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The housing regime as a barrier to climate action

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America's current housing regime—meaning the ways housing is allocated, owned, taxed, and regulated—is a major barrier to the kinds of collective action needed to decarbonize the economy and the atmosphere. We outline why this is the case and argue that major reforms to the housing regime are necessary for fostering collective climate action.

In this commentary, we argue that America's current housing regime is a major barrier to collective climate action. By housing regime we mean the ways housing is allocated, owned, taxed, and regulated. In the U.S. the vast majority of residents must secure their housing in the private market. Moreover, a century of federal and local policy has encouraged, subsidized, and sustained homeownership over renting, particularly outside of dense urban cores, and created a system of residential racial and class segregation. This support of the private procurement of place creates distinct interests for those who own, acting as a social wedge between groups and incentivizing atomistic instead of solidaristic climate politics¹. By collective climate action we mean broad, national-level, systemic changes to the economy—especially land use policy—that would reduce carbon emissions and mitigate against the most catastrophic effects of intensifications of weather cycles on people and the built environment. To be sure, the current housing regime does promote some forms of localized, solidaristic adaptation², but these forms of mitigation and adaptation generally favor already advantaged people and places at the expense of poorer and marginalized communities. In short, major changes are needed to America's housing regime in order to foster climate action.

America's current housing regime

The current housing regime has its roots in the first half of the 20th century, when large influxes of immigrants prompted government-sponsored efforts to spur housing construction and encourage ownership over renting. In addition to generating profit for the real estate industry, such construction and the subsequent transition to ownership for Americans was designed to make them more politically conservative, dilute the political power of cities, and alleviate what were perceived to be both public moral and health crises associated with dense urban living conditions³. To be sure, in the U.S., housing development and regulation are also local phenomena. Municipalities vary in their zoning rules, their transit infrastructure, and their distribution of utilities in ways that affect housing and politics. However, the broad patterns we describe below derive generally from federal policy, and, as such, they help constitute the national-level housing regime that currently prevents large-scale climate action.

First, land use patterns shifted dramatically in the middle and late 20th century through suburbanization. Massive amounts of previously undeveloped land were paved over to make space for housing, which intensified natural resource extraction for construction and energy production and inexorably altered living conditions for wildlife⁴. The general preference for larger, suburban-style homes has led to housing's energy use being a major driver of carbon pollution, responsible for about one-fifth of US greenhouse emissions^{5,6}.

Second, the federal government underwrote mortgage lending in systematically racist ways, locking Black Americans out of property ownership at higher rates relative to White Americans, which created the conditions for cycles of White flight and disinvestment that typify urban non-White neighborhoods⁷. Put another way, a racial-spatial hierarchy arose as a result of the state-organized housing regime, creating not only hypersegregated cities but also racially disparate exposures to financial and environmental risk and racially distinct patterns of mobility. Even policies aimed at remedying the most explicit forms of racial discrimination in housing have had the perverse effect of giving rise to predatory financial instruments (e.g., subprime mortgages) that are aimed at non-Whites, revealing the longstanding and widespread impact of the housing regime on racial-spatial (and therefore environmental) inequality⁸.

Third, amidst the instantiation of current land use patterns and the racial-spatial hierarchy, the house transformed in its cultural and material meaning. Lacking a robust welfare state, Americans have come to rely more heavily on their homes to sustain their household finances and build intergenerational wealth⁹. This means that a substantial majority of Americans have a clear interest in seeing the value of homes increase¹⁰. That is, the current housing regime gives rise to a distinct political class—homeowners—whose policy preferences are not only heavily catered to but also tend to be anti-redistributive¹¹. Meanwhile, renters, who are disproportionately people of color, are politically disempowered.

Housing v. climate action

In general, the current housing regime divides people geographically, racially, and by material interest. White, suburban homeowners are politically and culturally valorized and the maintenance of their lifestyles—racially homogenous neighborhoods and schools, a lack of density, private property rights—remains a strong current in American politics. The issue, of course, is that climate change is a collective problem and the effects do not distinguish across the housing regime's social or geographic divides. Here we provide three examples of how the housing regime prevents solidaristic climate action.

First, through vesting so much of social and economic well-being in houses as assets, the housing regime preoccupies individuals with preserving, if not growing, their property values above all, even in the face of intensifying climate hazards. Recent studies have shown that homeowners, worried about what risk-based insurance rates might do to their property values, question the scientific legitimacy of risk assessments and mobilize

politically to keep insurance premiums low¹². Homeowners do find ways to carry on living where they are, as they are, without taking (typically expensive and complex) measures to mitigate risks to their properties¹³. In the absence of more collective forms of climate protection, homeowners' intransigence works to reproduce land uses and built environments that keep people and property at risk.

Second, racial residential segregation casts a long shadow over most aspects of American life, including the possibility of solidaristic adaptation to climate change. Not only does segregation literally isolate communities, with marginalized communities left more vulnerable to climate-related hazards¹⁴, it also structures mobility patterns as people seek to move to "safer" ground. Mobility can unfold in ways that seemingly entrench the racial-spatial hierarchy when it is governed by individualistic housing market measures like voluntary buyouts of vulnerable homes, which is the predominant US approach to climate adaptation via "managed retreat." Research on federally funded buyouts of flood-prone homes in Houston, Texas, illustrates how segregation shapes the implementation of managed retreat, influencing both who is more or less likely to be bought out and resulting mobility: bought-out households in diversifying neighborhoods tend to relocate to nearby Whiter neighborhoods¹⁵. Even recent policy adjustments to require that programs benefit "low- or moderate-income" households rely on cost-benefit analysis, which systematically prioritizes the adaptation of Whiter, affluent areas characterized by high property values¹⁶.

Third, mitigation efforts in the U.S. do exist, but they tend to be small-scale and reflect the spatially unequal distribution of political power in local housing markets^{17,18}. For example, most rooftop solar installation has benefited relatively affluent White households¹⁹. The federal Inflation Reduction Act included approximately \$9 billion for home energy upgrades through rebates and tax credits, and mandates prioritizations of low-income households in state implementation requirements. While this is an important step toward more equitable mitigation, the funding pales in comparison to need. The program design also creates challenges for lower-income homeowners since the reimbursement structure requires households to have the capital for upgrades and then be reimbursed. Tenants are less likely to benefit from these programs since landlords are often saddled with significant deferred maintenance needs that must occur before climate resilience investments can be effective²⁰. Unequal relationships to climate impacts, the benefits of decarbonization, and power structures more generally can undermine the broad coalitions needed for the encompassing transformation of the built environment, including the green upgrades of buildings, greater residential densification, and increased public transit use, each of which is required to decarbonize urban spaces while making them resilient²¹.

Broadly, solidarity is difficult to achieve under the current housing regime, which forces most residents to procure housing in the market, segregates the population by race, class, and tenure, and does not encourage broad mitigation or decarbonization efforts.

Overcoming the challenges of the housing regime

Policy and advocacy efforts underway to transform the US housing regime could open up new channels for solidaristic climate action. Most notably, there is a groundswell of interest from policymakers, tenant organizers, climate advocates, and labor unions to increase the stock of decommmodified, green social housing—housing that is permanently affordable, provides climate resilience and drives decarbonization²². For example, a recent law passed in California mandates state agencies examine what role the government can play in financing and expanding green social housing statewide²³. In New York State, coalitions are pushing to create a new Social Housing Authority that could acquire, finance, and transfer distressed real

estate into social ownership²⁴. And in Kansas City, Missouri, advocates passed a \$50 million municipal bond for the creation of social housing²⁵. In most cases where social housing efforts have flourished, progressive climate advocates have worked with tenant organizations to build new kinds of political coalitions, which differ markedly in their politics from many homeowner groups.

In addition to delivering notable benefits such as permanent affordability, social housing investments have the potential to remove several of the stubborn barriers to collective climate action mentioned above. By creating a system of public or collective ownership and taking the profit motive out of housing, social housing removes the self-interest in asset appreciation that often comes with homeownership, thereby enabling people to focus more holistically and solidaristically on the benefits of place and their communities. Social housing also can reduce segregation by providing high-quality housing options across a range of incomes within one complex or neighborhood. In doing so, social housing has the potential to foster social cohesion and integration that can reduce the stain of racial segregation and create new opportunities for solidarity across neighbors. Lastly, social housing also creates a larger role for the state in managing and investing in housing, which, as we have seen in other countries with prominent social housing ecosystems, can lead to more efficient and effective adaptation and mitigation investments as needed in our changing climate. The process of fighting for social housing has created cross-interest coalitions that model the type of collective action needed to transform the U.S. housing system into a site of climate justice.

Conclusion

It is clear that the housing regime is central to understanding climate politics. While housing is produced under varying local circumstances, federal policies have been central to how housing is geographically organized, socially distributed, and economically financed, which all matter for forging the kinds of political coalitions needed to reduce carbon emissions, effectively mitigate against future climate-related disasters, and implement the reforms necessary to stave off the most catastrophic effects of climate change. As such, future research and organizing must consider the barriers the current housing regime presents to solidaristic climate action.

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