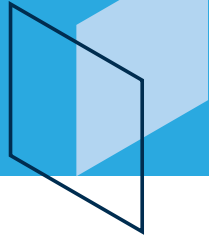


# Housing is Infrastructure



Government-level debates about what constitutes infrastructure highlight a critical need for a united definition of infrastructure when discussing policy, budgets, and proposals. The term has been largely used to encompass transportation, roads, energy, public works, and public buildings: basic physical or organizational structures required for the operation of a society and the functions needed to support economic and social activities. **Yet the term “infrastructure”—and the institutional support—has neglected to evolve in a way that supports one of the largest and most basic needs in the history of human progress: attainable housing.**

Housing is a fundamental component of a nation’s success and is an integral facet of infrastructure. Directly intertwined with the overall well-being and stability of a society, housing serves as a cornerstone upon which its citizens build their lives.

Renters are more likely than homeowners to spend more than **30%** of their income on housing in almost all counties in the U.S.

-U.S. CENSUS BUREAU

Beyond its purpose as shelter, housing plays a pivotal role in fostering economic growth, ensuring public health and safety, and promoting social unity. As such, its inclusion in the definition of infrastructure is not only pragmatic but imperative for the sustained development and prosperity of a nation. This statement is supported by empirical evidence and a comprehensive understanding of the multifaceted impacts of housing that reinforce the notion that housing is, indeed, an indisputable element of a strong and robust infrastructure network.

The current definition of infrastructure is standing in the way of effective solutions to modern problems. Lack of attainable housing is a problem. [Over 19 million U.S. renters were cost burdened in 2021, with 30% or more of their income spent on housing costs](#); the U.S. has a [shortage of 7.3 million affordable and available rental homes for individuals with extremely low incomes, and no state has an adequate supply of affordable rental housing](#) to meet these growing needs.<sup>1-2</sup> Furthermore, the U.S. Department of Housing and Urban Development found in 2022 that on any given night in the U.S., [more than half a million people sleep in shelters or unsheltered places not meant for human habitation](#).<sup>3</sup> Affordable and safe housing options for citizens contribute to social stability and economic well-being. If people are not housed, we cannot realize the most fundamental benefits of infrastructure for economic growth or stability.

# MAXIMIZING INFRASTRUCTURE INVESTMENTS

Investing in infrastructure is a trillion-dollar-plus national effort to ensure its citizens have access to the basic things they need to live and thrive while also stimulating economic growth, social prosperity, and national resilience.

Poor infrastructure is costly to a nation's economy, contributing to a threat to human safety and lost economic opportunity. Businesses, workers, travelers, and the entire nation suffer when basic infrastructure needs are not met.

Conversely, good infrastructure creates jobs, aids productivity, facilitates the mobility of people and products, and shields a nation's economy from unexpected, large-scale events. Even more, [a 2022 analysis from the World Bank](#) reports that one dollar of public investment spurs 1.5 dollars of economic return—roughly twice as high as those from tax cuts—and increases significantly during economic downturns.<sup>4</sup>

The Infrastructure Investment and Jobs Act, a bipartisan bill signed into law by President Biden in November 2021, is expected to create [1.5 million jobs annually](#) and address critical infrastructure needs in the U.S.<sup>5</sup> Nevertheless, even if such jobs and improvements emerge, unhoused and housing insecure people are likely to struggle to access them. Investment in transportation, broadband and utility programs rely on the assumption that people have a home from which they commute, use the internet, or seek warmth and shelter.

This substantial investment into infrastructure development can only be fully actualized when citizens have access to affordable housing and the definition of infrastructure is expanded to include housing security.

A photograph showing the silhouettes of several construction workers on a building site. They are standing on a steel framework, with vertical rebar visible. The background is a bright, hazy sky at sunset or sunrise, with a warm orange glow. The workers are positioned at different heights on the structure, some appearing to be working with the rebar.

**\$1 of public investment  
spurs \$1.5 of  
economic return**

- WORLD BANK

# CHALLENGES OF INSUFFICIENT HOUSING

Lack of attainable housing is a complex issue with far-reaching consequences across the entirety of modern social systems.

Insufficient affordable housing triggers a cascading series of detrimental consequences that disproportionately affect citizens. Of the 44 million renter households in the U.S., [over 19 million U.S. renters are burdened by housing costs, allocating 30% or more of their income towards housing costs](#).<sup>6</sup> Furthermore, individuals with criminal records—which the FBI estimates to be as high as [one in three people in the U.S.—face additional housing barriers and are twice as likely to recidivate and return to jail than those living in stable housing](#).<sup>7</sup> Without unified support at the policy level, this issue will continue to affect not only those who are unhoused but all of society.

## Social Impacts

### Cost for taxpayers

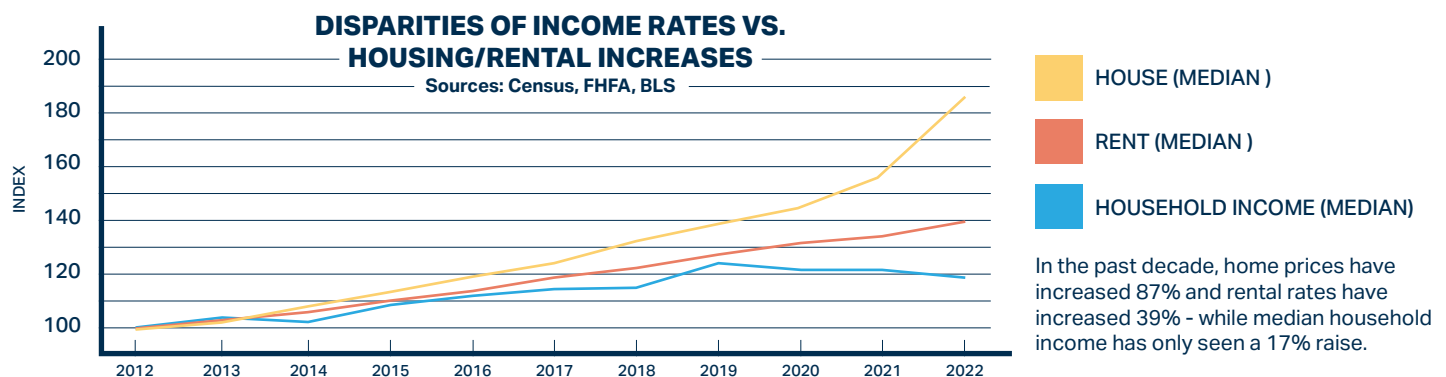
The scarcity of affordable housing imposes a financial burden on taxpayers. On average, a [chronically homeless person costs the taxpayer between \\$30,000 to \\$50,000 per year](#).<sup>8</sup> When a significant portion of the populace struggles to secure affordable housing, the government is compelled to intervene with various social safety nets and subsidies, requiring substantial public expenditures. These costs divert resources that could otherwise be allocated to essential public services such as healthcare and education. Consequently, the escalating cost for taxpayers erodes fiscal stability, raising concerns about the long-term sustainability of public finances.

### Unemployment

The housing crisis also [amplifies unemployment rates](#), as housing insecurity makes it difficult to obtain or maintain employment.<sup>9</sup> Inadequate or unstable housing disrupts the stability necessary to hold a job or seek career advancement, resulting in overall economic regression that stems from unemployment, thus further perpetuating a cycle of socioeconomic disparity.

### Economic inequality

Furthermore, the disparity in access to affordable housing [perpetuates and escalates economic inequality within a society](#).<sup>10</sup> As housing costs soar beyond the reach of many citizens, the gap between the affluent and the marginalized widens. Those with the means to acquire housing assets amass wealth and secure their financial futures; those unable to do so experience inadequate economic prospects and greater financial vulnerability. This disparity not only undermines social cohesion but also hampers economic growth by limiting the potential for upward mobility among disadvantaged populations.



# Public Health Impacts

## Increase in diseases, illnesses, addictions, and other serious conditions<sup>11</sup>

Foremost among the adverse effects of insufficient housing is the [acceleration of diseases, illnesses, and addictions among vulnerable populations](#).<sup>12</sup> Without a reliable place to call home, individuals face heightened susceptibility to health-related issues. The absence of secure shelter exposes individuals to harsh weather conditions, unsanitary living environments, and increased stress, thereby compromising their physical and mental well-being. Inadequate housing also hinders recovery from ailments and substance abuse, perpetuating cycles of illness and addiction among affected communities.

## Barriers to health care

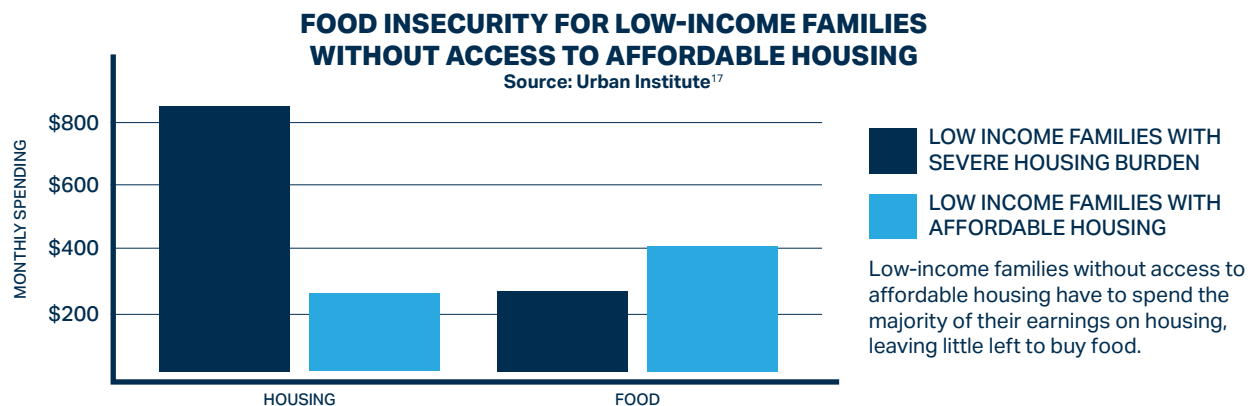
The housing crisis imposes significant [barriers to accessing essential healthcare services](#).<sup>13</sup> Homelessness and housing instability make it exceedingly difficult for individuals to maintain regular medical appointments and adhere to treatment plans. This not only undermines individual health but also places additional strain on emergency medical facilities, contributing to [healthcare resource depletion and inefficiency](#).<sup>14</sup>

## Inadequate public health infrastructure

The lack of affordable housing amplifies strain on public health infrastructure and medical aid systems. Overcrowded shelters and substandard living conditions create breeding grounds for contagious diseases, which can lead to public health crises. The demand for medical assistance among homeless and housing-insecure populations places [additional pressure on already stretched healthcare resources](#), potentially compromising the overall quality of care available to all citizens.<sup>15</sup>

## Lack of access to adequate food and protection

Housing insecurity is inexorably linked to [food insecurity and a lack of personal safety](#).<sup>16</sup> Individuals without stable housing often struggle to access regular, nutritious meals, leaving them vulnerable to malnutrition and related health issues. Moreover, their transient lifestyles expose them to heightened risks of violence and exploitation, safety issues not as commonly experienced by those with stable housing.



## Limited resources for social services

The housing crisis strains social service agencies and programs that are essential for addressing homelessness, addiction, mental health, and unemployment. Governments are forced to allocate substantial resources to address the immediate needs of those without shelter, [diverting funds from preventive and long-term solutions](#) to these systemic issues.<sup>18</sup> Consequently, the cycle persists, perpetuating the need for these costly interventions.

## Increase in racism and discrimination

Additionally, the scarcity of affordable housing can worsen existing societal inequities, leading to an increase in [racism and discrimination](#).<sup>19</sup> Minorities and marginalized groups often bear the brunt of housing instability, and their experiences may be compounded by discriminatory practices within the housing market. This magnifies social divisions and erodes trust in institutions.

# Physiological Impacts

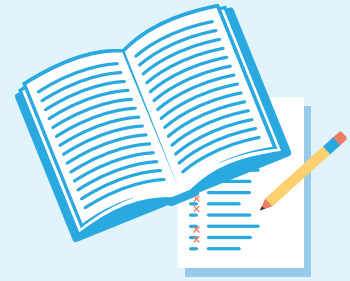
## Social disconnect

The psychological effects of widespread homelessness permeate communities in profound ways, extending far beyond individuals directly affected by housing instability. Homelessness within a community [erodes community pride](#) and fosters a sense of disconnection.<sup>20</sup> A community that is unable to provide for its most vulnerable members may experience a loss of community identity and a sense of collective failure. A lack of community pride can undermine social cohesion, making it challenging to galvanize residents toward collective goals and community improvement initiatives.

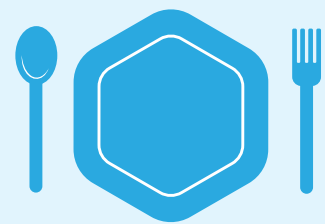
## Community-spread anxiety and depression

Humans are inherently empathetic creatures, and witnessing others' suffering triggers a psychological response. The visibility of homelessness can lead to a collective moral dilemma and distress, where community members grapple with feelings of compassion and helplessness. This distress can, in turn, lead to feelings of [guilt, anger, or frustration, affecting the overall well-being of the community](#).<sup>21</sup> Furthermore, the presence of homelessness can contribute to deteriorating mental health, including depression, anxiety, and [chronic stress](#), driving up the costs and resources needed to meet the needs of public health systems.<sup>22</sup>

The consequences of widespread homelessness are not confined to those directly affected; they extend throughout the entire community and nation. It is critical for government entities to recognize the complex, multifaceted nature of these challenges so they can mitigate the visible and invisible effects of homelessness and foster a more equitable and prosperous society for its citizens.



Classroom performance suffers when children are subjected to frequent moves due to housing challenges.



Food shortages increase 10% for every \$500 spent on rent by low-income families.



Homelessness rates are accelerated in areas where people allocate 32% or more of their income to housing.



The number of federally subsidized housing units in the U.S. has decreased by 10,000 per year since the 1980s.

Sources: [NHC](#), [SSRN](#), [NAEH](#), [NLIHC](#)



# BENEFITS OF INVESTING IN HOUSING AS INFRASTRUCTURE

Investing in housing as a fundamental component of infrastructure represents a holistic approach to addressing the essential needs for sustainable human development and an equitable and prosperous society. This strategy encompasses a myriad of environmental, social, and economic impacts, each playing a pivotal role in fostering resilient and thriving communities at the local, state, and national levels.

## Environmental Impacts

[Low-income households are more likely to live in environmentally vulnerable locations and are least likely to have the resources to relocate or rebuild after a disaster.](#)<sup>23</sup> Investing in housing as infrastructure yields significant environmental benefits by supporting the construction of energy-efficient and sustainable housing that's more resilient against extreme weather and the effects of climate change. New housing initiatives can incorporate renewable energy sources, advanced insulation, and environmentally conscious building materials, thus contributing to a reduction in greenhouse gas emissions and mitigating the adverse effects of climate change.

Moreover, investing in housing can promote smart urban planning and reduce urban sprawl, ultimately [preserving natural landscapes and biodiversity.](#)<sup>24</sup> Concentrated, well-planned housing developments reduce the need for land consumption, thereby safeguarding precious ecosystems.



## Social Impacts

The social ramifications of housing infrastructure investment are profound. Foremost, it serves as a potent tool for reducing homelessness. By providing affordable housing options and support services, governments can make strides in eliminating homelessness and improving the lives of vulnerable populations.

Furthermore, such investments have the potential to alleviate the burden on social services, as stable housing helps individuals maintain their independence and reduces reliance on public assistance programs. The resultant improvement in community well-being and public health is notable, as stable housing is a cornerstone of physical and [mental health.](#)<sup>25</sup> Reduced housing instability leads to fewer health crises, lower healthcare costs, and a healthier workforce.

Investing in housing also has a positive effect on [education](#) and public safety.<sup>26</sup> Reducing homelessness and enhancing community stability can help [lower crime rates](#), creating safer neighborhoods and improving the overall quality of life for residents.<sup>27</sup>

In alignment with the goals of the [U.S. Transportation and Infrastructure Committee](#), housing investment fosters stronger community bonds and prosperity.<sup>28</sup> Stable housing connects communities, facilitating social cohesion and economic growth. It enhances mobility and access to basic services, reducing disparities and promoting equity.

# Economic Impacts

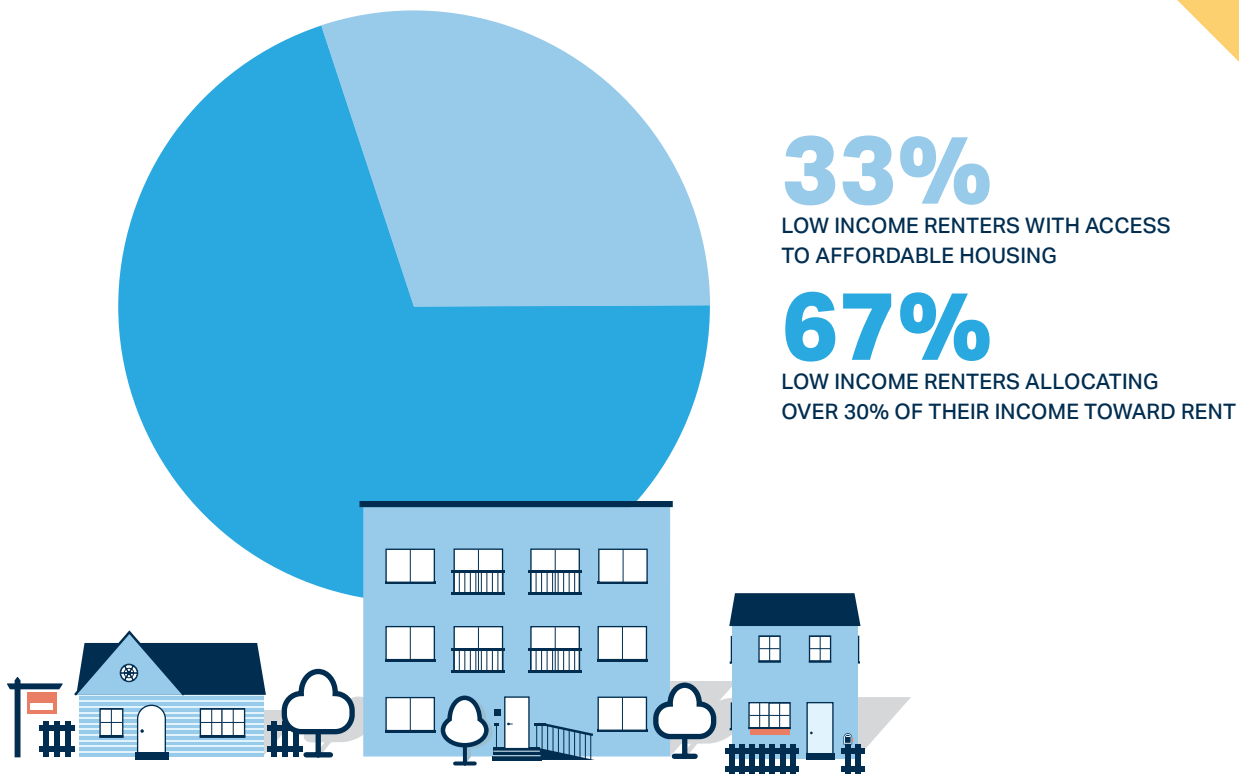
Economically, investing in housing infrastructure acts as an engine for [growth and productivity](#).<sup>29</sup> It supports job creation throughout the construction and maintenance phases of housing projects, providing employment opportunities for a wide range of workers. Simultaneously, every dollar invested in affordable housing boosts local economies by [leveraging public and private resources to generate income](#), including resident earnings and additional local tax revenue.<sup>30</sup>

Moreover, the reduction in homelessness and the associated social benefits lead to cost savings in healthcare, emergency services, and social welfare programs, ultimately [reducing the tax burden on both individuals and businesses](#), which can be channeled into further infrastructure investments or other critical public services.<sup>31</sup>

Investing in housing as infrastructure is a multifaceted strategy that yields substantial dividends. It addresses basic human needs, fosters sustainability, reduces homelessness, enhances public health, lowers crime rates, strengthens communities, supports job growth, and reduces the overall tax burden. As such, it stands as a compelling approach to advancing the well-being and prosperity of communities at all levels of government.

## There is a shortage of **7.3 Million** affordable rental housing units

Source: NILHC.org



# GOVERNMENT FUNDING FOR INFRASTRUCTURE

Investments in infrastructure are essential for a better society, economy, and communities, and government programs, specifically the Infrastructure Investment and Jobs Act (IIJA), have proven that infrastructure investments are a high-priority topic for leaders and citizens.

With support from Congress, IIJA is set to provide a \$1.2 trillion lift in transportation and infrastructure projects and create 1.5 million jobs over the next 10 years. However, the value of this investment and subsequent jobs is intrinsically linked to the assumption that individuals have a stable and secure home—a foundational prerequisite for utilizing or accessing basic services as outlined in the IIJA.

By excluding housing from the language in IIJA's \$1.2 trillion effort to rebuild the basic infrastructure of America, the U.S. cannot realize the full benefits of infrastructure for economic growth. More so, excluding housing from infrastructure's definition serves to continually exasperate the expensive failures of modern infrastructure.

Government funding for housing programs often falls short, casting a shadow over the overall infrastructure landscape, with more conspicuous infrastructure projects like [roads and bridges](#) receiving necessary funding.<sup>32</sup> However, it's essential to understand that housing is not just a complementary or adjacent component; it is a part of infrastructure itself and, therefore, should be addressed in any comprehensive infrastructure package.

In this context, the question arises: **What good is an infrastructure package if the very foundation of infrastructure is not supported?** To truly bolster the nation's infrastructure and provide citizens with increased access to opportunities and services that infrastructure offers, it is imperative that housing investment receives the attention and resources it needs.



What good is an infrastructure package if the very foundation of infrastructure is not supported?



# FEDERAL EFFORTS TO ADDRESS HOMELESSNESS

The establishment of the United States Interagency Council on Homelessness (USICH) marks a crucial step in addressing one of the nation's most pressing challenges. Conceived as a dedicated body with a singular mission—[to end and prevent homelessness in America](#)—USICH has garnered White House support when it announced an ambitious goal of [reducing all homelessness by 25% by 2025](#).<sup>33, 34</sup> This initiative underscores the urgency of providing shelter and support to those who are unsheltered, signifying a collective commitment to address this humanitarian crisis.

USICH's mandate to combat homelessness is particularly significant because it operates in a context where housing is not officially classified as infrastructure by key government agencies. This classification, or lack thereof, has large implications, especially as the nation embarks on large-scale infrastructure investments, such as the IIJA. Although the IIJA addresses crucial infrastructure elements like transportation and broadband, it does not officially recognize housing as part of the infrastructure equation.

USICH collaborates closely with two major agencies integral to the IIJA: the Department of Transportation (DOT) and the Department of Housing and Urban Development (HUD). Despite their involvement in shaping the nation's infrastructure landscape, neither DOT nor HUD publicly classify housing as infrastructure. This omission underscores the urgency at hand to ensure comprehensive, cohesive, and effective efforts to address homelessness and maximize IIJA's return on investment.



USICH aims to **reduce homelessness**  
**25%**  
**by 2025**

USICH has developed a [comprehensive framework and roadmap](#) for ending homelessness, providing states with a blueprint to navigate this complex issue.<sup>35</sup> However, the efficacy of these plans often hinges on state-level funding, capacity, and implementation, which can be insufficient to fully address homelessness.

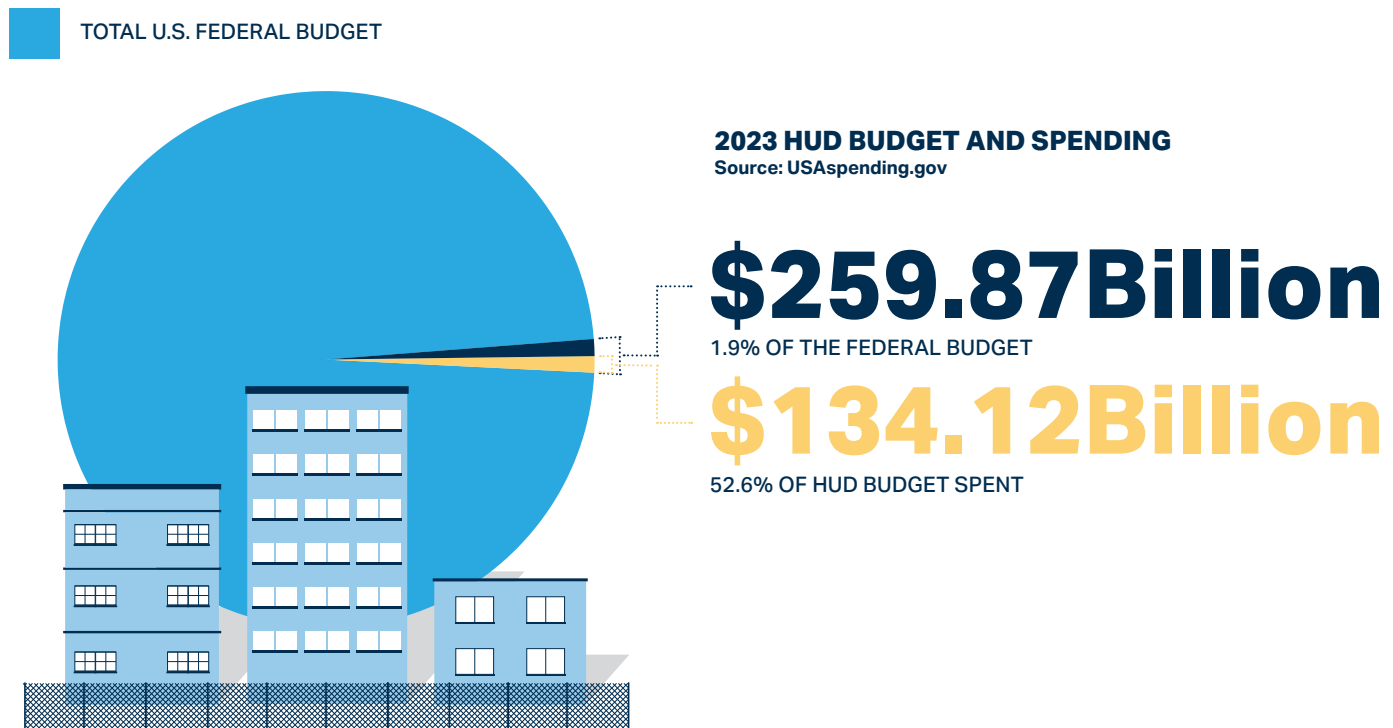
To truly make headway in reducing homelessness and achieving the White House's ambitious targets, it is imperative to increase funding for housing initiatives and officially recognize housing as an essential component of the nation's infrastructure. By doing so, we can integrate housing solutions more effectively into the broader infrastructure investment framework, harnessing the collective power of government agencies, and fostering an environment where states have the resources and support needed to implement comprehensive homelessness prevention and intervention programs.

# FEDERAL EFFORTS TO ADDRESS AFFORDABLE HOUSING DISPARITIES

HUD is a vital resource that plays a pivotal role in addressing housing-related challenges across the United States. However, despite a budgetary resource allocation of [\\$259.87 billion in 2023](#), which represents 1.9% of the entire federal budget for the year, the full utilization and allocation of these funds has yet to be identified.<sup>36</sup>

HUD's allocation of [\\$486 million in grants and \\$43 million in stability vouchers](#) across 62 communities to address unsheltered homelessness highlights the agency's commitment to addressing one of the most urgent housing issues.<sup>37</sup> Nevertheless, there are lingering concerns from the U.S. Government Accountability Office that many individuals who are homeless [may not be receiving the services and support for which they are eligible](#).<sup>38</sup> This discrepancy underlines the importance of streamlining the distribution of resources and services and ensuring that they are effectively channeled to reach those most in need.

Enhancing transparency, accountability, and efficiency in the allocation process is crucial to maximize the impact of these funds and ensure that they effectively address housing challenges, including homelessness, across the nation. It is imperative that government agencies, policymakers, and stakeholders collaborate to develop strategies that optimize the utilization of available resources, effectively reach vulnerable populations, and make meaningful progress in addressing housing issues in the United States.



# STATE-LED HOUSING INITIATIVES

[In 2021, state and local governments spent a combined \\$65 billion on housing and community development.](#)<sup>39</sup> It is evident that there is a real and urgent need to allocate money and resources to housing projects, but state efforts are often hindered by a [lack of standardized data sharing processes](#) and the dissemination of best practices from housing initiative managers, which serve to support policymakers and their ability to share, learn, and work together.<sup>40</sup>

As a united front, Washington State is one of the few states to delineate housing as infrastructure, paving the way for federal recognition and support for housing infrastructure projects. Under the management of the Washington State Department of Commerce, federal funds from the American Rescue Plan Act were allocated to a new statewide program in 2021 known as Connection to Housing Infrastructure Program (CHIP). This initiative was created in response to a limited supply of adequate or quality units [by covering upfront infrastructure costs in connection with affordable housing projects.](#)<sup>41</sup>

The program has also aided local governments in reducing their per unit utility connection fees. When these fees for affordable housing projects are reduced, it can encourage development of more similar housing options, maximizing the use of costly infrastructure.

Through a commitment of [\\$41 million in grants](#) in 2022, CHIP supported the [development of 4,859 affordable housing units.](#)<sup>42, 43</sup> The program was funded again in the 2023 legislative session with \$55.5 million budgeted for grants through June 30, 2025.

Furthermore, the Washington Department of Commerce received an additional [\\$2 billion in funding](#) to the 2021–2023 biennial budget, allowing the agency to expand and divide its housing division into two separate divisions—Community Services Division and the Housing Division—with a projected growth of 200 new jobs.<sup>44</sup>

Federal government policies can greatly impact the health and viability of individual states, but they cannot affect change if the agencies, officials, and initiatives exist in a silo. Sharing state-led use cases with regards to housing as infrastructure serves as a successful model for structuring federal policies and budgets in a way that not only demonstrates a commitment to ending the housing crisis, but greatly improves the effectiveness of the infrastructure on which the country was built.



# SUMMARY

Recognizing housing as a fundamental element of infrastructure is not merely a matter of semantics; it is a crucial step toward addressing one of society's most pressing challenges. As we strive to preserve and protect the public, fostering the conditions that allow our society to operate efficiently and inclusively is paramount. A redefined infrastructure definition broadens the spectrum of housing funding streams, aligning them with high-priority initiatives identified at the federal level.

In essence, the state of our housing landscape reflects the state of our society. A fractured housing system undermines our ability to function as a cohesive and prosperous nation. Without sufficient housing, we jeopardize the stability and functionality of our communities, impeding our collective progress and prosperity.

To truly advance as a society and address the prevalent issues of homelessness and housing instability, we must recognize housing as an essential component of our nation's infrastructure. This acknowledgment not only reflects our commitment to preserving and protecting the public but also empowers us to proactively address one of the most urgent challenges of our time. By investing in housing as infrastructure, we strengthen the foundation upon which our society is built, ensuring that every individual has a secure place to call home and that our nation can operate as a more equitable and resilient collective.



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