

# HOME Act

## (Housing Obligations, Market Enforcement)

### The Ruthless & Enforceable.

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#### CORE PRINCIPLE (NON-NEGOTIABLE)

Housing is critical infrastructure, not a lifestyle choice.

When people organize and demand housing relief, the system owes them speed, not sympathy. Any policy that allows delay is a policy that chooses suffering.

This plan is built on one rule:

Authority belongs to whoever acts.  
If you refuse to act, you lose authority.

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#### PART I: THE 180-DAY ZONING OVERRIDE MECHANISM

No One Gets More Than Six Months

If 10–15% of registered voters in a city or town sign a Housing Emergency Petition:

##### DAY 0–30: Petition Certification

- Signatures verified by elections officials
- No discretionary review
- Automatic certification upon threshold

## **DAY 31: ZONING FREEZE LIFTS AUTOMATICALLY**

On Day 31, by operation of law, the following become legal immediately:

- Accessory Dwelling Units (ADUs): backyard homes, garage apartments, basement units
- Duplexes and triplexes on residential lots
- No parking minimums near job centers or transit
- No discretionary hearings, design review boards, or council vetoes

This happens automatically. No vote required.

## **DAY 31–180: LOCAL ADOPTION WINDOW**

Local government has 150 days to adopt a permanent ordinance that meets or exceeds the state floor.

If they do nothing:

- The temporary legalization becomes permanent
- Local zoning authority is stripped for covered housing types

## **Kyah translation**

The people hit the number.

On Day 31, housing becomes legal whether city hall likes it or not.

You don't get a year to think.

You get six months to comply or you lose control.

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## PART II: AUTHORITY STRIPPING (THE REAL ENFORCEMENT)

If a locality obstructs, delays, or undermines compliance:

### **Automatic Consequences (No Court Required)**

1. Loss of zoning authority over covered housing
2. Loss of permit control — permits issued ministerially by an independent authority
3. Loss of discretion — only objective safety standards apply

This authority does not transfer to the state legislature.

It transfers to a Housing Compliance Authority that is:

- Independent
- Rule-bound
- Non-discretionary
- Time-limited

### **Housing Compliance Authority (HCA)**

- Activated automatically upon noncompliance
- Cannot deny compliant projects
- Cannot delay approvals
- Exists only to move housing forward

### **Kyah translation**

If you block housing, you don't get to stay in charge.

Power doesn't move up. **It moves around you.**

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## **PART III: PRIVATE ENFORCEMENT**

When Government Won't Act, the People Can

This law creates a Private Right of Action, meaning:

- Tenants, residents, builders, or advocacy groups can sue to enforce compliance
- Courts may not pause housing approvals during litigation
- Remedies are automatic, not discretionary

### **If a City or Agency Violates the Law:**

- Daily fines accrue automatically
- Attorney fees are paid by the violating entity
- Courts cannot issue injunctions that halt housing production

This bypasses legislative refusal, executive sabotage, and judicial foot-dragging.

### **Kyah translation**

If the government won't enforce the law, the people will.

No waiting for permission.

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## **PART IV: CORPORATE LANDLORD PENALTY REGIME**

Make Neglect Unprofitable.

This plan reverses the incentive structure for large landlords.

### **Automatic Fine Structure (No Warnings)**

Applies to landlords owning 10+ units:

- Failure to repair health/safety violations:
  - Day 1–30: daily fines
  - Day 31+: fines escalate sharply
- Repeat violations multiply penalties
- Habitability violations cannot be “settled away”

### **Example:**

If a corporate landlord ignores mold or broken heat:

- Fines exceed the cost of repair within weeks
- Continued neglect becomes a financial liability
- Chronic violators face license suspension

### **Small Landlord Protection**

- Owner-occupied properties with ≤4 units get longer cure windows
- Technical assistance instead of immediate escalation

### **Kyah translation**

If you own dozens of units, neglect stops being cheaper than doing the right thing.

Quality housing becomes the profitable choice.

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## **Tenant Bill of Rights**

### **A Core Pillar of Affordable Housing For ALL**

Housing is not just a roof.

It's safety, stability, health, dignity and a necessity for life itself.

This Tenant Bill of Rights exists to make sure that while we break housing scarcity, we also protect the people living in homes right now. Especially renters, who have been systematically denied power for decades.

These rights are enforceable, time-bound, and designed to work even when landlords or governments act in bad faith.

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## **1. Right to Safe, Livable Housing**

Every tenant has the right to a home that meets basic health and safety standards.

This includes:

- Working heat and air conditioning
- Safe electrical wiring
- No mold, leaks, or water damage
- Clean, drinkable water
- No pest infestations
- Structurally sound floors, ceilings, and stairs

Landlords are legally required to fix serious issues within defined timelines once they are notified.

### **Presumption of Violation**

Credible tenant documentation, including photographs, videos, written complaints, or sworn statements, creates a rebuttable presumption of a housing violation.

Enforcement actions proceed unless the landlord affirmatively proves compliance within the required timeline.

### **Substantial Compliance Required**

Compliance is achieved only when all cited violations are fully resolved.

Partial, cosmetic, or temporary fixes do not stop enforcement, reset deadlines, or halt escalation.

**If they do not:**

- Tenants may place rent into a protected escrow account instead of paying the landlord
- Independent inspections are triggered

- Automatic fines begin accruing against the landlord
- Repairs are enforced, not negotiated

## Real Example

Your heat breaks in January.

You notify your landlord. Days go by. Nothing happens.

Under this law:

- You document the issue
- A repair deadline is triggered automatically
- If it's not fixed on time, your rent goes into escrow
- The landlord does not get paid until it's repaired
- Daily fines begin stacking

You are not begging. You are enforcing the law. It's now your RIGHT.

## Kyah translation

If I'm paying rent, I shouldn't be risking my health.

You don't get to collect checks while ignoring mold, broken heat, or unsafe wiring.

Fix it — **or the law fixes it for you.**

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## 2. Just-Cause Eviction

No More Surprise Displacement.

A landlord must give a valid, legal reason to evict a tenant.

Valid reasons may include:

- Nonpayment of rent
- Serious lease violations
- Owner move-in (with strict rules)
- Major renovations (with relocation assistance)

Invalid reasons include:

- Retaliation for requesting repairs
- Evicting tenants to raise rent faster
- Clearing buildings to flip units for profit

No tenant can be removed without meeting a clear legal standard.

## **Real Example**

A family has lived in an apartment for five years.

The landlord realizes they could charge \$500 more if they replace them.

Under just-cause eviction:

- The landlord cannot simply “end the lease”
- They must prove a legal reason
- If eviction is no-fault, relocation assistance is required
- Courts cannot approve evictions that fail the standard

## **Kyah translation**

You shouldn't lose your home because someone wants a bigger paycheck.

If you did nothing wrong, you don't get thrown out. Period.

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## **3. Right to Legal Representation in Eviction Court**

Eviction court is fast, technical, and stacked against tenants.

This right guarantees:

- A lawyer for tenants facing eviction
- Fair hearings instead of rushed judgments
- More payment plans, mediation, and case dismissals

This dramatically reduces homelessness and keeps families housed.



## Real Example

A tenant falls behind on rent after a medical emergency.

Without a lawyer:

- Eviction in minutes

With a lawyer:

- Emergency rental assistance applied
- Payment plan negotiated
- Case dismissed or delayed

Housing stability replaces panic.

## Kyah translation

No one should lose their home in a five-minute courtroom ambush.

If landlords get lawyers, tenants do too.

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## 4. Rent Stabilization

Predictability, Not Freezes.

Rent stabilization limits how fast rent can increase, not whether it can increase.

Key protections:

- Annual increases tied to inflation (Consumer Price Index)
- No sudden, massive rent hikes
- New construction temporarily exempt to keep housing being built
- Vacancy decontrol preserved so units don't lock up

## Real Example

Your rent is \$1,200.

Without protection:

- It jumps to \$1,600 overnight

With stabilization:

- Rent increases gradually and predictably
- You can budget, plan, and stay housed
- Landlords still earn profit. Just not shock increases

## **Kyah translation**

Nobody's saying rent never goes up.

We're saying it doesn't get to jump like a lottery ticket just because it can.

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## **5. Fee & Deposit Protections**

Ending the Junk Fee Trap.

This right limits abusive fees that quietly push people out of housing.

It:

- Caps application fees
- Limits late fees
- Bans surprise "administrative" or "processing" charges
- Caps security deposits
- Requires fast, itemized deposit returns

## **Real Example**

A tenant moves out after three years.

Without protections:

- Deposit delayed for months
- Random charges deducted

- No explanation given

With protections:

- Deposit returned quickly
- Any deductions must be documented
- Tenants can challenge improper charges easily

### **Kyah translation**

Rent is already high.

You don't get to nickel-and-dime people into homelessness.

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## **6. Anti-Discrimination & Source-of-Income Protection**

Landlords cannot refuse tenants because:

- They use housing vouchers
- Their income comes from disability, child support, or public assistance
- They have a past issue without individualized review

Income is income.

### **Real Example**

A working parent with a housing voucher applies for an apartment.

Under this law:

- "We don't take vouchers" is illegal
- Applications must be evaluated fairly
- Discrimination triggers penalties

### **Kyah translation**

If you can pay, you deserve a shot.

No more quiet discrimination with polite excuses.

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## **7. Right to Organize Without Retaliation**

Tenants have the right to:

- Form tenant associations
- Speak publicly about conditions
- Demand repairs or fair treatment

Landlords may not:

- Raise rent
- Evict
- Harass tenants for organizing

Violations trigger automatic penalties.

### **Real Example**

Tenants organize after repeated plumbing issues.

Without protections:

- Rent hikes
- Threats
- Evictions

With protections:

- Retaliation is illegal
- Fines apply automatically
- Tenants keep their homes

### **Kyah translation**

People don't lose their rights when they rent.

If workers can unionize, tenants can organize too.

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## **8. Right to Continuous Utilities & Essential Services**

(No Weaponizing Survival)

### **Plain English**

Tenants have the absolute right to uninterrupted access to:

- Water
- Heat
- Electricity
- Gas (where applicable)
- Sewage and sanitation

Landlords are strictly prohibited from:

- Shutting off utilities
- Failing to pay utility bills
- Letting essential services lapse
- Using service disruptions to pressure or punish tenants

### **The structural fix**

If a landlord fails to pay utilities in an occupied building:

- Utility companies are barred from shutting off service
- The unpaid balance becomes a lien on the property, not the tenants
- Utilities must be restored immediately
- Automatic daily fines apply to the landlord

### **Example**

A landlord stops paying the water bill to punish organizing tenants.

Under this policy:

- Water stays on
- A lien is placed on the building
- Daily penalties begin
- The landlord loses money, not the tenants

## **Kyah translation**

You don't get to starve people out of their homes.

Water, heat, and power are non-negotiable.

Try that bullshit and the law hits back harder.

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## **UNIVERSAL ENFORCEMENT & ANTI-EVASION PROVISIONS**

(Applies to All Tenant Rights and Accountability Measures)

These provisions apply to every right and every enforcement stage in this Tenant Bill of Rights.

They exist to ensure that no landlord, government agency, or utility provider can delay, dilute, or evade tenant protections.

## **A. Private Right of Action**

(People Can Enforce Their Own Rights)

Tenants, tenant associations, and qualified advocates may bring civil action to enforce any provision of this Tenant Bill of Rights.

This right exists whether or not a government agency chooses to act.

Courts may not pause:

- repairs
- utility restoration
- housing stability
- emergency administration

while a case is pending. Prevailing tenants are entitled to attorney's fees and costs.

## **Kyah translation**

If the government drags its feet, the people don't have to.

We can enforce our own rights.

## **B. Ban on Constructive Eviction**

Quiet Sabotage Is Still Eviction.

Any action or pattern of neglect intended to make a home unlivable or to force tenants to leave is treated as an eviction under this law.

Constructive eviction includes, but is not limited to:

- utility shutoffs or nonpayment
- intentional maintenance neglect
- removal of essential fixtures or appliances
- harassment or intimidation
- excessive or abusive inspections
- failure to secure buildings

Constructive eviction triggers the same penalties as illegal eviction.

### **Kyah translation**

You don't get to make life miserable and call it legal.

Quiet sabotage still counts.

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## **C. Mandatory Repair & Compliance Timelines**

No Discretion. No Delay.

Repair and compliance deadlines are set by statute and triggered automatically:

- Immediate health or safety threats: 24–72 hours
- Essential service failures: 3–7 days
- Non-emergency habitability issues: defined statutory window

Failure to meet these deadlines automatically triggers:

- rent escrow
- fines

- escalation through the Property Accountability Ladder

No discretionary extensions.

### **Kyah translation**

Deadlines aren't vibes.

Miss them and the consequences start. Automatically.

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## **D. Corporate Landlord Threshold & Differentiation**

Enhanced penalties and accelerated escalation apply to landlords who own or control ten or more residential units, directly or indirectly.

Owner-occupied properties with four or fewer units receive:

- longer cure periods
- technical assistance before escalation

This law targets housing empires & not small, good-faith landlords.

### **Kyah translation**

This hits the big dogs. Not someone renting out a duplex.

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## **E. Non-Waiver of Tenant Rights**

### **You Can't Sign These Away.**

Any lease provision or agreement that attempts to waive, limit, or bypass these rights is void and unenforceable.

Tenant rights exist regardless of what a lease says.

### **Kyah translation**

You don't lose your rights just to have a place to live.



Contracts don't override dignity.

# PROPERTY ACCOUNTABILITY STAIRCASE

## When Landlords Refuse to Act

This framework ensures safety first, accountability second, and ownership only for those who earn it.

### Ownership Aggregation Rule

For enforcement purposes, properties are treated as commonly owned when they share beneficial owners, controlling interests, or management entities.

Penalties, strikes, and forced transfers apply based on control and benefit, not corporate form or shell entities.

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## STAGE 1: AUTOMATIC FINES & LIENS

Early Failure.

Triggered by:

- Habitability violations
- Missed repair deadlines
- Utility sabotage
- Retaliation

Daily fines begin. Liens attach to the property.

### Priority Lien Status

Habitability, utility, and enforcement liens receive priority status and must be satisfied before any sale, refinancing, or transfer of the property.

Violations are public.

## **STAGE 2: RENT REDIRECTION + LICENSE RESTRICTIONS**

Chronic Failure. The Last Off-Ramp

Rent is redirected into a protected account.

### **Allowed uses:**

- Repairs and maintenance
- Utilities and safety compliance
- Building improvements
- Tenant-benefiting good-faith actions, such as:
  - Tenant events
  - Renewal or referral bonuses
  - On-site services or amenities

### **Banned:**

- Owner profit
- Salary extraction
- Expansion or acquisition

The owner keeps title but cannot extract profit until compliance is restored.

### **Kyah translation**

You don't get to stack rent money while tenants suffer.

Use it to fix the problems and take care of people or prove you don't deserve the building.

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## **STAGE 3: EMERGENCY ADMINISTRATION**

(Loss of Control — Strike One)

Triggered by severe conditions or failure in Stage 2.

- Independent administrator takes control
- Rent goes to repairs and utilities
- Owner receives nothing
- Penalties continue accruing

This is non-renewable.

### **Kyah translation**

This is your one chance to get it together.

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## **STAGE 4: FORCED TRANSFER OR PUBLIC ACQUISITION**

**Strike Two. Final.**

A second emergency administration triggers permanent action:

- Property is forcibly transferred
- Enters public or non-profit ownership
- Former owner remains liable for penalties
- No reacquisition allowed

No third strike.

### **Kyah translation**

One warning. One chance.

After that, the building goes to someone who will actually take care of people.

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## TENANT BILL OF RIGHTS — BOTTOM LINE

This Tenant Bill of Rights:

- Gives tenants enforceable power
- Ends fear-based renting
- Prevents displacement during housing reform
- Makes good landlords thrive
- Makes slumlording unprofitable

### **Kyah translation**

Housing shouldn't feel like walking on eggshells.

If you live there, you deserve stability, dignity, and peace.

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## PART VI: STATE SOCIAL HOUSING DEVELOPER

Without Land Abuse.

Instead of a traditional land bank, this plan creates a State Social Housing Developer that:

- Builds mixed-income housing
- Operates under limited-profit rules
- Uses only ethically sourced land:
  - Surplus developed land
  - Voluntary land contributions
  - Long-term ground leases
  - No contested Indigenous land

These units:

- Stay affordable permanently
- Compete with the private market
- Stabilize rent during supply transitions

### **Kyah translation**

Some housing exists to stabilize the system. Not extract from it.

No land grabs. No shortcuts. Just smart building.

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## **PART VII: WHY THIS WORKS (EVEN WITH BAD-FAITH GOVERNMENT)**

This plan succeeds because:

- Deadlines are short and automatic
- Authority evaporates when officials stall
- Enforcement does not rely on goodwill
- People can enforce the law themselves
- Neglect becomes financially irrational

It is designed to function even when every level of government resists.

### **Kyah translation**

This system doesn't care who's mad.

Housing moves forward anyway.

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# AFFORDABLE HOUSING FOR ALL

## What the Next 5–10 Years Look Like If We Do This

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### BASELINE ASSUMPTIONS (IMPORTANT)

This modeling assumes:

- ADUs, duplexes, and triplexes are legalized **by right**
- Local veto power is removed
- Tenant Bill of Rights + Accountability Ladder are enforced as written
- No rent freezes (stabilization only)
- No mass public construction overnight
- Normal economic cycles continue

This is a **conservative scenario**, not a best-case fantasy.

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### YEAR 0–1: IMMEDIATE RELIEF & POWER SHIFT

#### What changes fast

- Evictions drop sharply due to:
  - right to counsel
  - just-cause eviction
  - rent escrow leverage
- Utility shutoffs for retaliation **effectively end**
- Repair backlogs start clearing because:
  - fines > repair costs
  - profit extraction is blocked for violators

#### What people feel

- Fewer “panic moves”
- Fewer families doubled up overnight

- Tenants stop being afraid to report mold, leaks, or broken heat
- Organizing no longer feels suicidal

**This is the psychological shift.**

People breathe for the first time.

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## **YEAR 1–3: SUPPLY UNLOCKS & RENT GROWTH SLOWS**

### **What happens structurally**

- ADUs begin appearing in large numbers
- Duplex/triplex conversions accelerate
- Small builders and homeowners re-enter the market
- Corporate landlords face:
  - higher compliance costs
  - less leverage
  - lower speculative upside

### **Market effects**

- Rent **does not crash** — it **stops spiking**
- Vacancy rates normalize
- Price competition replaces artificial scarcity
- Predatory rent hikes become legally impossible

### **What people feel**

- Rent increases become predictable
- Moving doesn't feel catastrophic
- Young adults stop being locked out of independence
- Workers gain leverage to change jobs

This is where **cost-of-living pressure actually starts easing**.

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## **YEAR 3–5: SCARCITY COLLAPSES IN HIGH-DEMAND AREAS**

### **What changes**

- Housing supply finally catches demand where jobs exist
- Slumlords exit or are forced into compliance
- Public / social housing developments stabilize local markets
- Housing stops being the main driver of inflation

### **Spillover effects**

- Wages stretch further
- Service costs stabilize
- Homelessness drops measurably
- Emergency shelter use declines

### **What people feel**

- Staying in their community feels possible
- Families stop living one repair away from disaster
- Renting stops feeling like a trap

This is where **housing stops dominating people's lives.**

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## **YEAR 5–10: A DIFFERENT HOUSING ECONOMY**

### **Structural outcomes**

- Renting becomes stable, not precarious
- Homeownership is no longer the only path to dignity
- Housing speculation loses its edge
- Long-term tenancy becomes normal again

### **Broader economic effects**

- Labor mobility improves
- Small businesses stabilize
- Local economies retain workers
- Public spending on crisis response declines

### **What people feel**

- Housing becomes boring again
- Life planning becomes possible



- Kids grow up without constant displacement
- Communities stabilize instead of churning

This is what success looks like:

**housing fades into the background of life.**

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## WHAT THIS PLAN DOES NOT DO (ON PURPOSE)

- It does not cause deflation
- It does not crash the housing market
- It does not punish good landlords
- It does not rely on perfect government behavior
- It does not require mass displacement or demolition

It **changes incentives**, not just prices.

## KYAH TRANSLATION

Year one: people stop drowning.

Year three: people stop scrambling.

Year five: people start living.

Year ten: housing finally shuts the hell up and lets life happen.

## FINAL PLATFORM SUMMARY

This plan:

- Ends artificial housing scarcity
- Forces fast zoning reform
- Protects tenants immediately
- Penalizes neglect
- Bypasses bad-faith government
- Lowers rent and cost of living system-wide

It's Fast, Enforceable, & People-powered.

