

The HoUSed Campaign

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With congressional champions and national, state, and local partners, in March 2021 NLIHC launched the HoUSed campaign to advance anti-racist policies and achieve the large-scale, sustained investments and reforms necessary to ensure renters with the lowest incomes have an affordable and accessible place to call home.

SOLUTIONS TO THE HOUSING CRISIS

The HoUSed campaign advocates for four solutions to America's housing crisis:

1. Bridge the gap between incomes and housing costs by expanding rental assistance to every eligible household.
2. Expand and preserve the supply of rental homes affordable and accessible to people with the lowest incomes.
3. Provide emergency rental assistance to households in crisis by creating a national housing stabilization fund.
4. Strengthen and enforce renter protections.

EXPANDING RENTAL ASSISTANCE

A major cause of today's housing crisis is the fundamental mismatch between growing housing costs and stagnant incomes for people with the lowest incomes. In the U.S., renters need to make \$28.58 an hour on average to afford a modest, two-bedroom apartment. This is far above the incomes of many working families, seniors, and people with disabilities. Since 1960, renters' incomes have increased by 5%, while rents have risen 61%. Unprecedented increases in rent prices over the last year have exacerbated the disparity between low wages and fair market rents, making the process of finding and maintaining affordable housing even more difficult for tenants with the lowest incomes.



Rising rental prices are associated with an increase in homelessness. A study by the Government Accountability Office (GAO) found that changes in median rental prices and homelessness rate estimates were statistically significantly related. A \$100 increase in median rental price was associated with an approximately 9% increase in the estimated homelessness rate, even after accounting for other relevant factors (<https://www.gao.gov/products/gao-20-433>). As warned by NLIHC and other experts, homelessness has increased in many communities following the pandemic.

In only 7% of U.S. counties can a full-time minimum-wage worker afford a one-bedroom rental home at fair market rent, and there are no counties where a minimum wage worker can afford a two-bedroom rental home at fair market rent. Nearly ten million extremely low-income and very-low income households pay at least half of their income on rent, leaving them without the resources they need to put food on the table, purchase needed medications, or make ends meet.

People of color are most impacted due to generations of discrimination in the housing and labor markets. Black households account for 13% of all households, yet they account for 37% of people experiencing homelessness and about half (49%) of all homeless families with children. Latino households account for 18.8% of all U.S. households, and 24% of people experiencing homelessness. Native Americans are dramatically overrepresented among people experiencing

homelessness. This harm is compounded for women of color.

Despite the clear and urgent need, only one in four households who qualify for housing assistance receives it due to decades of chronic underfunding by Congress. Millions of eligible households are on waiting lists – often for several years – waiting for help. While people wait for assistance, many are pushed into homelessness, institutionalization, or incarceration.

Making rental assistance available to all eligible households – a core element of President Biden’s housing platform – is central to any successful strategy to solve the housing crisis. A growing body of research finds that rental assistance can improve health and educational outcomes, increase children’s chances of long-term success and increase racial equity. Rental assistance is a critical tool for helping the lowest-income people afford decent, stable, accessible housing, and the program has a proven track record of reducing homelessness and housing poverty.

Additional reforms are needed to ensure equitable access to these resources, including employing small area Fair Market Rents, simplifying applications, aggressively enforcing fair housing and civil rights, and expanding the “Fair Housing Act” to ban discrimination on the basis of source of income, sexual orientation and gender identity, and marital status, among others.

BUILDING AND PRESERVING HOMES AFFORDABLE TO PEOPLE WITH THE LOWEST INCOMES

A major cause of today’s housing crisis is the severe shortage of rental homes affordable and available to people with the lowest incomes. Nationally, there is a shortage of 7.3 million homes affordable and available to the lowest-income renters. For every 10 of the lowest-income renter households, there are fewer than 4 homes affordable and available to them. There is not a single state or congressional district in the country with enough affordable homes to meet this demand.

The shortage of affordable homes

disproportionately impacts Black people, Native Americans, and Latinos, who are more likely than white households to have extremely low incomes, pay more than half of their income on rent, or experience homelessness. Decades of structural racism and ongoing discrimination have created racial disparities in housing, which contribute to inequities in wealth, education, health and more. Housing segregation was designed through intentional public policy, resulting in highly segregated communities today.

People with disabilities face barriers to affordable housing because of the lack of accessibility, locations far from critical services, and low payment standards for Supplement Security Income (SSI). A person relying on SSI can only afford to pay \$274 per month on rent, while the average cost of a one-bedroom apartment at Fair Market Rent is \$1,231.

The private sector cannot – on its own – build and maintain homes affordable to the lowest-income renters without federal support. Zoning and land use reforms at the local level are needed to increase the supply of housing generally, and federal investments are needed to expand rental assistance and build and preserve decent homes affordable to the lowest-income renters.

To increase and preserve the supply of affordable rental homes, Congress should expand the national Housing Trust Fund to at least \$40 billion annually to build and preserve homes affordable to people with the lowest incomes. Congress should also provide at least \$70 billion to preserve and rehabilitate our nation’s deteriorating public housing infrastructure, make energy-efficient upgrades, and guarantee full funding for public housing in the future. By using federal transportation investments to require inclusive zoning and land use reforms, Congress can help reverse residential segregation and increase the supply of affordable and accessible homes.

Congress should also ensure states and communities use investments to affirmatively further fair housing, build the capacity of community-based organizations, including

those led by Black and Asian people, Native Americans, and Latinos, and prioritize ownership by nonprofit entities and community land trusts, among other reforms.

Increasing the supply of deeply affordable housing not only helps the lowest-income people, but it can also alleviate rent pressure on those with higher incomes. Millions of extremely low-income renters occupy units they cannot afford, and a greater supply of affordable, accessible rental housing for those with the lowest incomes would allow these renters to move into affordable units and free up their original units for renters who can better afford them.

PROVIDING EMERGENCY RENTAL ASSISTANCE TO STABILIZE HOUSEHOLDS

Today, tens of millions of households are one crisis away from major economic hardship that could quickly spiral out of control. Most families in poverty who rent spend at least half of their incomes on housing, leaving virtually no margin for an unexpected expense. Broken-down cars, unreimbursed medical bills, or temporary declines of income can quickly send vulnerable households down the spiral of housing instability, eviction, and even homelessness.

Black women face the greatest threat of losing their homes to eviction. Black women renters are twice as likely as white renters to have evictions filed against them. Families with children are also at particularly high risk of eviction.

Eviction is not just a condition, but a cause, of poverty. An eviction record makes it harder for a family to find decent housing in a safe neighborhood and it negatively impacts employment, as well as physical and mental health.

Emergency rental assistance can stabilize households experiencing economic shocks before they cause instability and homelessness, which often require more prolonged and extensive housing assistance. At the onset of the pandemic, Congress provided \$46 billion in emergency rental assistance (ERA) to help millions of struggling renters at risk of

losing their homes. Thanks to the hard work of advocates and program administrators creating and running ERA programs, ERA was distributed in an historically equitable way, with the majority of funds going to extremely low-income households, households of color, women, and other disproportionately impacted groups. ERA and other pandemic-era protections and resources helped keep millions of households stably housed. Congress should build on the successes and lessons learned from this program by creating a permanent emergency rental assistance program. Resources should also be used to provide housing stability services, such as counselors and legal aid. When combined, emergency housing assistance and support services can significantly reduce evictions and homelessness.

Congress should enact the “Eviction Crisis Act,” introduced by Senators Michael Bennet (D-CO) and Todd Young (R-IN). The bill would create a permanent program to provide short-term, emergency assistance to help renters avoid eviction and remain stably housed.

STRENGTHENING AND ENFORCING RENTER PROTECTIONS

Affordable, stable, and accessible housing and robust housing choice are the foundation upon which just and equitable communities are built, but the power imbalance between renters and landlords puts renters at greater risk of housing instability, harassment, and homelessness, and it fuels racial inequity.

Congress should enact legislation to establish vital renter protections. A national right to counsel would help more renters stay in their homes and mitigate harm when eviction is unavoidable. “Just cause” eviction protections would ensure greater housing stability and prevent arbitrary and harmful actions by landlords. Laws protecting voucher-holding households from source of income discrimination would help ensure voucher recipients are more easily able to find quality housing in the neighborhood of their choosing. Reforms are needed to ensure immigrants, people exiting the

criminal legal system, and other marginalized people can fully access housing resources, among other needed changes.

The Biden-Harris Administration should also continue its historic efforts to strengthen tenant protections administratively. In January 2023, after a months-long process to gather input, the Biden-Harris Administration released a Blueprint for a Renters Bill of Rights aiming to strengthen and enforce critical renter protections and announced new actions for federal agencies implementing housing assistance. Notably, the Federal Housing Finance Agency (FHFA) launched a public process in the summer of 2023 to examine proposed renter protections and anti-rent gouging measures for new federally backed mortgages. Members of Congress, impacted tenants, and other elected officials weighed in in support of robust tenant protections. More than 3,500 comments were submitted, the majority of which (69%) were in support of renter protections. Given the critical need for bold action, FHFA should establish, implement, and enforce the renter protections – including source of income protections, just cause eviction standards, prohibitions on rent-gouging, and habitability and accessibility requirements, among others – for all properties with federally-backed mortgages.

PRIORITY LEGISLATION

NLIHC worked with members of Congress to introduce or advance legislation supported by the HoUSed campaign, including:

- “[Ending Homelessness Act](#)” (H.R.4232) – a bill, introduced by Representatives Maxine Waters (D-CA), Emanuel Cleaver (D-MO), and several other members of Congress, that would establish a universal housing voucher program, ban source of income discrimination, increase housing choice, and invest \$5 billion over 5 years in the national Housing Trust Fund.
- “[Family Stability and Opportunity Vouchers Act](#)” (S.1257, H.R.3776) – a bipartisan bill from Senators Chris Van Hollen (D-MD) and Todd Young (R-IN) and Representatives Joe

Neguse (D-CO) and Brian Fitzpatrick (R-PA) that would provide 250,000 new housing vouchers and counseling services to help families with children move to areas of opportunity. The bill is supported by the Opportunity Starts at Home campaign.

- “[Eviction Crisis Act](#)” (S.2182) – a bipartisan bill from Senators Michael Bennet (D-CO) and Todd Young (R-IN) to establish a permanent national housing stabilization fund to help families facing a financial shock avoid eviction. The bill is supported by the Opportunity Starts at Home campaign.
- “[American Housing and Economic Mobility Act](#)” (S.1368, H.R.2768) – a bill introduced in the 117th Congress by Senator Elizabeth Warren (D-MA) and Representative Emanuel Cleaver (D-MO) that would invest nearly \$45 billion annually for the national Housing Trust Fund, provide resources to repair public housing, expand Fair Housing protections, and include additional resources to help end housing poverty and homelessness.
- “[Fair Housing Improvement Act](#)” (S.1267, H.R.2846), a bill introduced by Senator Tim Kaine (D-VA) and Representative Scott Peters (D-CA) that would prohibit housing discrimination based on “source of income,” as well as military and veteran status.

A full list of legislation endorsed by the HoUSed campaign can be found [here](#).

WHAT TO SAY TO LEGISLATORS

- Advocates should weigh in with the Administration and Congress on the importance of the HoUSed campaign and its top policy priorities.
- Advocates should encourage members of Congress to cosponsor [legislation](#) endorsed by the HoUSed campaign.

FOR MORE INFORMATION

Visit the HoUSed campaign website at www.nlihc.org/housed.

Join the HoUSed national campaign at <https://p2a.co/quyh2lz>.