

PRIORITIES FOR THE BUILD BACK BETTER ACT

Congress is working to enact a comprehensive infrastructure and economic recovery package that could include up to [\\$327 billion in affordable housing](#) as part of President Biden's Build Back Better agenda. These investments include robust funding for the [HoUsed Campaign's top priorities](#): \$90 billion to expand rental assistance to 1 million households, \$80 billion to repair and preserve the nation's public housing stock for 2 million residents, and \$37 billion for the national Housing Trust Fund to build and preserve 330,000 homes affordable to people with the lowest incomes.

The Build Back Better Act should provide the highest level of funding possible for these priorities - which are supported by more than [1,500 local, state, and national organizations](#) - to ensure America's lowest-income and most marginalized households have a stable, affordable home.

1. Expand Rental Assistance to 1 Million Households.

The Build Back Better Act includes \$90 billion for rental assistance, including \$75 billion for Housing Choice Vouchers (HCVs) and \$15 billion for Project-Based Rental Assistance (PBRA). **This investment, when enacted, will extend rental assistance to approximate 1 million additional households, including [750,000 households](#) through the HCV program.** These resources are targeted to serve extremely low-income households, people experiencing or at risk of homelessness, survivors of domestic violence, and victims of trafficking. Additional funds are included to provide mobility counseling and recruit landlords to ensure families have greater housing choice.

A major cause of today's housing crisis is the fundamental mismatch between growing housing costs and stagnant wages for people with the lowest incomes:

- Renters need an annual income of nearly [\\$50,000 or \\$23.96 an hour](#) on average to afford a modest, two-bedroom apartment.
- There is [no state or county](#) where a full-time worker earning minimum wage can afford a modest two-bedroom rental home.
- Nationwide, [8 million](#) of the lowest-income renters pay at least half of their income on rent, leaving them without the resources they need to put food on the table or make ends meet.
- Despite the clear need, only [1 in 4](#) eligible households receive any help and some households spend years on [waitlists](#) due to inadequate funding by Congress.

A robust expansion of rental assistance can help rebuild the economy, [advance racial equity](#), and serve as a down payment to achieving universal rental assistance for all eligible households, which is central to President Biden's [housing platform](#).

2. Preserve Public Housing for 2 Million Residents.

The Build Back Better Act includes **\$80 billion to preserve the nation's public housing stock, which is home to more than 2 million of the lowest-income renters.** An \$80 billion investment would help remediate immediate health hazards in public housing, increase energy efficiency, and ensure the nation's public housing stock is resilient to climate change and natural disasters.

These crucial improvements would protect the health and safety of residents and preserve these homes for current and future generations:

- Public housing is a vital resource to ensure people with the greatest needs have safe, decent, affordable, and accessible homes, but Congress has divested from public housing for decades, creating an over \$70 billion backlog in unmet capital repair needs.
- [Public housing residents](#) - who are often elderly, living with a disability, or families with children, and disproportionately Black and Latino - are routinely exposed to hazardous and unhealthy living conditions, including [lead](#), [carbon monoxide](#), [mold](#), [asbestos](#), [radon](#), and [pest infestations](#). Exposure to these environmental hazards has been linked to numerous health and developmental issues, particularly in young children.
- Our nation loses 10,000 to 15,000 units of public housing every year to obsolescence or decay, while other units fall into disrepair.

3. Build and Preserve 330,000 Homes for People with the Greatest Needs Through the National Housing Trust Fund.

The Build Back Better Act provides [\\$37 billion for national Housing Trust Fund \(HTF\) activities](#). **This investment, when enacted, will help build and preserve 330,000 homes affordable to the lowest-income households**, including seniors, people with disabilities, families with children, and people experiencing homelessness. See NLHC's breakdown of how much HTF funding each state would receive [here](#).

The HTF directly addresses a major underlying cause of the housing crisis - the severe shortage housing that is affordable and available to people with the lowest incomes:

- The HTF is the only federal production program targeted to build homes for extremely low-income households. This deep income targeting makes the HTF critical to any strategy to end homelessness and housing poverty.
- Extremely low-income renters face a housing shortage in [every state](#), and nationally there are only 37 affordable and available homes for every 100 extremely low-income renter households.
- The shortage of affordable homes disproportionately impacts Black, Latino, and Native people, who, due to historical and ongoing racism and discrimination, are more likely than white households to have extremely low incomes, pay more than half of their income on rent, and experience homelessness.

IMPACT ON AMERICA'S ECONOMY AND COMMUNITIES

Affordable and stable housing is [linked](#) to nearly every measure of having a quality life. A major investment in housing in the American Recovery Plan would positively impact:

- **Efforts to Build Back Better:** The pandemic has exposed significant gaps in our federal housing safety net. Housing inequities [contributed](#) to the spread of COVID-19 [cases](#) and [deaths](#), and the lack of universal housing assistance placed tens of millions of renters [at risk of losing their homes](#) and with them, the ability to keep themselves and their families safe. We can build back better by closing gaps in our safety net so that our nation is better prepared for the next crisis.
- **Our Economy:** Stable, affordable housing drives stronger student outcomes, prevents long-term health challenges, and promotes healthy, productive lives. A [landmark study](#) by Harvard economic Raj Chetty demonstrates the enormous positive impact affordable housing can have on upward economic mobility for low-income children. Affordable housing frees up more family income for other necessities, such as nutritious food, transportation, healthcare, and savings.
- **Climate Change:** The Biden administration's housing platform recognizes the direct connection between affordable housing and climate change. Significant resources are needed to preserve and expand the supply of affordable homes that are energy-efficient and resilient.
- **Racial Equity:** Decades of systematically racist housing policies have locked Black, Latino, and Native households out of opportunities to build wealth and economic security, creating tremendous racial disparities in housing and homelessness. Universal housing assistance would help ensure that renters of color have access to affordable housing and robust housing choice.

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