

A Plan to Lower Housing Costs for All

An overwhelming majority of voters believe housing is not affordable in our country.

Voters believe America is in a housing crisis

57% of voters agree that “America has a housing shortage, and we need to build more homes and rentals.” Voters show even stronger agreement (84%) that “America has a housing affordability crisis, we need to lower the cost of renting.”

Voters experience several barriers to housing costs

Utility costs (37%), mortgage or rent payments (34%), maintenance and repair costs (33%), property taxes (30%), and home improvement costs (29%) top the list of housing costs.

Voters are generally favorable towards various actors in the housing market

Home builders (+39) and realtors and real estate agents (+36) are solidly net-favorable, while mortgage lenders (+10) and housing developers (+4) are more polarizing.

Notably, however, landlords are polarizing—with favorability varying depending on context

Corporate landlords who manage hundreds of units are unpopular (-50), while landlords who rent out fewer than 10 units are net-positive (+28).

A majority of voters agree that America has both **a housing shortage** and **a housing affordability crisis**.

84%

say housing is not affordable in the country

55%

increase in home prices since the start of the pandemic

CAP’s policy proposals are popular solutions to make housing more affordable.

The most popular CAP policies are **making it easier to purchase high-quality factory-built homes** and **providing financial assistance to renters** in communities that are building more housing.

56%

support banning junk fees which provides short-term relief

- **Lower** housing costs by speeding permitting and making it easier to build millions more homes
- **Ban** certain junk fees and anti-competitive practices in home buying
- **Provide** immediate relief to renters in high-cost communities

Americans need to see **short-term relief**, but understand that long-term supply-side policies will **reduce prices in the long-term**.

55%

support reducing building costs which provides long-term relief

CAP’s plan would save renters an estimated **\$1,000 per year** in high-cost areas and save first-time homebuyers **\$24,000 on a typical home**—as well as build **two million homes in five years**.

Source: CAP Housing Polling January 2026.

Voters are split on which party to trust more on housing, but the most popular policies have an advantage when positioned against a Republican one.

+1

Democrats trust advantage on issues related to housing

+3

Democrats trust advantage on bringing down costs on issues related to housing affordability

Source: CAP Housing Polling January 2026.

Voters are split on which party they trust more on housing affordability

Democrats only hold a slim advantage (47% to 44%) on trust to bring down the cost of housing. Democrats have a strong advantage among younger voters, voters of color, and renters.

The best Democratic policies **all test better** than a Republican policy on eliminating building regulations both head-to-head and in terms of stand-alone support.

Voters want immediate relief, and CAP's plan provides that

Nearly every variation of the immediate relief program outperforms more than 90% of all messages tested in any policy area.

Policy Topline

- **Governors don't have to wait for legislation:** The administrative toolbox for governors to accelerate housing production and lower costs is real and growing: surplus land, permitting timelines, QAP scoring, pension allocation, model codes, jurisdictional preference, and more.
- **Mine unused executive authority:** Some of the highest-leverage tools come from statutes that have been on the books for decades but never fully used. Audit dormant authorities before asking the legislature for new ones.
- **Look for opportunities for quick wins:** Boosting housing supply takes time to yield results. Show how you're fighting for renters and homeowners.

Accelerating Land Use & Development

Build on excess state land

States own ~33,000 transit-adjacent acres, enough for 200,000+ units.

Streamline state-level permitting

States can refund fees when deadlines are missed; other states have created a state housing ombudsman.

Invest in off-site housing factories

Modular cuts build time 20-50% and costs up to 20%. Use HFA bulk procurement.

Publish model zoning codes

Most cities lack capacity to draft reform. State-issued ordinances cut time and legal cost.

Source: Center for Geospatial Solutions, ["Development Opportunity on America's Public Lands"](#) (Cambridge, MA: Center for Geospatial Solutions at the Lincoln Institute of Land Policy, 2024); Office of the Governor of Washington (Bob Ferguson), ["Executive Order 25-02: Assessing Regulatory Efficiency and Addressing Washington's Affordable Housing Crisis"](#) (Olympia, WA: Office of the Governor, 2025); Tyler Pullen, ["Off-Site Construction in Los Angeles County"](#) (Berkeley, CA: Turner Center for Housing Innovation, University of California, Berkeley, 2021); Aaron Shroyer, Chad Maisel, Olivia Reneau, and Scott Moore, ["Winning the Census: Executive Actions Governors Can Take to Boost Population Growth by Increasing Housing Supply"](#) (Washington, DC: Searchlight Institute, 2025).

Financing & Capital Deployment

Joint application cycles

States can merge LIHTC and gap funding into a single multifamily RFP.

housing are rewarded with priority access to discretionary state grant dollars.

Flex HFA net income

Surplus HFA earnings into low-interest loans.

In-state pension allocation

Just 4.4% of public pension real estate is affordable multifamily housing.

Pro-housing jurisdiction preference

Tie state grants to local pro-housing policies; cities that are building more

Amend the QAP

HR 1 expanded LIHTC by \$16B / 1.2M units. Reward cost containment and construction speed.

Source: Minnesota Housing, "[Multifamily Consolidated Request for Proposals/Housing Tax Credit Funding Rounds](#)" (St. Paul, MN: Minnesota Housing, 2026); Jennifer Ludden, "[One Possible Housing Crisis Solution? A New Kind of Public Housing for All Income Levels](#)," NPR, October 7, 2024; Talor Crawford, Jonathan Kivell, and Maria Carmelita Recto, "[Alternative Investments in Community Development: A Case Study of Pension Fund Investments in Multifamily Affordable Housing](#)" (New York, NY: Federal Reserve Bank of New York, 2024); Bente Birkeland, "[Jared Polis Will Withhold State Grants to Colorado Cities, Counties That Don't Comply with New Housing Laws](#)," The Colorado Sun, May 16, 2025; Peter Lawrence, "[Final Reconciliation Bill Permanently Expands LIHTC, NMTC and OZ Incentive, but Does Not Include HTC Provisions](#)," Notes from Novogradac, July 3, 2025.

Strategic Planning

Stand up a housing action plan or task force

Governors can convene a time-bound commission with a clear charge. PA's Shapiro EO produced a full Housing Action Plan in February 2026; MA's Unlocking Housing Production

Commission delivered 50+ actions; MT's 2022 task force became the 'Montana Miracle' in 2023.

Appoint pro-housing commissioners to state boards

Personnel is policy.

Source: Pennsylvania Department of Community and Economic Development, "[Pennsylvania Housing Action Plan](#)" (Harrisburg, PA: Commonwealth of Pennsylvania, 2026); Massachusetts Executive Office of Housing and Livable Communities, "[Unlocking Housing Production Commission Releases Recommendations for Producing More Housing, Lowering Costs](#)" (Boston, MA: Commonwealth of Massachusetts, 2025); Emily Hamilton, "[Four Elements of a Successful Housing Task Force: Lessons from the Montana Miracle](#)" (Arlington, VA: Mercatus Center at George Mason University, 2023).