



NLIHC's HoUSed Campaign for  
Long-Term Housing Solutions

December 6, 2021

# Agenda



## Welcome & Updates

- Joey Lindstrom, NLIHC

## **“Build Back Better Act” Updates and Next Steps**

- Sarah Saadian, NLIHC

## **Survey on COVID- Related Evictions**

- Deborah Thrope & Natalie Maxwell, NHLP

## **ERA Tracking Updates**

- Emma Foley, NLIHC

## Field Updates

- Charlie Harak & Anna Kowanko, NCLC
- Adrienne Spinner, North Carolina Housing Coalition
- Sofia Karimi, New Jersey Citizen Action

## **“Build Back Better Act” Advocacy Toolkit**

- Jen Butler, NLIHC

## **Next Steps**

# Welcome & Updates

**Joey Lindstrom**

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# "Build Back Better Act" Updates & Next Steps

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# Survey on COVID-Related Evictions

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**Natalie Maxwell**

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**Fall 2021 HJN Eviction Survey**

# SURVEY OVERVIEW

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PROJECT

119 respondents from 41 states, DC, and Puerto Rico

- All states but HI, IA, ME, MS, RI, SD, UT, VT, WY represented

## Survey Components:

- Eviction trends (market-rate and subsidized), especially landlord behavior
- Emergency rental assistance
- Court processes (including diversion and mediation programs)

# LANDLORDS & EVICTIONS

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NATIONAL  
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# LANDLORDS CONTINUE TO EVICT AT A HIGH RATE

*“ We see landlords filing complaints that are clearly procedurally deficient - contrary to notice requirements or other procedural shortcomings - **clearly as an attempt to “play the numbers,”** i.e. filing improper cases taking their chances assuming a tenant unable to find representation and using leverage to have tenant agree to a relatively coerced agreement.”*  
- Boise Metro, Idaho

- 66% saw increase in eviction defense cases
- 40% report increase in landlords lying in court to evict tenants
- 35% saw increase in lockout or illegal eviction cases

# EMERGENCY RENTAL ASSISTANCE

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# ABUSE OF RENTAL ASSISTANCE PROGRAMS

*“LLs are pursuing eviction for nonpayment already covered by ERA and **taking advantage of summary procedures** (courts are not notified of ERA and tenant never answers). We are also seeing some LLs refuse to participate or respond to ERA invites as a **delay tactic to collect late and other fees since they know some ERAPs are covering them.**”*  
- Central Florida

- 86% saw filings from LLs that either refused ERAP or collected funds and still moved forward with eviction
- 28% report landlord refusal of ERA funds as a common occurrence
- 22% report instances of landlords defrauding ERA programs

# COURTS

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# OBSTACLES IN COURT

*“The state moratorium and rules related to ERAP are still difficult for all of the parties involved in eviction litigation, including the courts and particularly those that do not hear a high volume of eviction cases. Because of the high volume of filings, backlog judge who are not familiar with landlord-tenant law and the new procedures are more likely to be assigned I&T cases resulting in inconsistent outcomes.”*

*- Nassau & Suffolk Counties, NY*

- 78% report inconsistent or no court enforcement of CARES Act 30-day notice requirements; 20% said courts “never” enforced the requirement
- 25% reported challenges with court’s interpretation of ERAP requirements and timing of funds
- 24% reported due process concerns in new hybrid court environments

# IMPROVING COURT PROGRAMS

*“Mediation is popular but problematic because **tenants are generally unrepresented** in mediations and mediators are untrained and somewhat biased against renters.”*  
- Washington

- 37% reported courts in their area using programs
- 13% required participation pre-filing
- 26% said program’s success based on preserving tenant’s housing

# RECOMMENDATIONS

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# TOP LINE RECOMMENDATIONS

- Reform landlord-tenant law to provide basic due process to tenants
- Expand tenant access to justice by enacting right to counsel laws
- Fix rental assistance programs by requiring lease renewals, non-eviction pledges, and stays on cases until funds are disbursed
- Create eviction diversion programs focused on housing stability for tenants
- Invest in federal and other affordable housing through the Build Back Better Act



# EVICTIONS IN SUBSIDIZED HOUSING

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PROJECT

# 67% REPORT EVICTIONS OF SUBSIDIZED HOUSING TENANTS FOR NONPAYMENT OF

NATIONAL  
HOUSING LAW  
PROJECT

*“The main story is tenants fall behind in rent due to loss of income. They assert the CDC Order, but in Florida the Landlord was still allowed to file the eviction and move the case through to the Judgement even during the CDC Order, so many Judgements got entered. Then the tenants were able to get rental assistance which paid up the landlord, but the landlord had their judgement and the court would not set it aside, so then **when the CDC Order expired those landlords who were now paid up still executed the writ of possession and evicted those families.**”*

*- Tampa, Florida*

*Many [are evicted] strictly for non-payment (even while ERA fund applications are pending and **the HA is refusing to submit their portion of the application**). One of my cases is for **failing to attend a recertification hearing that was rescheduled a week out b/c the client actively had COVID**. She was still too sick to attend the second meeting, now she received a lease termination notice.”*

*- Kentucky*

# QUESTIONS

For more information on the Evictions Survey, visit  
<https://www.nhlp.org/covid/survey/>

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# ERA Tracking Updates

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NATIONAL LOW INCOME  
HOUSING COALITION

# Emergency Rental Assistance and ERASE

## Updates on tracking and resources

December 13, 2021

**Emma Foley** (she/her)

*Research Analyst*

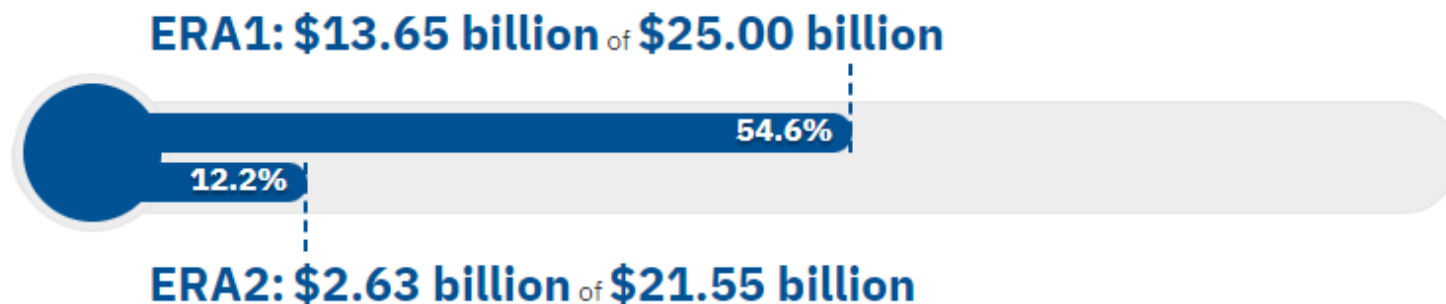
[efoley@nlihc.org](mailto:efoley@nlihc.org)

# New! NLIHC ERA2 Thermometer



## Spending Tracker

ERA FUNDS APPROVED OR PAID TO HOUSEHOLDS



Congress appropriated \$46.55 billion in Emergency Rental Assistance (ERA) via two separate programs; ERA1 provides \$25 billion, and ERA2 provides \$21.55 billion in emergency funds. NLIHC tracks data on ERA funds approved or distributed from all 50 state ERA programs, the District of Columbia's ERA program, the five territories' ERA programs, and nearly 300 local ERA programs. The tracker includes information from (1) U.S. Department of the Treasury's Emergency Rental Assistance Program Monthly Compliance Report and Quarterly Reports, (2) publicly available data from program dashboards, (3) data from communications with program administrators and advocates, and (4) news articles.

Additional data points including those from state and local programs with ERA dashboards can be found [here](#) (see State spending rates in the third tab).

NLIHC ERA SPENDING TRACKING



[nlihc.org/era-dashboard](https://nlihc.org/era-dashboard)

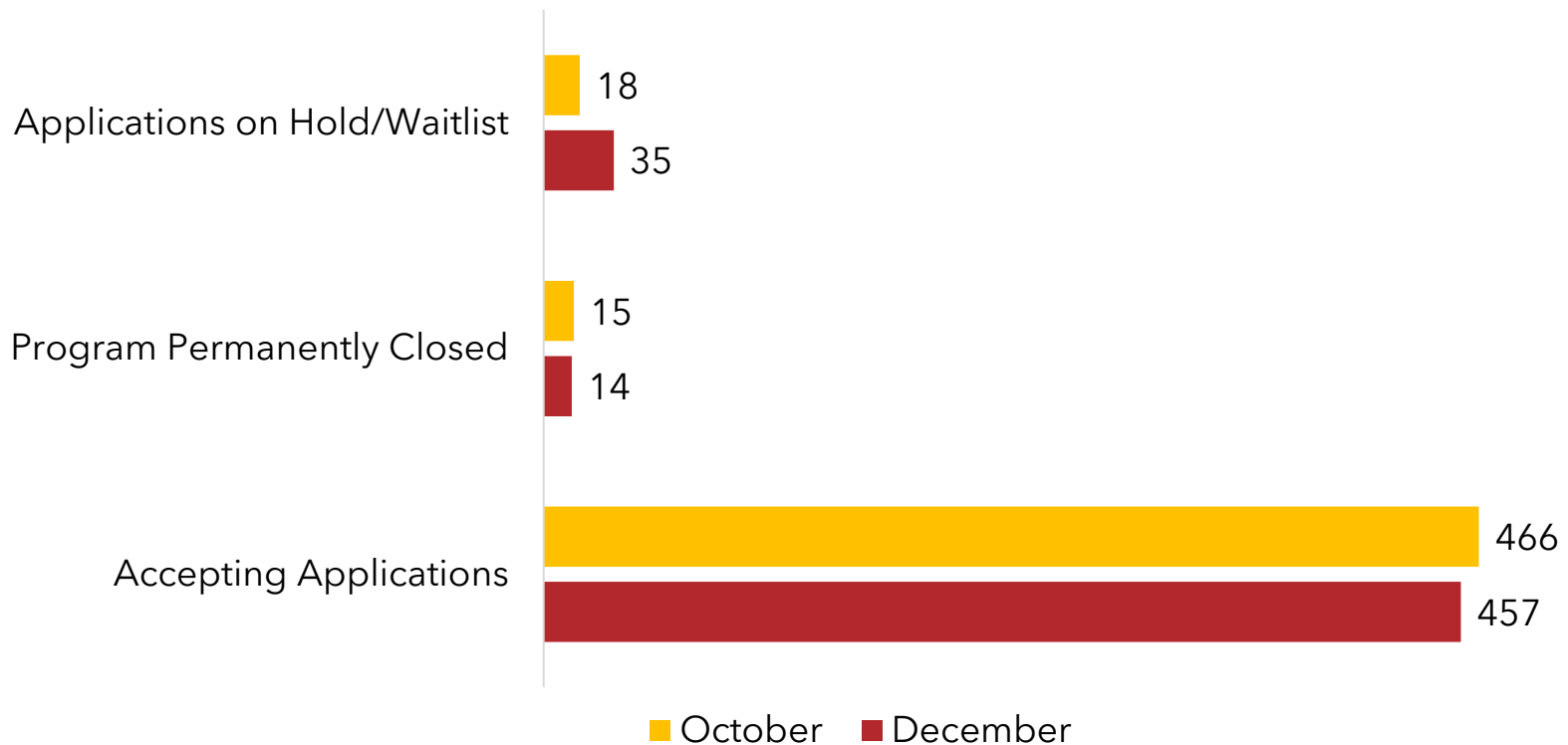
# Reallocation Update



- Tracking **18 grantees** have requested reallocated funds from Treasury
  - This includes 7 states and the District of Columbia
- Tracking **12 local grantees** that have received additional funds from their state grantee
  - States that have begun reallocating their funds voluntarily to localities include Georgia, Iowa, Missouri, and Tennessee
- No word yet from Treasury or program administrators that recaptured funds have been distributed to eligible grantees

# Program Status

## Number of ERA Programs by Program Status





# NLIHC Letter to Treasury on Data Transparency

## New Report Coming This Week!

### Questions?

For questions regarding ERA spending,  
email **[research@nlihc.org](mailto:research@nlihc.org)**

# Field Updates

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# Field Updates

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# "Build Back Better Act" Advocacy Toolkit

**Jen Butler**

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# "BUILD BACK BETTER ACT" ADVOCACY TOOLKIT

NLIHC.ORG/HOUSED

#HousingUsAll



## TALKING POINTS

Congress is working to enact the “Build Back Better Act” to improve health, advance racial equity, address climate change, and strengthen the care economy. To help achieve these ambitious goals, the economic recovery package includes bold housing investments to ensure households with the greatest needs have a stable, accessible, affordable home, including the HoUSed campaign’s [top three priorities](#).

- \$25 billion to expand rental assistance to an additional 300,000 extremely low-income households, including those experiencing and at risk of homelessness. Rental assistance is a critical tool for helping the lowest-income people afford decent, stable, accessible housing, and it has a [proven track record](#) of reducing homelessness and housing poverty. A growing body of [research](#) finds that rental assistance can improve health and educational outcomes and increase children’s chances of long-term success.
- \$65 billion to repair and preserve public housing, which is home to 2.5 million residents. Public housing is critical to ensuring people with the greatest needs have a safe, decent, affordable, and accessible place to call home, and the preservation of this community asset must be included in any strategy to ensure housing is a human right.
- \$15 billion to build and preserve 150,000 homes through the national Housing Trust Fund for households with the greatest needs. The national Housing Trust Fund is the first new federal housing resource in a generation exclusively targeted to build and preserve rental homes affordable to people with the lowest incomes. It is the only federal housing production program targeted to address the market failure that is an underlying cause of homelessness.

**These housing investments are foundational to the goals of the Build Back Better Act.**

## TALKING POINTS

- **The Build Back Better Act directly addresses the growing disparity between housing costs and stagnant incomes for people with the lowest incomes:**
  - By expanding rental assistance, the economic recovery package can help bridge the gap between wages and housing costs for America’s lowest-income and most marginalized households.
  - In the U.S., renters need an annual income of nearly [\\$50,000](#) or \$23.96 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%.
  - In only [5% of all U.S. counties](#) can a full-time minimum-wage worker afford a one-bedroom rental home at fair market rent.
  - There are [no counties](#) where a minimum wage worker can afford a two-bedroom rental home at fair market rent.

- **The Build Back Better Act directly addresses the underlying cause of America’s housing crisis: a severe shortage of rental homes affordable to people with the lowest incomes.**
  - By preserving the nation’s public housing and building new homes affordable to people with the greatest needs through the national Housing Trust Fund, the Build Back Better Act directly addresses the severe shortage of affordable housing for people with the lowest incomes.
  - Nationally, there is a shortage of [7 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.
  - [Eight million](#) of the lowest-income renters pay at least half of their incomes on rent, leaving them without the resources they need to put food on the table, purchase needed medications, or make ends meet.
- **The housing resources in the Build Back Better Act are critically needed after decades of federal disinvestment:**
  - The private sector cannot – on its own – build and maintain homes affordable to the lowest-income renters without federal support.
  - 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 housing assistance, and most never receive it. While people wait for assistance, many are pushed into homelessness, institutionalization, or incarceration.
  - Congress has divested from public housing for decades, resulting in over \$70 billion in unmet capital backlog needs. As a result, our nation loses 10,000 to 15,000 units of public housing every year to obsolescence or decay, and other units fall into disrepair.
  - Recent estimates show that converting public housing through Rental Assistance Demonstration could consume massive amounts of Low Income Housing Tax Credits over the next ten years – up to 61% of the 4% credits and 20% of the 9% credits. Repairing public housing will make these tax credit development resources available to other projects for new affordable homes.
- **People of color – especially women of color – and other marginalized renters are most harmed by the housing crisis and would directly benefit from the targeted housing investments in the Build Back Better Act.**
  - Ensuring accessible, affordable housing is provided to the lowest-income people – through rental assistance and investments in the HTF and public housing – would help ensure that renters of color and individuals with disabilities have access to affordable housing and robust housing choice.
  - [Black households](#) account for 13% of all households, but 26% of all extremely low-income renters and 40% of people experiencing homelessness.
  - [Latino households](#) account for 12% of all U.S. households, 21% of extremely low-income renters, and 22% of people experiencing homelessness.
  - Native Americans are dramatically overrepresented among people experiencing homelessness.

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## RESOURCES

### BUILD BACK BETTER ACT/LEGISLATION

HoUsed Campaign Priorities in the Build Back Better Act:

- Expand rental assistance by \$25 billion to serve 300,000 additional households;
- Invest \$65 billion to repair public housing, which is home to 2.5 million residents; and
- Invest \$15 billion in the national Housing Trust Fund to build and preserve 150,000 homes affordable to people with the greatest needs.

HoUsed Factsheet - share this resource with your elected officials for a more detailed look into NLIHC's top policy priorities in the Build Back Better Act.

Why Housing Investments Are Foundational to Build Back Better - share this resource with your elected officials for more information on why housing investments are central to any strategy to improve health, address climate change, advance racial equity, and strengthen the care economy.

### LETTERS OF SUPPORT

National Sign-On Letter: More than 1,800 organizations have signed a letter to congressional leaders urging Congress to support the HoUsed campaign investments in the Build Back Better Act. [Sign on](#) and share it with your networks.

The Congressional Progressive Caucus endorsed the HoUsed campaign's three priorities for the Build Back Better Act.

Dear Colleague Letter: Signed by 125 representatives and led by Congressman Ritchie Torres (D-NY), calling on Congress to include the HoUsed campaign's priorities in the Build Back Better Act.

Dear Colleague Letter: Signed by 36 senators and led by Senators Jeff Merkley (D-OR), Dianne Feinstein (D-CA), and Alex Padilla (D-CA), calling on Congress to include robust housing investments in the Build Back Better Act.

Support Letters from Other Sectors: Multiple letters are signed by 40+ leading national cross-sector organizations in support of expanding rental assistance and investing in public housing and the national Housing Trust Fund (October 2021).

### RENTAL ASSISTANCE

State-by-State Estimates - see how many housing vouchers your state would receive under the Build Back Better Act.

CBQ Report - providing universal housing vouchers for all households with incomes of no more than 50 percent of area median income (AMI) would ultimately assist about 8 million additional households.

CBPP report - there is a clear need to increase housing vouchers in the Build Back Better Act and,

ultimately, to make them available for anyone who is eligible.

Advocacy Toolkit - including talking points, sharables, and action ideas.

Benefits of universal housing vouchers - resources from the Urban Institute on the beneficial impacts of universal vouchers.

### HOUSING TRUST FUND

State-by-State Estimates - see NLIHC's breakdown of how much HTF funding each state would receive under the Build Back Better Act.

State Housing Profiles - learn more about your state's shortage of housing affordable to people with the greatest needs.

### PUBLIC HOUSING

Analysis estimates that \$70 billion to repair public housing would result in \$132 billion in regional economic activity and 770,000 jobs.

The **#BuildBackBetter** Act is estimated to create, preserve or retrofit at least **1,396,200 homes** and **867,916 households**



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# VIRTUAL LOBBY MEETING TIPS

## BEFORE THE MEETING

### Scheduling the meeting:

- Requesting a meeting about one to two weeks in advance is usually best.
- You can schedule a meeting by phone or email.
  - By phone: Call the office and ask for the scheduler. Some offices will ask you to fill out a form, but most of the time a phone call will suffice. During the pandemic, emails might be preferable to phone contact because many congressional staffers are working from home.
  - By email: Send a request to the scheduler.
  - [Contact your NLIHC organizer](#) for help getting scheduler contact info.
- When you make the request, ask to meet with the member of Congress or a housing policy staffer.
  - Often, meeting with staff members is just as good as or even better than meeting with the elected official. The member of Congress relies on staff for key information as they make decisions. It's also true that when you meet with staff, they are more likely to have more time to explore the various issues you are discussing and to ask good follow-up questions that provide for more dialogue.
- Let the office know what issue you will be discussing, the number of people attending the meeting, whether constituents will be in attendance, and your available times.
- After requesting the meeting, follow up to ensure your request was received.
- Once the meeting is scheduled, confirm what virtual platform will be used (i.e. a conference call, Zoom, Google Meet, etc.).
  - [Contact your NLIHC organizer](#) for help setting up a virtual platform, if desired.
- 24 hours before your meeting, be sure to confirm the meeting with the scheduler or aide. In this email include:
  - The virtual meeting login information or phone number if you are using your own meeting room or conference line;
  - Links to materials you want to share with the office and agenda (optional);
  - The meeting organizer's phone number; and
  - "Cc" everyone planning to attend the meeting.
- If you are conducting the meeting with a group of advocates, you may want to designate roles such as a facilitator, a tech manager, a note-taker, etc. Discuss in advance who in your group will open, close, and deliver specific asks.
- Outline an agenda with tasks for each person.

- Review the NLIHC Talking Points.
- Plan to tell stories! Stories stick in lawmakers' and staffers' memories better than data and are emotionally compelling.
- Practice, practice, practice! Write out your part and rehearse.
- Establish cues for when each person should speak (this can be part of the facilitator's role).
- Practice and test technology.
- Gather materials you want to share with the office.
- Do research on the person you are meeting with—for example, if you can say, "It's great to be meeting with you today. I was happy to see that the congresswoman received an award on [a particular issue]" – it shows that you're interested in what they are doing, and not looking for them only to be interested in your issues. Furthermore, knowing your legislator's past votes on housing policy will help you craft a more effective argument.

## MEETING TIME

- Dress professionally and avoid background clutter (if meeting on video) and background noise (for both phone and video meetings).
- Be punctual—login or call in 10 minutes before the start time.
- Open your meeting with introductions.
  - Make sure to mention your connection to the state or congressional district represented by the office you're meeting with—whether you are a constituent and voter or your organization serves their constituents.
- Stick to your agenda and speaking times.
- When switching speakers, pause to allow the next speaker to unmute.
- Actively listen and ask questions.
- If you don't know the answer to a question you receive, simply saying "I don't know" and "I will follow up with an answer to that question" is perfectly acceptable.
- Take detailed notes, especially of any feedback you receive or follow-up information you promise.
- Your elected official may not have much knowledge of affordable housing challenges in your community. Use this as an opportunity to educate them.
  - Provide the elected official or legislative staff with the NLIHC materials and refer to those materials during your meeting. You can provide these materials via email ahead of time.
- You should provide numbers and stories about the issues you are talking about as often as possible. Share your personal story of why affordable housing matters to you.
- Connect your work to the elected official's interests as much as possible, which is another reason to do your research on them before your meeting. If you can connect your work on affordable housing to the elected official's other interests - for example, better outcomes for children - this will often create a key connection that will lead to a stronger relationship as you move forward.
- Always make a specific ask in your meeting using a question that requests a yes-or-no answer, such

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## SHARE THE MESSAGE

Post on social media (e.g. Twitter, Facebook, Instagram). Use the hashtags

#BuildBackBetterAct, #HoUsed, #Housing4UsAll. It is helpful if you tag @NLIHC in your posts and follow us for ideas on what to repost on your social media channels.

### Go Viral -

Share the HoUsed images. Sample images and graphics for the campaign are included in this toolkit. Share the images with your social media networks and include information about your specific state.

Host tweetstorms and LIVE events on Instagram and Facebook – engage with your audience and amplify your messaging.

**Only one in four households who qualify for housing assistance receives it.**

**Solution:** Investment in proven affordable housing solutions – rental assistance, public housing, and the national Housing Trust Fund

### SOCIAL MEDIA SUGGESTIONS:

Post and re-post comments on campaign news throughout all your social media networks. Sample language and graphics are below. Consider pairing your posts with images for increased visibility, impact and engagement.

Major investments in affordable housing are at stake! [Your Senator's Name]: The \$150B+ proposed for affordable housing in #BuildBackBetter is monumental! When enacted, it will aid in energy-efficient & climate-resilience homes, rural housing & more. <https://bit.ly/3ohDuVI>

#DYK The #BuildBackBetter Act is estimated to create, preserve or retrofit at least 1,396,200 affordable homes and assist 867,916 households in need. <https://bit.ly/3ohDuVI>

#DYK 276,480 homes w/ lead-based paint hazard control, housing-related health and safety hazard mitigation in housing of families with lower incomes will be assisted w/ funding from #BuildBackBetter. <https://bit.ly/3ohDuVI>

People w/ the lowest income deserve the opportunity to climb the income ladder and achieve financial stability. \$\$ for rental assistance, public housing, & the Housing Trust Fund will reduce poverty and keep low-income renters #HoUsed. #BuildBackBetter <https://bit.ly/3khH7ZR>

[Your Senator's Name], #DYK renters who pay more than half of their limited incomes on rent are 23% more likely to face food insecurity. #BuildBackBetter serves as the foundation for any strategy to improve health, advance racial equity, address climate & more. <https://bit.ly/32YVbRX>

Congress must advance anti-racist policies and provide the large-scale, sustained investments and reforms needed to ensure renters with the lowest incomes have an affordable place to call home.

#BuildBackBetter <https://nlihc.org/housed>



#DYK renters who pay more than half of their limited incomes on rent are **23%** more likely to face food insecurity. #BuildBackBetter serves as the foundation for any strategy to improve health, advance racial equity, address climate & more.



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## PRESS RELEASE TEMPLATE

### THE HOUSED CAMPAIGN: PASS THE 'BUILD BACK BETTER ACT' TODAY

**WASHINGTON, DC**— Congress is working to enact the “Build Back Better Act” to improve health, advance racial equity, address climate change, and strengthen the care economy. To achieve these ambitious goals, the economic recovery package invests \$154 billion in [bold housing solutions](#) to help ensure a stable, accessible, affordable home for households with the greatest needs.

America is in the grips of an affordable housing crisis, most severely impacting the most marginalized and lowest-income people. Nationally, there is a shortage of [7 million homes](#) affordable and available to the lowest-income renters. There are proven solutions that can address the affordability crisis, but current funding levels from Congress leave three out of four eligible households receiving no housing assistance at all. This shredded social safety net is what brought us to the brink of an eviction tsunami during a global health emergency.

The National Low Income Housing Coalition (NLIHC) and [\[NAME OF YOUR ORGANIZATION\]](#) urge Congress to repair the housing safety net and address the pervasive shortage of homes affordable to the lowest-income renters by quickly enacting the housing investments in the Build Back Better Act, including expanding rental assistance to 300,000 additional households, investing \$65 billion to preserve our country's public housing infrastructure, and providing \$15 billion to build new affordable homes through the national Housing Trust Fund to serve America's lowest-income and most marginalized renters.

[\[INCLUDE QUOTE FROM EXECUTIVE DIRECTOR\]](#)

The [HoUsEd](#) campaign advocates for four solutions to America's housing crisis: expanding rental assistance to every eligible household; increasing the supply of affordable housing for people with the lowest incomes; providing emergency housing assistance to help stabilize families in a crisis; and strengthening and enforcing robust renter protections.

“Our first and best opportunity to advance some of these bold, long-term housing solutions is in the ‘Build Back Better Act,’ the economic recovery proposal from President Biden,” said NLIHC President and CEO Diane Yentel. “This economic recovery legislation is a once-in-a-generation opportunity to invest in proven affordable housing solutions, including rental assistance, public housing, and the National Housing Trust Fund.”

An underlying cause of America's housing crisis is a market failure that results in a severe shortage of rental homes affordable to people with the lowest incomes. In [\[STATE\]](#) there are [\[#\]](#) extremely low-income households but only [\[#\]](#) affordable rental homes available to them. The result is only [\[#\]](#) affordable and available rental homes for every 10 households with extremely low incomes. [\[NOTE: find the data to insert into this paragraph on NLIHC's state pages at: <http://www.nlihc.org/housing-needs-by-state>\]](#)

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. People of color – especially women of color – and other marginalized renters are most harmed by the housing crisis.

The Build Back Better Act proposes a historic \$154 billion investment in the country's affordable housing infrastructure. This investment includes the HoUsEd campaign's priorities of \$15 billion for the national

## OPINION EDITORIAL TEMPLATE

### CONGRESS MUST PROVIDE UNIVERSAL, STABLE, AFFORDABLE HOUSING FOR ALL IN [\[STATE\]](#) AND THROUGHOUT THE U.S.

Even before the coronavirus pandemic, millions of America's lowest-income and most marginalized households—people of color, seniors, veterans, people with disabilities, low-wage workers—were just one financial shock away from falling behind on their rent and threatened with eviction, and in worst cases, homelessness. With growing housing costs and stagnant incomes for low-wage workers, too many renters – including in [\[STATE\]](#) – are living paycheck-to-paycheck and at imminent risk of losing their homes.

According to the National Low Income Housing Coalition (NLIHC), nearly 8 million of the lowest-income households pay more than half of their limited incomes on rent, leaving very little for other basic needs such as groceries, childcare, or medicines. To combat this crisis and ensure that the lowest-income and most marginalized households have stable, accessible, and affordable homes, Congress should expand rental assistance, preserve public housing, and provide robust resources to build new affordable homes for the lowest-income people through the national Housing Trust Fund.

The “Build Back Better Act” is a once-in-a-lifetime opportunity for Congress to improve health, advance racial equity, address climate change, and strengthen the care economy. To meet these ambitious goals, robust affordable housing investments must be a key part of the Build Back Better Act.

Today's housing crisis reflects the structural disparity between growing housing costs and inadequate incomes for far too many people in America. With insufficient federal investments in housing assistance and in the creation and preservation of affordable housing, not a single state or congressional district in the country has enough affordable homes to meet the needs of people with the lowest incomes, disproportionately people of color.

There are only [\[# OF AFFORDABLE HOMES AVAILABLE\]](#) rental homes affordable and available for every 10 of the lowest-income renters in [\[STATE\]](#). Working at the minimum wage of [\[STATE MINIMUM WAGE\]](#) per hour in [\[STATE\]](#), a wage earner needs to work [\[#FULL TIME JOBS AT MINIMUM WAGE\]](#) full-time jobs or [\[#WORK HOURS PER WEEK AT MINIMUM WAGE\]](#) hours per week to afford a modest one-bedroom apartment. They must work [\[#FULL TIME JOBS AT MINIMUM WAGE\]](#) full-time jobs or work [\[#WORK HOURS PER WEEK AT MINIMUM WAGE\]](#) hours per week to afford a two-bedroom apartment. [\[NOTE: find the data to insert into this paragraph on NLIHC's state pages at: <http://www.nlihc.org/housing-needs-by-state>\]](#)

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. Congress must act now to advance bold housing solutions that move our nation towards universal, stable, and affordable homes for everyone – by passing the Build Back Better Act!

[\[ORGANIZATION NAME\]](#) and the HoUsEd campaign advocates for four solutions to America's housing crisis: expanding rental assistance to every eligible household; increasing the supply of affordable housing for people with the lowest incomes; providing emergency housing assistance to help stabilize families in a crisis; and strengthening and enforcing robust renter protections. The Build Back Better Act is our first and

#HoUsingUsAll

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Universal • Stable • Affordable

# "BUILD BACK BETTER ACT" ADVOCACY TOOLKIT

For any questions or more  
information:

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*#Housing4UsAll*



# Next Steps

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## Resources

NLIHC's HoUSed Campaign  
([nlihc.org/housed](http://nlihc.org/housed)): Campaign  
Updates