

Building the Home Front: The U.S. Housing Crisis of World War II

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September 4, 2025

Wartime restrictions and housing shortages

- Temporary halt to non-defense-related domestic housing.
- Resources and manpower, were diverted to support military needs.
- The concentration of workers in defense areas led to a severe housing shortage.
- Strategies to address this included building war worker housing, campaigns to encourage renting rooms to war workers, and converting large homes into apartments.
- The Defense Housing Corporation (DHC) established to build housing for defense workers.
- Apartments, townhouse, and Garden Apartments were built in many locations.
- Barracks-style emergency housing was also constructed, often lacking in amenities and durability.
- Prefabricated housing systems, such as the Homasote houses and the Quonset Huts became common.
- Very basic units like trailers and hutments were often employed.

Changes to Home life and housing

- Families experienced significant changes to their daily lives due to the war, including rationing of food, clothing, and other goods, impacting domestic activities and household management.
- Heating fuel was rationed, and fuel-saving schemes encouraged reducing energy consumption.
- Children often used the living room as a play area due to space constraints, and the radio became a central source of news and entertainment.
- Many houses retained furniture and decorations from the 1930s due to shortages in materials

Enabling Legislation 1930s and 1940s

The National Housing Act of 1934

Creates the Federal Housing Administration (FHA) - Became the building-block of the mortgage system. Well intended but facilitated racial and ethnic discrimination

The United States Housing Act of 1937

Creates the United States Public Housing Authority (USPHA). Authorized \$500 to make loans, provide capital to local agencies, and draft guidelines for new housing

The National Housing Act Amendments of 1938

Creates the Federal National Mortgage Association (FNMA).

Provides a secondary market for FHA-backed loans after the private sector fails to create national mortgage associations to buy FHA mortgage.

Defense Housing and Community Facilities and Services Act of 1940

Known as the Lanham Act, gave the Federal Works Agency the authority to fund the construction of houses, schools and other infrastructure

National Housing Agency 1942

Formed by executive order of President Roosevelt. -- Consolidated all federal agencies regarding housing to coordinate housing programs for the war effort.

Servicemen's Readjustment Act (GI Bill) 1944

Authorizes the Veterans Administration (VA) to guarantee loans with liberal terms for the purchase, building or improvement of homes.

Post-war changes

- The Veterans Administration (VA) home loan program, authorized in 1944, significantly impacted post-war housing, leading to the growth of suburbs and an increase in single-family and mobile home construction.
- Suburban developments like Levittown became symbolic of the post-war housing boom, providing affordable and standardized housing for returning veterans and their families.
- United States Supreme Court ruled in 1948 that racially restrictive housing covenants (deed restrictions) could not legally be enforced.
- The 1949 Housing Act authorized funding for slum clearance, urban redevelopment, and other housing programs to address the needs of declining urban areas.