes being built, but certainly not guarantee that they're going to be built in the places where people need them to be built."

Sedlmeyer, the Michigan Catholic voter, said he pines for the days when his father, who earned $70,000 a year, could afford to build his own house.

"I think it's crazy when I can make almost $80K a year and barely make it. Still, I'm doing better than a lot of other people in my city. I'm fortunate and I'm thankful for that," Sedlmeyer said. He added that he is voting for Trump because he believes the former president can deliver on his promises to make housing and living expenses more affordable.

"I used to hate [Trump], now I love him," Sedlmeyer said. "Joe Biden being our president was just a disaster. Inflation went up. Everything costs 20% more now, my rent went up 20%, everything. It just costs more for a middle class person like me to survive now than it did 20 years ago."

This story appears in the **Election 2024** feature series. View the full series.
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