



**UNITED TO:**  
**END HOMELESSNESS**  
**BUILD A STRONG FOUNDATION**  
**STRENGTHEN COMMUNITIES**

**2017**  
**Media Toolkit**

[www.unitedforhomes.org](http://www.unitedforhomes.org)





# UNITED FOR HOMES

## 2017 Media Toolkit

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# Talking Points & Tips

The United for Homes campaign is a collaboration of more than 2,300 individuals and organizations working to end homelessness & housing poverty. We have united to urge the reform of the mortgage interest deduction—a \$70 billion a year tax write-off that largely benefits America’s highest income households—and reinvest the savings in housing that serves people with the greatest, clearest, most pressing needs through solutions like the national Housing Trust Fund (HTF) and rental assistance programs.

## Talking Points: United for Homes Campaign



### HOUSING SHORTAGE

- Nationally, there is a shortage of more than 7 million affordable homes for our nation’s 10 million plus extremely low-income families. ([NLIHC’s The Gap: The Affordable Housing Gap Analysis 2016](#))
- For every 100 extremely low income renter households (ELI), those making less than 30% of the area median income, there are only 31 rental homes affordable and available to them. ([NLIHC’s Housing Spotlight March 2015](#))
- The shortage of affordable housing in major metropolitan areas costs the American economy about \$2 trillion a year in lower wages and productivity. ([NLIHC’s Affordable Housing Infrastructure November 2016](#))
- Among the 50 metropolitan areas with the largest number of renter households, the shortage of units affordable and available to ELI households ranged from 21,073 in Fresno, CA to 609,731 in New York, NY-NJ-PA metropolitan area. ([NLIHC’s The Gap: The Affordable Housing Gap Analysis 2016](#))



### HOMELESSNESS

- On any given night, more than half a million people are experiencing homelessness. ([U.S. Department of Housing & Urban Development’s The 2015 Annual Homeless Assessment Report to Congress](#))



### HOUSING POVERTY

- Seventy-five percent of all extremely low-income families are severely cost-burdened, paying more than half their income on rent. ([NLIHC’s The Gap: The Affordable Housing Gap Analysis 2016](#))
- There is no state or county where a renter working full-time at minimum wage can afford a two-bedroom apartment. ([NLIHC’s Out of Reach 2016](#))
- On average, a renter would need to earn \$20.30 an hour to afford a modest, two-bedroom apartment. ([NLIHC’s Out of Reach 2016](#))



### UNDERFUNDED PROGRAMS

- Less than 25% of federal housing spending benefit low-income renters. ([Center on Budget & Policy Priorities’ Federal Housing Spending is Poorly Matched to Need November 2016](#))
- Federal investments in housing have a proven track record of reducing housing costs and preventing homelessness. But, these investments are sorely underfunded. ([U.S. Department of Housing & Urban Development Office of Policy Development & Research’s Strategies for Preventing Homelessness May 2005](#))



### INEQUITY

- More than 75% of federal housing dollars benefit predominantly America’s highest income homeowners. ([Center on Budget & Policy Priorities’ Federal Housing Spending is Poorly Matched to Need November 2016](#))
- Overall, about 60 percent of federal housing spending benefits households with incomes above \$100,000. ([Center on Budget & Policy Priorities’ Federal Housing Spending is Poorly Matched to Need November 2016](#))
- The 7 million households with incomes of \$200,000 or more receive a larger share of these resources than the more than 55 million households with incomes of \$50,000 or less, even though lower-income families are far more likely to struggle to afford housing. ([Center on Budget & Policy Priorities’ Federal Housing Spending is Poorly Matched to Need November 2016](#))



# Talking Points & Tips

## Overall Benefits of Affordable Housing:

- Living in a stable, affordable home improves a family's mental and physical well-being.
- Every dollar invested in affordable housing helps create jobs and increase local income and property values.
- Children living in a stable, affordable home are more likely to thrive in school and have greater opportunities to learn inside and outside the classroom.
- Helping families live in communities with access to good schools and good jobs helps them climb the ladder of economic success.
- Investments in affordable housing boosts local economies and contributes to neighborhood and community development.

## United for Homes Campaign

### Goals:

- The United for Homes campaign seeks to end homelessness, build a strong foundation, and strengthen communities by rebalancing tax reform and reinvesting savings in federal housing funds that are sorely underfunded.
- The United for Homes campaign believes that everyone deserves a decent, accessible, affordable place to live and we have a plan that can get us there.
- Under the United for Homes campaign, an additional 15 million more low and moderate income homeowners who currently do not benefit from the mortgage interest deduction would get a much-needed tax break; approximately 3 million more families could receive help to afford their rent, and more than 2.4 million new, affordable rental homes could come onto the market.

### Proposal:

- The United for Homes proposal includes:
  - Reducing the amount of a mortgage eligible for a tax write-off from \$1 million to \$500,000;
  - Turning the MID into a tax credit to benefit millions of low-income homeowners who currently do not benefit from the MID; and
  - Reinvesting the savings generated—more than \$241 billion over 10 years—in housing programs that serves people with the greatest needs.
- Reform to the MID—a tax break that mostly benefits America's highest households—incurs no additional costs to the federal government. With our simple reforms, millions of low-income homeowners who currently do not benefit from the MID will get a much-needed tax break.

### Tips for Talking to Reporters

- Review your main points. Before you begin doing media work, pull together the three or four points you really want to get across (for example, the number of homeowners with mortgages who would benefit from MID reform, what life is like for extremely low income renters in your community, a policy solution to the problem). Write them down, practice saying them until they feel comfortable, and keep them by the phone so you're ready when reporters call.
- Steer reporters towards the big picture. To encourage the public and lawmakers to consider the systematic solutions we advocate, we need to show that this is a systematic problem. When a reporter tries to engage you in finding a renter or homeowner to profile, try to suggest a "landscape" story instead, like a successful community revitalization effort driven by affordable housing development.
- Learn to pivot. Remember that you don't always have to answer the question you are asked. You can instead answer the question you wish you were asked. Come up with and practice some "pivot phrases" that will help get you out of answering questions that you know will lead you in the wrong direction. Using phrases like "That's an interesting point, but I think the larger issue is..." or "It might seem that way at first, but it's important to remember...." will help you stay on your message.



# Frequently Asked Questions

## Q Why should we reform the mortgage interest deduction (MID)?

- **Benefits America's highest income households who do not need help to be stably housed.** According to the Congressional Budget Office, the top 20% of wealthiest households receive 75% of the benefits of the MID; the top 1% get 15% of the benefits. Everyone else gets almost nothing. This means that 4 out of every 10 dollars spent through the MID benefits families earning more than \$200,000 a year. Eight out of every 10 dollars goes to families making more than \$100,000.
- **Economists agree that MID does little to promote homeownership.** Three-fourths of all taxpayers do not benefit from the MID. This includes about half of all homeowners who simply take the standard deduction on their taxes and households who rent. MID primarily benefits wealthier families who would choose to buy a home whether or not they were receiving the tax benefit.
- **MID primarily benefits affluent homeowners living in expensive urban areas.** Half of all spending through MID goes to homeowners in 5 states: California, New York, New Jersey, Maryland, and Virginia. Currently, MID provides very little benefit to most of the country.

## Q Why should savings be reinvested into affordable housing?

- **It's time to reprioritize and rebalance scarce federal housing resources to serve those families with the greatest needs.** Each year, the federal government spends almost \$200 billion to help Americans buy and rent their homes. A full 75% of this investment goes to subsidize wealthier homeowners through MID and other homeownership tax breaks. In fact, we spend more to subsidize the homes of 6 million of the highest income households through MID than we do to help the poorest 22 million households combined through programs at HUD and USDA. At a time when America's housing affordability crisis continues to reach new heights, our nation should be investing scarce resources into programs that serve the poorest among us.
- **Housing is the key to reducing intergenerational poverty and increasing economic mobility.** Research shows that increasing access to affordable housing is the most cost-effective strategy for reducing childhood poverty and increasing economic mobility in the United States. Stanford economist Raj Chetty found that children who moved to lower poverty neighborhoods saw their earnings as adults increase by approximately 31%, an increased likelihood of living in better neighborhoods as adults, and a lowered likelihood of becoming a single parent. Moreover, children living in stable, affordable homes are more likely to thrive in school and have greater opportunities to learn inside and outside the classroom.
- **Increasing access to affordable housing bolsters economic growth.** Research shows that the shortage of affordable housing costs the American economy about \$2 trillion a year in lower wages and productivity. Without affordable housing, families have constrained opportunities to increase earnings, causing slower GDP growth. In fact, researchers estimate that the growth in GDP between 1964 and 2009 would have been 13.5% higher if families had better access to affordable housing. This would have led to a \$1.7 trillion increase in income, or \$8,775 in additional wages per worker. Moreover, each 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—and supports job creation and retention.



# Frequently Asked Questions

## **Q** What are the Experts Saying?

**“The mortgage interest deduction increases housing demand without increasing supply.”**

— Mark Calabria director of financial regulation studies at the Cato Institute. December 12, 2016

**“Homeownership is not like any other asset & we need to have a dynamic enough market to give people that choice.”**

— Doug Ryan director of Affordable Homeownership at CFED. National Housing Conference, December 13, 2016

**“Evidence shows mortgage interest deduction isn't expanding access for new homeowners, instead it supports part of the market for those with access.”**

— Sarah Rosen Wartell president at Urban Institute. National Housing Conference, December 13, 2016

**“This is the very definition of a regressive policy—one that focuses virtually all of its benefits on the people who are already the most well off. Given that, it's especially ironic that the MID is consistently sold to the American people as a populist policy designed to help the little guy. In reality, it's the exact opposite.”**

— Stan Humphries, Zillow Talk: Rewriting the Rules of Real Estate

**“In reality, this tax expenditure mostly subsidizes housing costs for upper-income Americans, and not for the middle class.”**

— A. Mechele Dickerson, a law professor at the University of Texas. The New York Times April 14, 2015

## **Q** Who Supports the Campaign?

Join thousands of individuals and organizations throughout the country working to end homelessness & housing poverty.

We are united to urge the reform of the mortgage interest deduction and reinvest the savings in housing that serves people with the greatest, clearest, most pressing needs.

A full list of supporters is available [here](#).

## **Q** How Can I Help?

1. [Join](#) the campaign.
2. Ask your Member of Congress to end homelessness and housing poverty once and for all.
3. Share the campaign message with those in your network and encourage them to [join](#).





# Social Media

## Plan United for Homes promotions through social media.

### Draft Social Media Posts for Twitter and Facebook

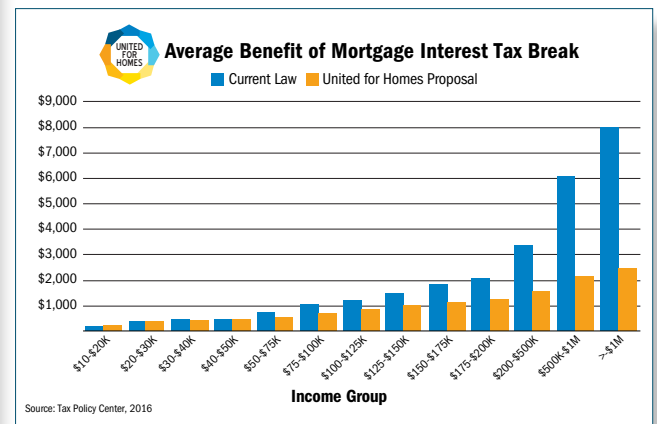
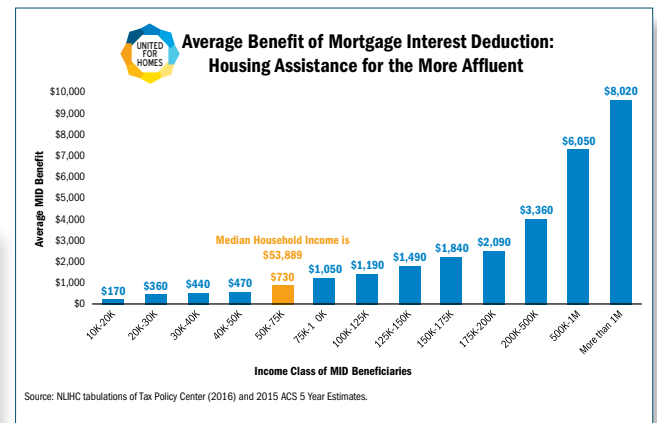
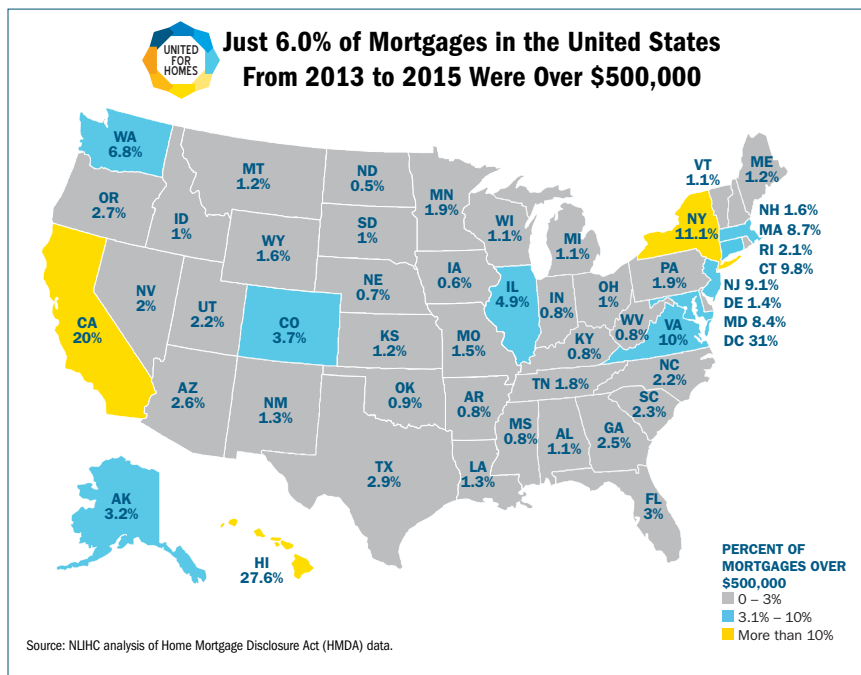
Use the hashtag #United4Homes, #SmartTaxReform, or #MID. It is helpful if you tag @NLIHC or @united4homes in your tweets too. Retweet @NLIHC and @united4homes as well!

### Share, Share, and Share Some More

Share United for Homes graphics. NLIHC has images that capture the average benefits, total expenditures on mortgage interest tax breaks, and charts the locations of the mortgages over \$500,000 by county. Sharing images instead of text resonate at a much higher rate on social media.

### Example Images:

Text and additional images are available for download at [www.unitedforhomes.org](http://www.unitedforhomes.org).



### Schedule Your Blog Posts

If your organization has a blog, post information on rallies, visits with Members of Congress, or just personal experiences as it relates to the campaign. We encourage you to share your blog post with NLIHC and through social media.

Please appropriately credit the National Low Income Housing Coalition, and direct viewers to [www.unitedforhomes.org](http://www.unitedforhomes.org)

### Record Video

Record rallies and events that discuss MID reform. Post them to YouTube, Facebook Live, Instagram and any other platform. Share your footage with NLIHC. A 30 second video goes a long way in memorializing a campaign.



# Social Media

## Twitter ([@united4homes](https://twitter.com/united4homes))

Use these tweets to help generate buzz around United for Homes. Share the data, tweet, and retweet using #United4Homes, #SmartTaxReform, or #MID as the hashtags. Don't forget to tag @NLIHC or @united4homes. Post at least three tweets in a day.

### Sample Tweets

- I'm tweeting today as one of the proud 2300 endorsers of #United4Homes. RT us or @NLIHC if you think everyone deserves an affordable home
- #United4Homes, smart proposal that will generate \$Bs in savings that can be reinvested into rental housing for people w/greatest need
- Join the movement [unitedforhomes.org](https://unitedforhomes.org). Together we can end homelessness, build strong foundations & strengthen communities #SmartTaxReform
- Through the #United4Homes campaign, 15m more homeowners w/mortgages would receive a tax break. Look into how [unitedforhomes.org](https://unitedforhomes.org)
- Chg amt of mortgage eligible for #MID frm \$1m to \$500k would impact < 6% of homeowners. Let's help those w/greatest nd #SmartTaxReform
- Over ½ of all homeowners receive no tax benefit from #MID. It benefits the highest income households. Rebalance & reinvest #United4Homes
- We lack enough affordable, decent homes. #United4Homes proposal would provide \$241B over 10yrs to reinvest in programs like rental asst.
- The #United4Homes proposal to reform the #MID would make homeownership more affordable to more low income ppl. Read how [unitedforhomes.org](https://unitedforhomes.org)
- #SmartTaxReform can do so much to end homelessness & hsg poverty. Join #United4Homes today to make reform happen: [unitedforhomes.org](https://unitedforhomes.org)
- #MID Reform, 0 cost to Fed Gov't but could generate \$241B for affdble rental programs=#SmartTaxReform & #United4Homes [unitedforhomes.org](https://unitedforhomes.org)



## Facebook (<https://www.facebook.com/UnitedForHomes>)

Share local data, images, and photos on Facebook. Include graphics from the United for Homes campaign such as the mortgages by states map or the United for Homes logo. Images are found at [www.unitedforhomes.org](https://www.unitedforhomes.org). Be sure to like and share other posts that mention United for Homes.

### Sample Facebook Posts

- According to the Congressional Budget Office, the top 20% of highest income households receive 75% of the benefits of the MID. By converting the deduction to a credit, 15 million more homeowners with mortgages would get a tax break, not just those who have enough income to file itemized tax returns. #United4Homes [unitedforhomes.org](https://unitedforhomes.org)
- It's time to reprioritize and rebalance scarce federal housing resources to serve families with the greatest needs. About 60% of current federal housing spending benefits households with incomes above \$100,000. This leaves the more than 55 million households with incomes of \$50,000 or less with fewer resources even though those families are the ones who need it the most. #United4Homes [unitedforhomes.org](https://unitedforhomes.org)
- Housing is the key to reducing intergenerational poverty and increasing economic mobility. Research shows that increasing access to affordable housing is the most cost-effective strategy for reducing childhood poverty and increasing economic mobility in the U.S. Children living in stable, affordable homes are more likely to thrive in school and have greater opportunities to learn inside and outside the classroom. #United4Homes [unitedforhomes.org](https://unitedforhomes.org)





# United for Homes

## Sample Press Release

### For Immediate Release

**Contact:** [Your organization contact name, title, organization] [phone number] [email]

### [Your Organization] Recommends Modest Tax Reform as an Opportunity to Expand Affordable Housing

[Your city & state]—[Your Organization] has identified no cost to the government solutions to ending homelessness and housing poverty in America through the United for Homes (UFH) campaign.

Federal investments in affordable rental housing reduce homelessness and housing poverty, yet these programs are often underfunded and targeted for deep budget cuts. As a result, just 1 in 4 low income households that are eligible for rental housing assistance get the help they need. Through the smart and simple reforms proposed in the UFH campaign, Congress can rebalance scarce resources and reinvest the savings in rental housing solutions that serve families with the greatest needs.

“Tax reform provides the administration with an opportunity to enact modest changes to the mortgage interest deduction (MID), generating billions of dollars in savings that could be redirected to support affordable housing for those with the greatest needs,” said Diane Yentel, president and CEO of the National Low Income Housing Coalition.

The UFH campaign is a collaboration of more than 2,300 individuals and organizations working to end homelessness, build a strong foundation, and strengthen communities. Advocates have united to urge the reform of the MID—a \$70 billion a year tax write-off that largely benefits America’s highest income households—and reinvest the savings in housing that serves families with the greatest, clearest, most pressing needs through solutions like the national Housing Trust Fund (HTF) and rental assistance programs.

The campaign proposes two simple reforms to the MID: reduce the size of a mortgage eligible for the MID from \$1 million to the first \$500,000; and convert the MID deduction into a nonrefundable 15% credit.

These solutions combined would provide a tax break to an additional 15 million low and moderate income homeowners who currently do not claim the MID, and generate \$241 billion over 10 years that could be reinvested in affordable rental housing programs.

**[Include state specific data and a quote from your organization’s spokesperson.]**

“It’s time to reform the MID and reinvest the savings in affordable housing programs for people with the greatest needs,” said Ms. Yentel. “The UFH campaign provides real solutions that don’t involve increased federal investments but identifies simpler and better ways to solve the housing problems through comprehensive tax reform.”

Visit: [www.unitedforhomes.org](http://www.unitedforhomes.org) to learn more.

###

**[Your organization's name and contact information here.]**



# United for Homes Sample Op-ed

Dear Editor,

Threats to critical affordable housing programs that serve the poorest households are real and significant, but so too are the opportunities to solve housing instability. If we rebalance and better prioritize our current federal housing spending, we can increase investments in critical affordable housing programs that could end homelessness and housing poverty once and for all.

The mortgage interest deduction (MID) is our nation's largest housing subsidy, but it is poorly targeted, primarily benefitting America's highest income households. The federal government spends approximately \$200 billion each year to help Americans buy and rent their homes. Three-quarters of those resources goes to subsidize higher income homeowners—most of whom would be stably housed without the government's help—through the MID and other homeownership tax breaks. Just one quarter is left to assist the poorest families with the greatest needs. Each year, we spend more to subsidize the homes of 7 million households with incomes of \$200,000 than we do to the more than 55 million households with incomes of \$50,000 or less, those far more likely to struggle to afford housing.

The United for Homes (UFH) campaign identifies strong solutions to help the households with the greatest affordable housing needs. The UFH campaign proposes lowering the portion of a mortgage eligible for tax relief from \$1 million to \$500,000 and converting the deduction to a credit. Over ten years, these two changes would benefit 15 million low and moderate income homeowners and could generate more than \$241 billion in savings to be redirected to critical affordable housing programs like the national Housing Trust Fund and rental assistance programs that serve people with the greatest need.

There is an urgent need for a national investment in homes affordable to those living in poverty. Federal housing programs serve approximately 5 million low income households, but the needs of many more families go unmet. Only one out of every four families who are eligible for and in dire need receives housing assistance. This is why we need to target our resources better and use the opportunity of certain comprehensive tax reform to invest in affordable housing programs.

Now is the time to end homelessness, build strong foundations, and strengthen communities with support from an array of constituents who believe in common sense rebalancing of federal housing expenditures. We have to unite and work to ensure that any savings from MID reform will be kept in affordable housing programs that will benefit low income households.

[YOUR NAME,  
ORGANIZATION,  
ADDRESS,  
TELEPHONE NUMBER]



# UNITED FOR HOMES

## Contact Information

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HOUSING COALITION

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