

Understanding the Causes and Solutions to the Affordable Housing Crisis

Congressional Briefing
September 29, 2022

Moderated by Mike Koprowski, Campaign Director, Opportunity Starts at Home

Overview: Findings from *The Gap & Out Reach*



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NATIONAL LOW INCOME
HOUSING COALITION

Findings from The Gap and Out of Reach

September 29, 2022

Andrew Aurand, Vice President for Research

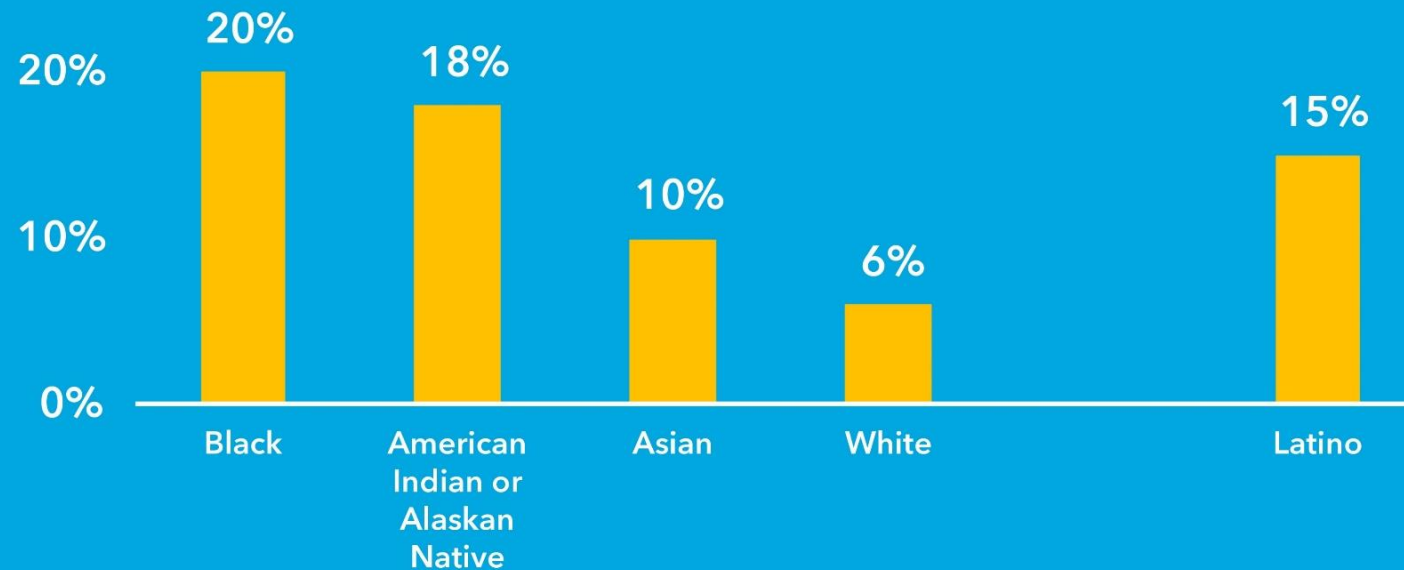
Renter Demographics



- 44 million renter households in the United States
- Eleven million renter households have extremely low incomes
 - They account for 25% of all renter households and 9% of all U.S. households

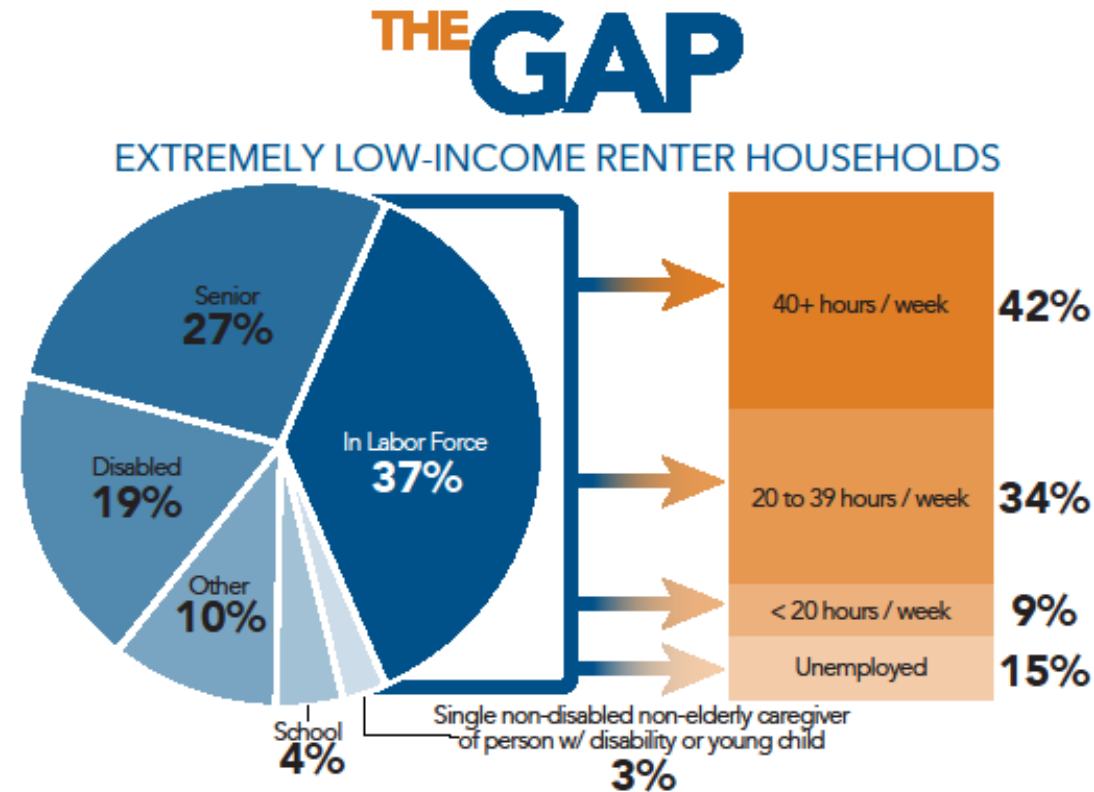
Extremely Low-Income Renter Demographics

Percent of Households who are Extremely Low-Income Renters



Source: U.S. Department of Housing and Urban Development, "The 2019-2020 Annual Homeless Assessment Report (AHAR) to Congress Part 2: Estimates of Homelessness in the United States," 2022, <https://bit.ly/3UUNwum>

Extremely Low-Income Renter Demographics



Note: Mutually exclusive categories applied in the following order: senior, disabled, in labor force, enrolled in school, single adult caregiver of a child under 7 or of a household member with a disability, and other. "Senior" means householder or householder's spouse (if applicable) is at least 62 years of age. "Disabled" means householder and householder's spouse (if applicable) are younger than 62 and at least one of them has a disability. "Working hours" is usual number of hours worked by householder and householder's spouse (if applicable). "School" means householder and householder's spouse (if applicable) are enrolled in school. Fifteen percent of extremely low-income renter households include a single adult caregiver, 55% of whom usually work more than 20 hours per week. Eleven percent of extremely low-income renter households are enrolled in school, 48% of whom usually work more than 20 hours per week. Source: NLIHC tabulation of 2020 5-Year ACS PUMS data.



2022 OUT of REACH

THE HIGH COST OF HOUSING

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Some Terms



- **Housing wage** is the wage a full-time worker must earn to afford a rental home in their area at fair market rent.
- A household can afford housing if gross rent (rent + utilities) is 30% or less of its income.
- **Fair market rent** is the estimated gross rent that a family moving this year can expect to pay for a modest apartment. (HUD estimate)

2022 Housing Wage



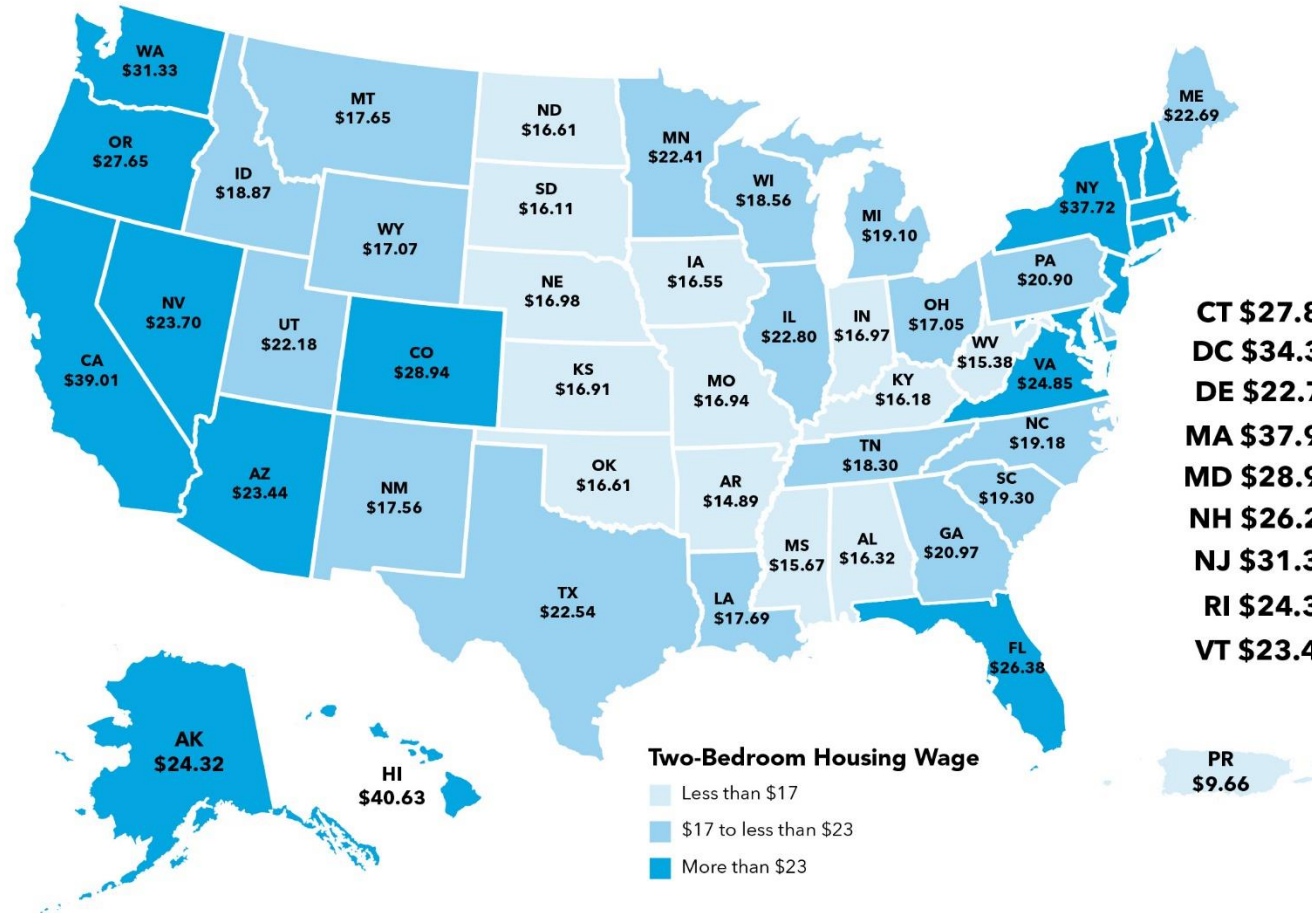
How much does a full-time worker need to earn to afford rent and utilities at fair market rent (FMR)?

- The national average Housing Wage for a two-bedroom apartment at fair market rent is **\$25.82** per hour.
- The national average Housing Wage for a one-bedroom apartment at fair market rent is **\$21.25** per hour.

On average, minimum wage full-time workers need to work 79 hours per week (2 full-time jobs) to afford a modest one-bedroom apartment at FMR or 96 hours (nearly 2.5 full-time jobs) to afford a two-bedroom.

2022 TWO-BEDROOM RENTAL HOUSING WAGES

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**OUTof
REACH**
THE HIGH COST OF HOUSING

*Note: New England states are displayed with HUD Fair Market Rent Areas. All other states are displayed at the county level. This map does not account for sub-county jurisdictions with minimum wages higher than the prevailing county, state, or federal minimum wage. No local minimum wages are sufficient to afford a one-bedroom rental home at the Fair Market Rent with a 40 hour work week. The geographic variation of Oregon and New York's state minimum wages are reflected at the county level.


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Many Large Occupations Do Not Pay Enough to Afford Housing



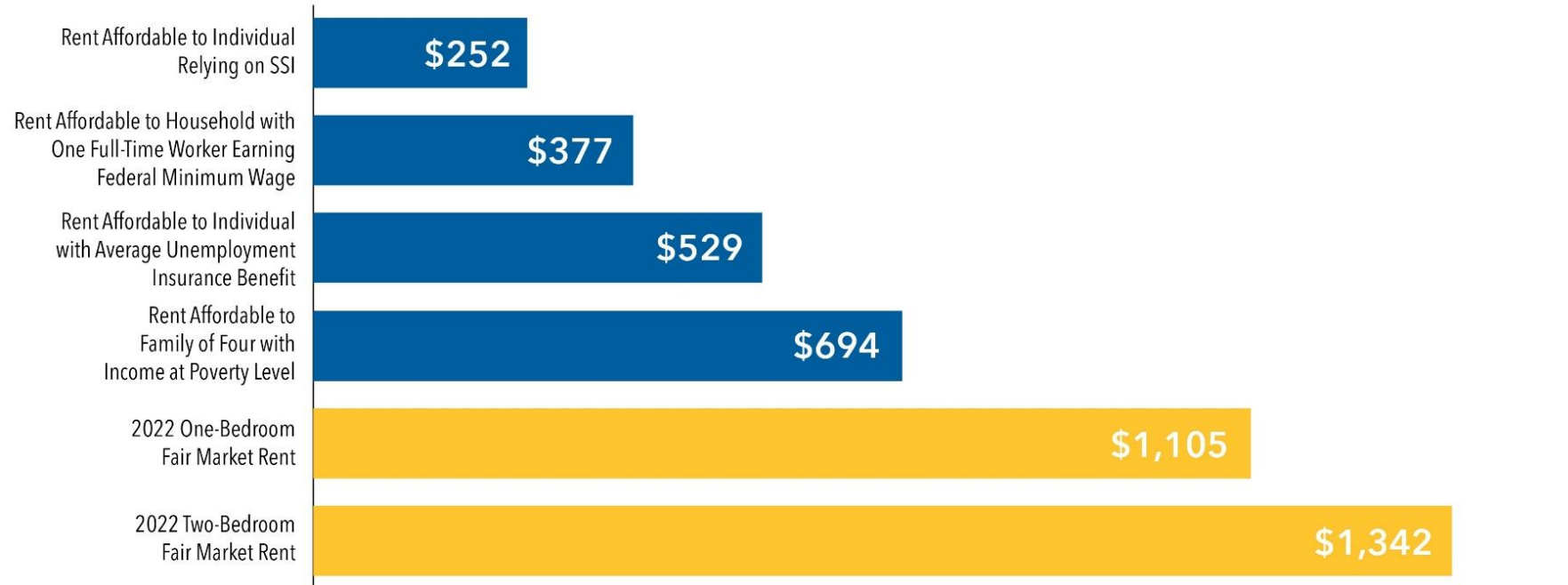
ELEVEN OF THE TWENTY-FIVE LARGEST OCCUPATIONS IN THE UNITED STATES PAY LESS THAN THE HOUSING WAGE



Households in a Variety of Circumstances Cannot Afford Housing



RENTS ARE OUT OF REACH



**OUTof
REACH**
THE HIGH COST OF HOUSING

Source: NLIHC calculation of weighted-average HUD Fair Market Rent. Affordable rents based on income and benefits data from BLS QCEW, 2020 adjusted to 2022 dollars; U.S. Department of Labor, Employment and Training Administration, March 2022; and Social Security Administration, 2022 maximum federal SSI benefit for individual.

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THE GAP

**A SHORTAGE OF
AFFORDABLE HOMES**

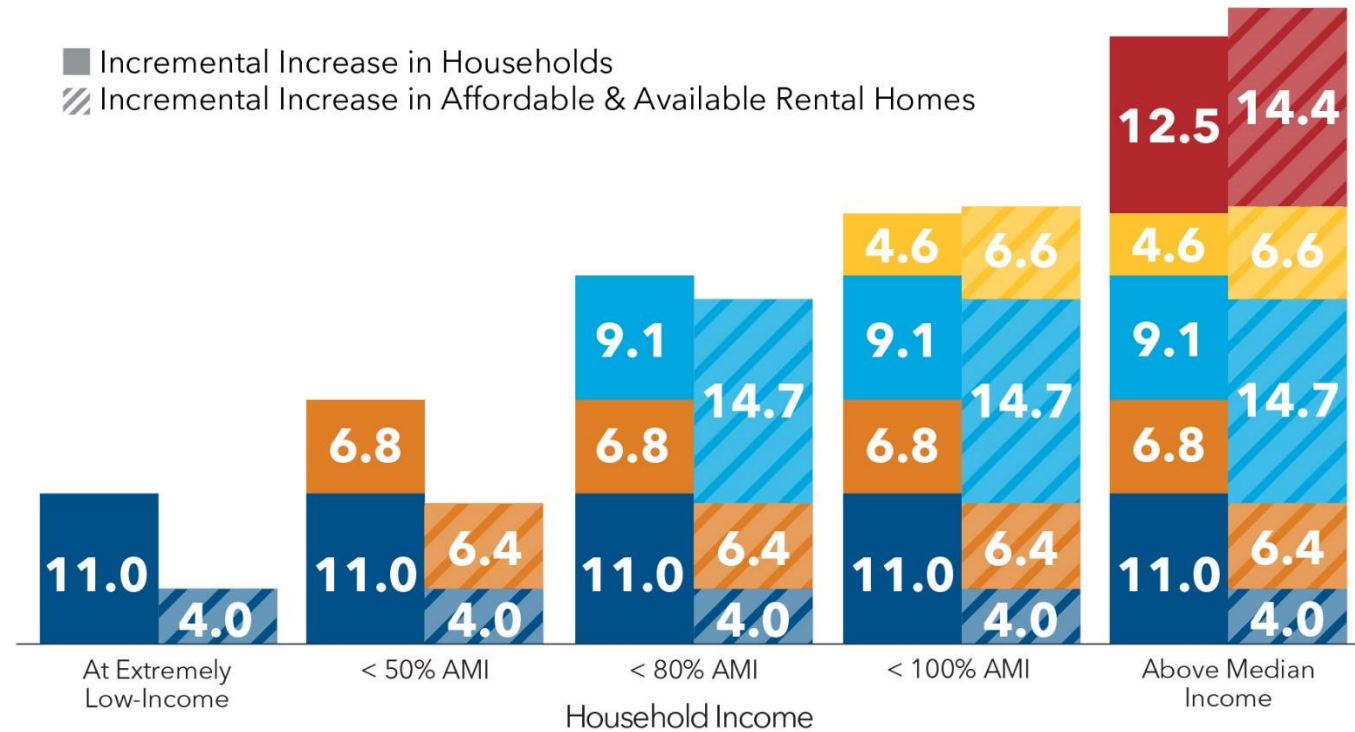
APRIL 2022



Supply/Affordability/Availability

THE GAP

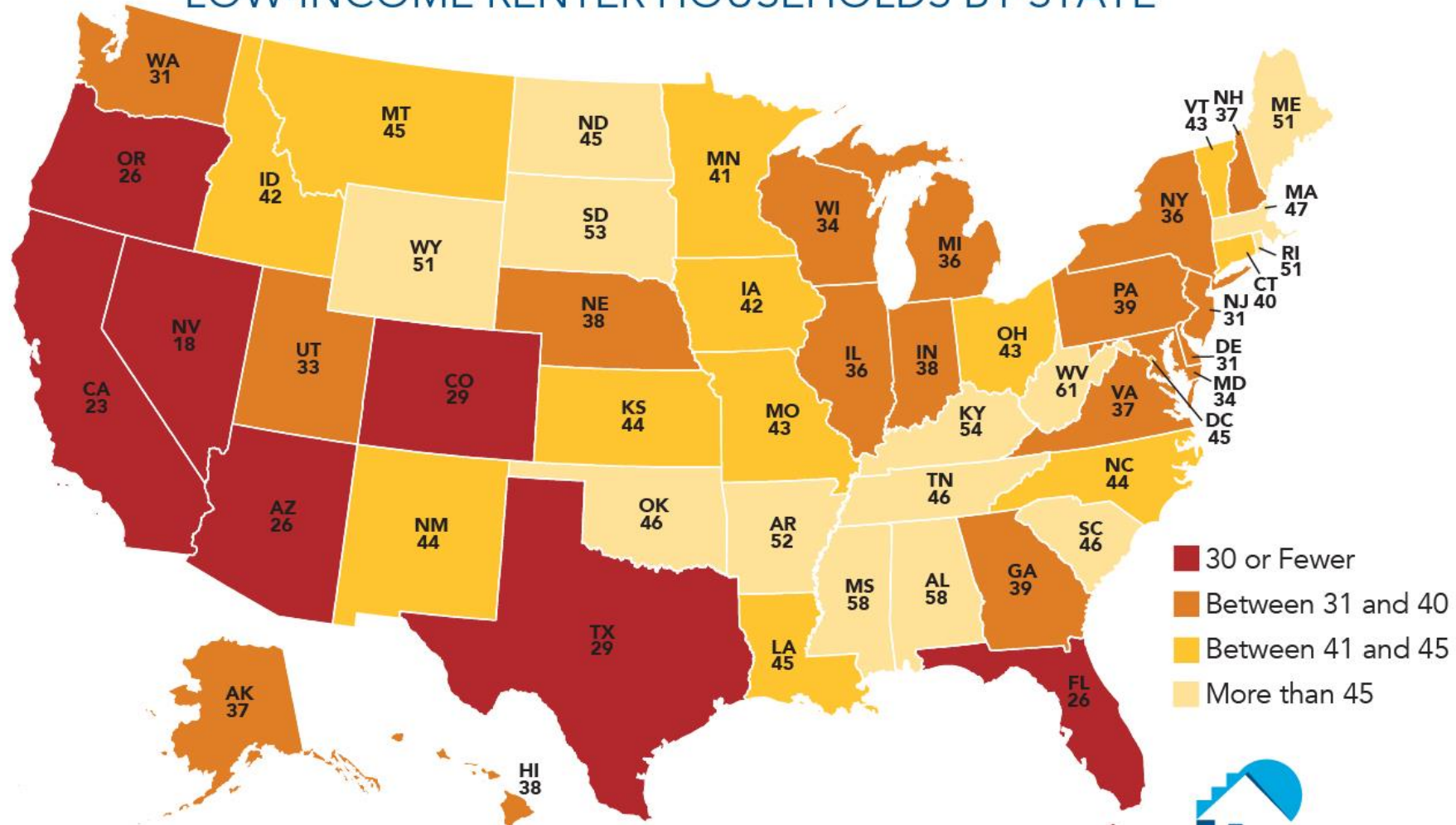
RENTER HOUSEHOLDS AND AFFORDABLE & AVAILABLE RENTAL HOMES



THE GAP

RENTAL HOMES AFFORDABLE AND AVAILABLE PER 100 EXTREMELY LOW-INCOME RENTER HOUSEHOLDS BY STATE

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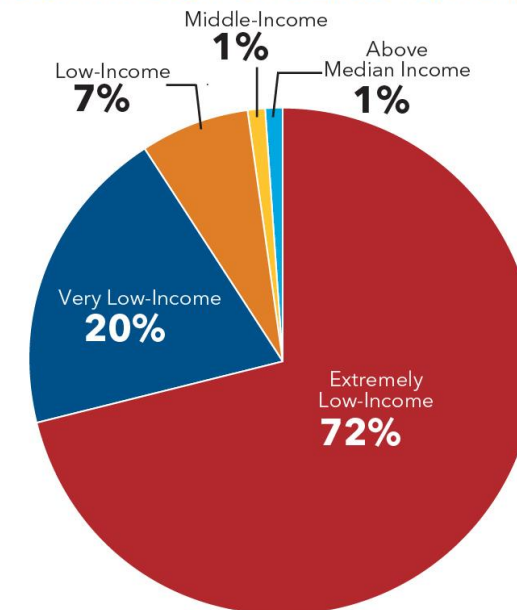


Note: Extremely low-income (ELI) renter households have incomes at or below the poverty level or 30% of the area median income. Source: NLIHC tabulations of 2020 5-Year ACS PUMS Data. ©2022 National Low Income Housing Coalition

Severe Cost Burdens

- 71% of ELI renter households are severely cost-burdened, spending more than half of their incomes on housing
- ELI renter households account for more than seven of every 10 severely housing cost-burdened renters in the U.S.

THE GAP
SEVERELY HOUSING COST-BURDENED RENTERS BY INCOME



AMI = Area Median Income.
Source: NLIHC tabulations of 2020 5-Year ACS PUMS
data. ©2022 National Low Income Housing Coalition

<https://nlihc.org/gap>

Supply/Affordability/Availability



TABLE 1: LEAST AND MOST SEVERE SHORTAGES OF RENTAL HOMES AFFORDABLE TO EXTREMELY LOW-INCOME HOUSEHOLDS ACROSS THE 50 LARGEST METROPOLITAN AREAS

LEAST SEVERE		MOST SEVERE	
Metropolitan Area	Affordable and Available Rental Homes per 100 Renter Households	Metropolitan Area	Affordable and Available Rental Homes per 100 Renter Households
Providence-Warwick, RI-MA	50	Las Vegas-Henderson-Paradise, NV	13
Pittsburgh, PA	48	Riverside-San Bernardino-Ontario, CA	18
Boston-Cambridge-Newton, MA-NH	47	Orlando-Kissimmee-Sanford, FL	18
Louisville/Jefferson County, KY-IN	42	Houston-The Woodlands-Sugar Land, TX	19
Cleveland-Elyria, OH	41	Los Angeles-Long Beach-Anaheim, CA	20
Cincinnati, OH-KY-IN	41	Dallas-Fort Worth-Arlington, TX	20
Buffalo-Cheektowaga-Niagara Falls, NY	39	Phoenix-Mesa-Scottsdale, AZ	20
Hartford-West Hartford-East Hartford, CT	38	San Diego-Carlsbad, CA	20
Baltimore-Columbia-Towson, MD	38	Sacramento--Roseville--Arden-Arcade, CA	22
Minneapolis-St. Paul-Bloomington, MN-WI	37	Austin-Round Rock, TX	22

Source: NLIHC tabulations of 2020 5-Year ACS PUMS data.

For more information:



Out of Reach

<https://nlihc.org/oor>

The Gap

<https://nlihc.org/research/gap-report>

Housing Needs by State

(Includes State Housing Profiles and Congressional District Profiles under 'Resources' for each state)

<https://nlihc.org/housing-needs-by-state>

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Implications for Low-Income Renters & People Experiencing Homelessness



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"Implications for Low-Income Renters and People Experiencing Homelessness"

Megan Hustings, Deputy Director
September 29, 2022



National Homelessness Data

*People experiencing homelessness are **more than numbers**. Their experiences and trauma related to becoming homeless, their journey to seeking support to end their homelessness, and their daily struggles to live in safety cannot be reflected in numbers.*

- ❑ In 2020, an estimated **1,253,000 people** in 960,000 households experienced sheltered homelessness at some point during the year
- ❑ During the 2019-2020 school year, **1,280,886 students** were identified as experiencing homelessness by public schools.

Source: 2020 AHAR: Part 2 - Annual Estimates of Homelessness in the U.S. <https://www.huduser.gov/portal/datasets/ahar/2020-ahar-part-2-pit-estimates-of-homelessness-in-the-us.html>



**NOTICE TO VACATE
ILLEGAL ENCAMPMENT**

DATE OF POSTING: 09/07/2018
LOCATION: Peralta Park

THE PUBLIC WORKS DEPARTMENT HAS DEEMED THIS SITE
UNINHABITABLE AND ALL PERSONS ARE DIRECTED TO VACATE THIS SITE
AND REMOVE ANY PERSONAL BELONGINGS.

PUBLIC WORKS DEPARTMENT WILL BE OUT TO CLEAR AND CLOSE
THIS SITE

**ON: Thursday
DATE: 09/13/18**

PUBLIC WORKS CREWS WILL ARRIVE TO CLOSE THIS ENCAMPMENT
BETWEEN THE HOURS OF 8 AM AND 4 PM ON THE DATE SPECIFIED
ABOVE, OR ON THE NEXT BUSINESS DAY.

ANY PROPERTY LEFT AT THIS SITE AT THE TIME OF CLEANUP IT
WILL BE REMOVED FROM THE SITE AND STORED BY PUBLIC
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WILL BE IMMEDIATELY DISCARDED.

IF YOU HAVE ANY QUESTIONS AND/OR CONCERNS PLEASE CALL
510-882-7941 or 1-800-686-9036

H.R. 4496

Ending Homelessness Act of 2021

A federal bill to end homelessness in the United States was introduced in July 2021 by House Financial Services Chairwoman Maxine Waters (D-CA).

This bill would end homelessness and significantly reduce poverty in America by:

- ❑ Transforming the Housing Choice Voucher program into a federal entitlement so that every household who qualifies for assistance would receive it
- ❑ Prevent landlords from discriminating against low-income/veteran renters
- ❑ Appropriate billions of dollars to fund the creation of permanent affordable housing and case management services for those experiencing homelessness
- ❑ Provide funding for new Special Purpose Section 8 Housing Choice Vouchers (HCV), which are expected to provide an additional 500,000 housing vouchers and would give preference to those who are homeless or at risk of becoming homeless

Unhoused Bill of Rights

The first federal resolution to declare inalienable rights for unhoused persons and provide solutions to permanently end the homelessness crisis by 2025 was introduced in July 2021 by Representative Cori Bush (D-MO).

The House Resolution calls for:

- ❑ More funding for social programs and abolishing discriminatory policies and practices that exclude people from accessing services or exercising their rights based on housing status
- ❑ The Department of Health and Human Services to declare the unhoused crisis a public health emergency
- ❑ The protection of unhoused individuals from the violation of their fundamental, civil, and human rights
- ❑ The repeal of the Faircloth Amendment which limits the total number of affordable public housing units that can be built

H.R. 3772

Housing is a Human Right Act of 2021

Transformative legislation to authorize much needed funding for crucial housing infrastructure while reducing homelessness across America was introduced in June 2021 by Representatives Pramila Jayapal (D-WA) and Grace Meng (D-NY).

This bill would:

- ❑ Invest more than \$200 billion in necessary affordable housing and support services (including investing up to \$100 billion for McKinney-Vento Emergency Solutions Grants (ESG) and \$100 billion for Continuum of Care (COC) grants)
- ❑ Call for the creation of a new grant program that incentivizes local investments in humane, evidence-based models to support people experiencing homelessness, including alternatives to criminalization and penalization

Jobs for All Act

The ability to pay for housing is key to solving homelessness. A national Jobs for All bill will establish financial stability and paid job training, reduce discrimination against the disabled, minorities, and women, and restore housing safety and peace of mind to low-income citizens.

The framework for achieving this important piece of legislation includes:

- ❑ Support a 21st-century economic bill of rights
- ❑ Support S. 4174 Wage Theft Prevention & Wage Recovery Act
- ❑ Urge Congress to pass the Paycheck Fairness Act

Repeal the Faircloth Amendment

The Faircloth Amendment was a provision of the Quality Housing and Work Responsibility Act of 1998. Under the amendment, HUD is barred from funding the construction or operation of new public housing units if the construction of those units would result in a net increase in the number of public housing units as of October 1, 1999. Simply put, the Faircloth Amendment sets a cap on the number of units any public housing authority (PHA) could own and operate, **effectively halting the new construction of public housing.**

Repealing the Faircloth Amendment would:

- ❑ Eliminate a physical ban that has barred additional construction of affordable public housing for more than twenty years
- ❑ Allow for communities, tenants, and PHAs to reimagine how building more public housing with permanent affordability could create opportunities for seniors to rest, and for families to thrive
- ❑ As a long-term asset, public housing provides decent housing to the nation's most vulnerable citizens, connects low-income workers to economic opportunities, and spurs regional job creation and economic growth

Thank you for listening!

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<https://bringamericahomenow.org>

<https://nationalhomeless.org>



Cross-Sector Impacts of the Affordable Housing Crisis



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Advancing health equity through housing:

How closing the housing affordability gap promotes health

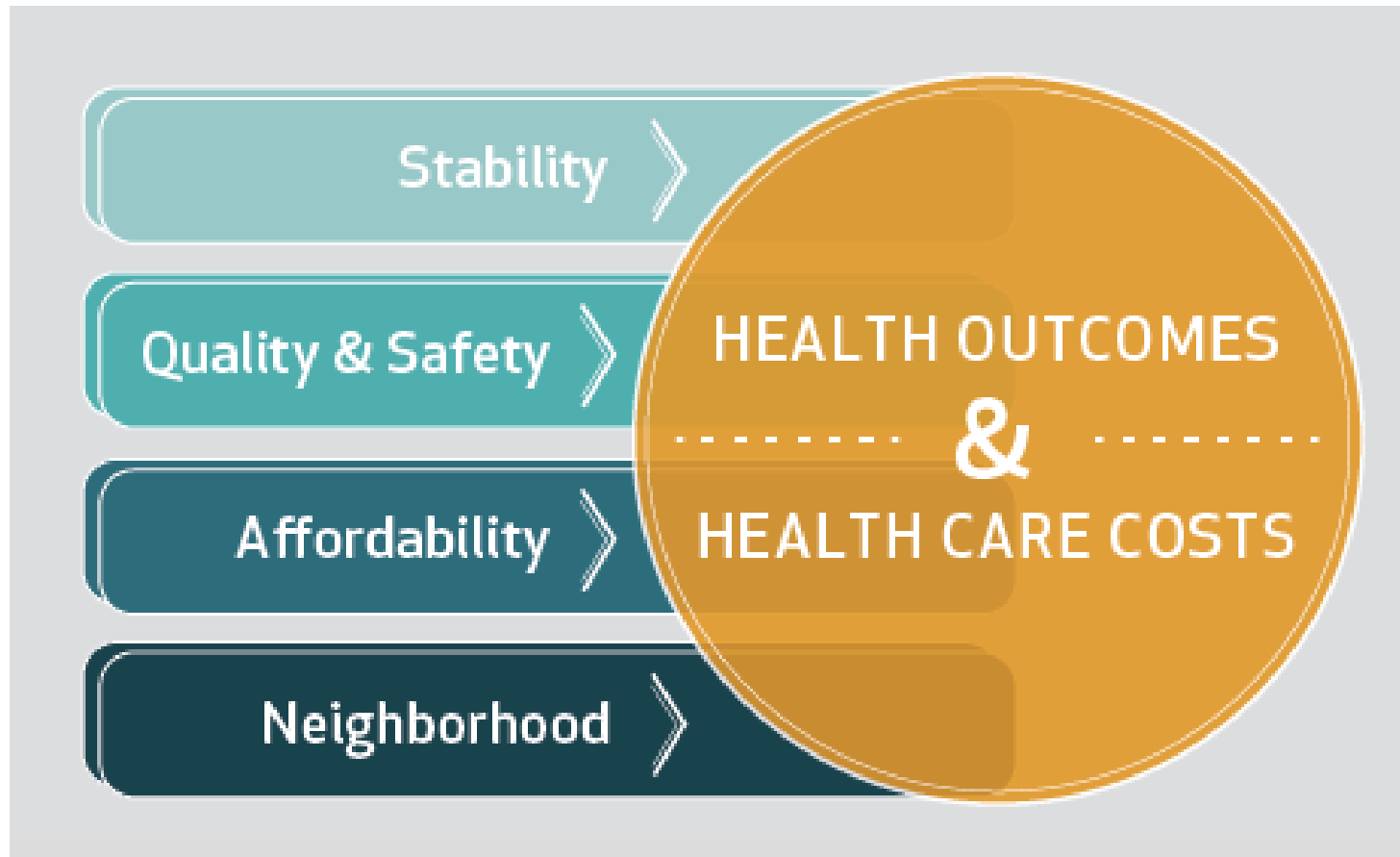
Allison Bovell-Ammon, Director of Policy and Communications

Children's HealthWatch

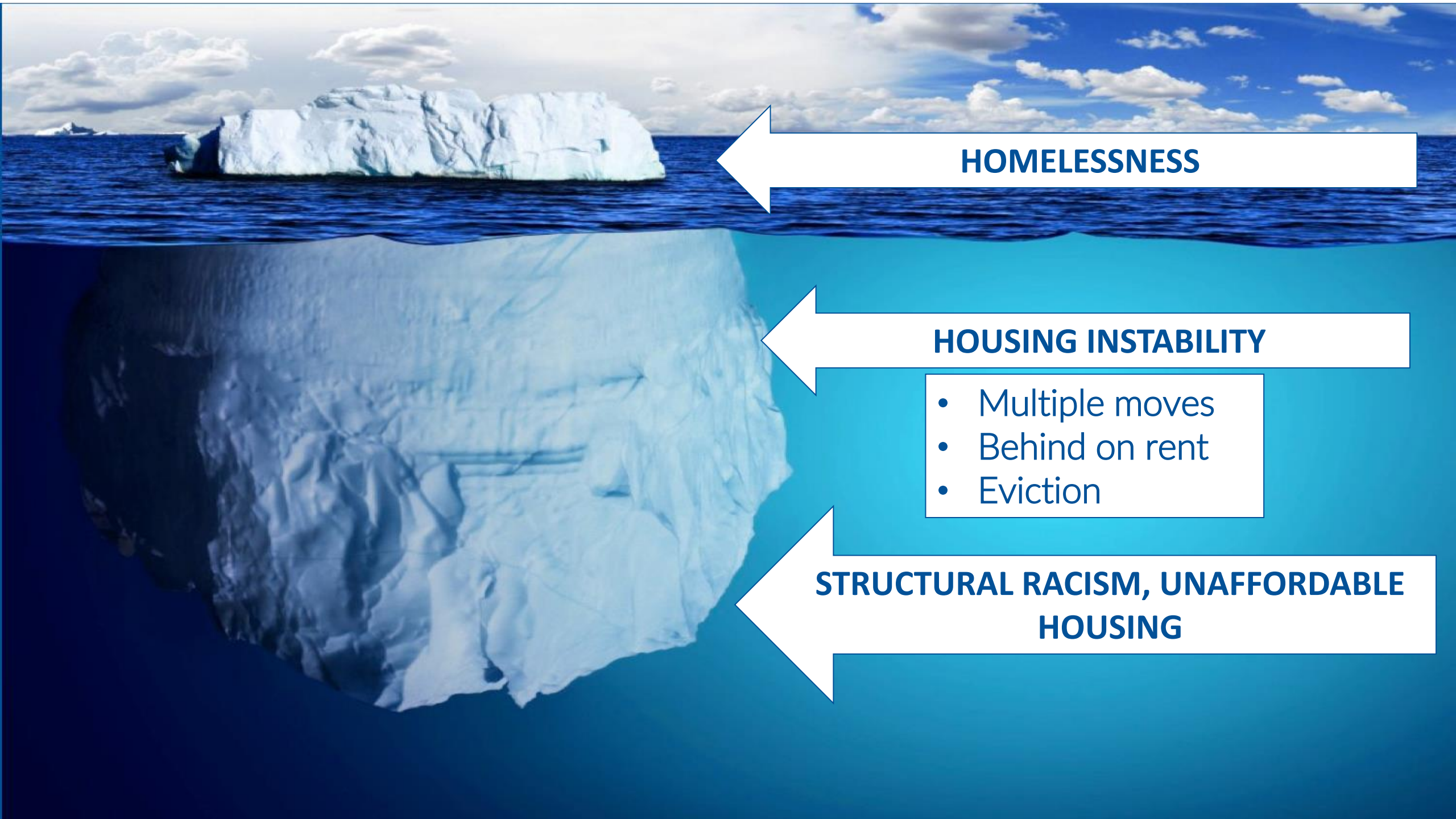
September 26, 2022



Home is a foundation for health



Source: Taylor, L. *Health Affairs*, 2018



HOMELESSNESS

HOUSING INSTABILITY

- Multiple moves
- Behind on rent
- Eviction

**STRUCTURAL RACISM, UNAFFORDABLE
HOUSING**

Housing instability affects health across the lifespan



Prenatal period

- Pre-term birth
- Low birth weight
- Pregnancy complications



Early childhood

- Development delay
- Poor overall health
- Hospitalization



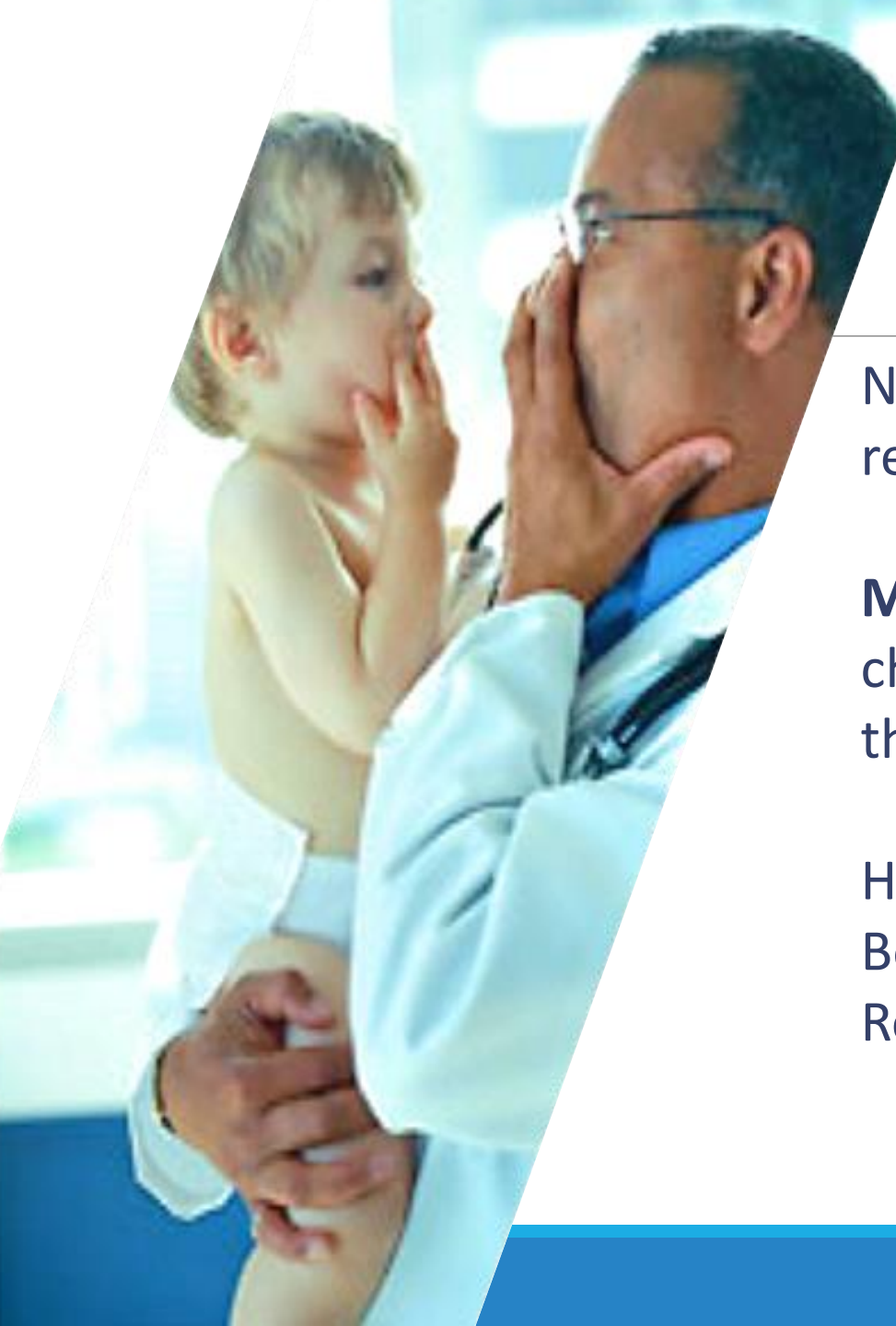
Childhood/adolescence

- Adverse educational outcomes
- Poor mental/behavioral health outcomes



Adulthood

- Poor general health
- Anxiety/depression
- Increased need for urgent health services



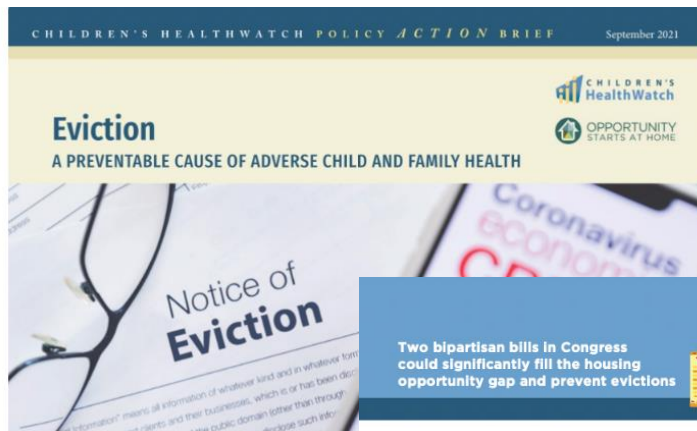
About Children's HealthWatch

Non-partisan network of pediatricians, public health researchers and child health and policy experts.

Mission: To improve the health and development of young children and their families by informing equitable policies that alleviate and address economic hardships.

Headquartered at Boston Medical Center with sites in Boston, Baltimore*, Philadelphia, Minneapolis, and Little Rock

Decades of research from Children's HealthWatch link housing instability and health outcomes



Research consistently shows that children and their families need access to safe, stable, and affordable homes throughout their lifetimes in order to thrive.¹ However, rising housing costs coupled with stagnant wages and disinvestment in affordable housing has resulted in extreme housing cost burdens and housing instability for millions of families across the United States.² Due to ongoing structural racism and historically discriminatory policies on housing, education, and employment, people of color disproportionately experience housing instability, including housing cost burdens and eviction. The economic fallout of COVID-19 exacerbated this pre-existing challenge for Black, Indigenous, Latinx, people of color. Although policies were put in place to prevent eviction during the pandemic, experts predict that a wave of evictions will take place once these protections lapse.³ When families are unable to afford rent and experience an eviction, studies show family health, education, and economic well-being are at risk. Underscored by the current crisis, there is an urgent and long overdue need for a bold federal investment and response to prevent eviction, protect health, and ensure families are stably housed.

Two bipartisan bills in Congress could significantly fill the housing opportunity gap and prevent evictions

FILLING THE HOUSING OPPORTUNITY GAP

The Need is Significant • Housing instability affects the health and well-being of children and families. When families fall behind on rent, are forced to move multiple times, and/or experience homelessness, infants and toddlers are placed at an increased risk of being in poor health and not meeting developmental milestones. This creates a “housing opportunity gap” with long-lasting

ripple effects in our healthcare, education, carceral, and economic systems. Among those most highly impacted are families of color. Research shows that children and their families need access to safe, stable, and affordable homes throughout their lifetime in order to thrive. Without this stability, the mental and physical health of parents and children are all too often compromised.



TWO BIPARTISAN SOLUTIONS

The Family Stability & Opportunity Act

The Family Stability and Opportunity Act filed by Senators Van Hollen (D-MD) and Young (R-NH) ensures critical investments in families with young children by creating 500,000 Opportunity Vouchers – also known as “mobility vouchers”.

- ✓ Reduced risk of eviction
- ✓ Increased housing stability
- ✓ Increased health outcomes
- ✓ Better educational outcomes
- ✓ Better economic mobility
- ✓ Billions of \$ in health costs saved

Eviction Crisis Act

Led by Senators Michael Bennet (D-CO) and Rob Portman (R-OH), along with Sherrod Brown (D-OH) and Todd Young (R-IN), the bipartisan Eviction Crisis Act would create new federal resources and strengthen legal protections to prevent and combat eviction.



ives to ensure their child grows up in a were they can reach their fullest potential, research shows that when children – par- children – have access to high-quality, ies and in neighborhoods with economic green space, good schools, and reliable they are better able to thrive.^{1,2} A rental caps the cost of rent for eligible families if the amount of take-home income and remaining cost – means that families do ose between rent, food, energy costs, and enabling families to afford rent in neigh- bir choosing, a voucher takes care of more also opening the door to neighborhoods it can give a child and family a chance at

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While people particu an imp for chil brain is long-te Childre family and for

for millions of families – and dispropor- es of color – this reality is out of reach. A racist policies in the United States paired investment in housing for people with very is led to inequities in housing stability- tole, Black families represent just 13 percent population, but one-third of tenants facing if of families experiencing homelessness.^{1,2}

PATHWAYS TO STABLE HOMES

PROMOTING CAREGIVER AND CHILD HEALTH THROUGH HOUSING STABILITY

Only by combining multiple policy solutions will Massachusetts be able to increase the effectiveness of its efforts to ensure families have enough resources to afford housing without forgoing other basic needs.

MAY 2019



The Foundation to

Connecting The Importance of Safe Homes with the Health and Wellbeing of Families and Children

A Practical Toolkit for Children's Health Advocates and Practitioners

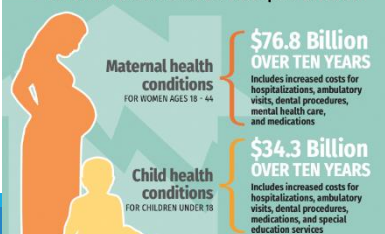
Stable Homes Make Healthy Families

Children's HealthWatch and other researchers have found that our health begins at home, long before we arrive at the doctor's office or hospital. The stability of our homes and the conditions in which our communities exist have an enormous influence on the opportunities we have to shape our lives and our health. This brief asks two straightforward questions: If health starts at home, what are the healthcare and educational costs of unstable housing? Which policy solutions could create stable homes for healthier families?

The innovative economic modeling from Children's HealthWatch, consistent with methods used by the Congressional Budget Office, estimates the child and caregiver health-related costs of families living in unstable homes. Families who are unstably housed have experienced at least one of the following

conditions in the previous year: were unable to pay rent or mortgage on time, moved two or more times, or were homeless. We estimate that 10.2 million children and their families could avoid preventable health conditions if living in stable homes in 2016. Based on the associations between unstable homes and poor health outcomes, Children's HealthWatch estimated the annual cost of children's health care and education and maternal mental and physical health care associated with unstable homes among families with children. **We estimate that families with children under 18 years who are unstably housed had \$8 billion in avoidable health care and education costs in 2016. Adjusted for inflation and projected increases in health and education costs, that will result in \$111 billion over the next ten years.**

LONG-TERM COSTS OF UNSTABLE HOMES TO THE HEALTH SYSTEM ARE \$111 BILLION*

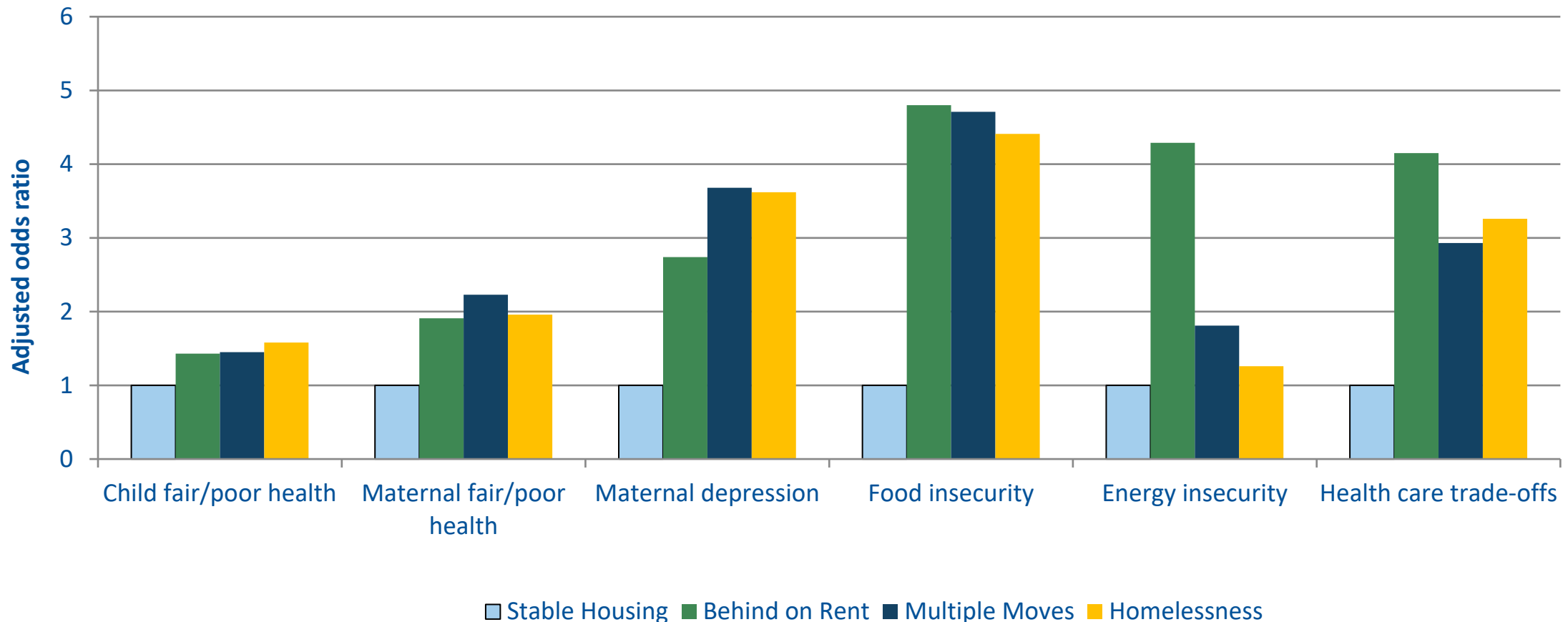


The cost projections in this report underestimate the health and educational related costs of unstable homes because they do not include health services utilized by fathers, nor do they include other known health conditions associated with unstable housing such as chronic diseases – HIV/AIDS, diabetes, and hypertension¹ – not collected by Children's HealthWatch.

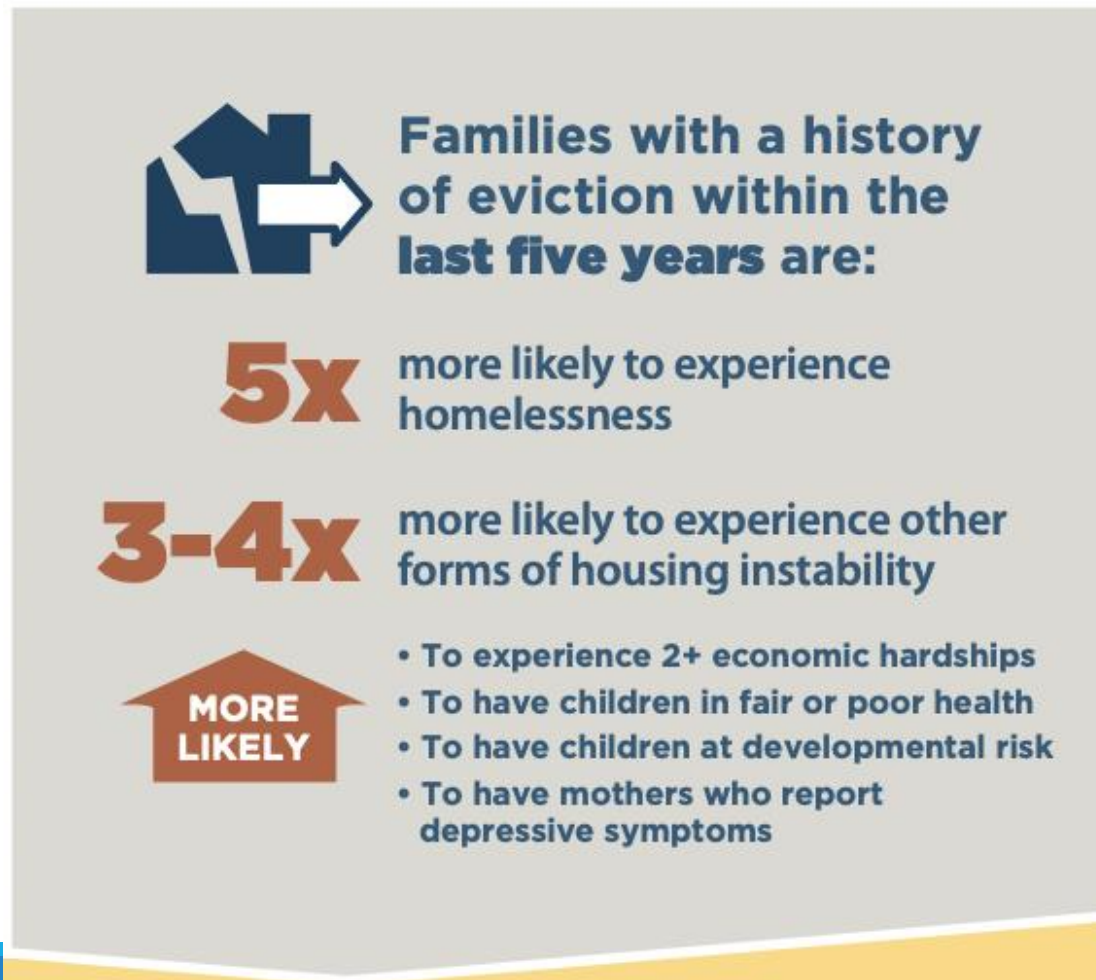
How Do Stable Homes Matter To Our Health?

Children's HealthWatch research and that of others shines a spotlight on how housing affects all of us – our health, day-to-day safety, education and employment.² If we truly want to ensure that every community in the United States becomes and stays healthy, we need to understand health care as something that begins in our homes and communities rather than something we seek when we are sick.

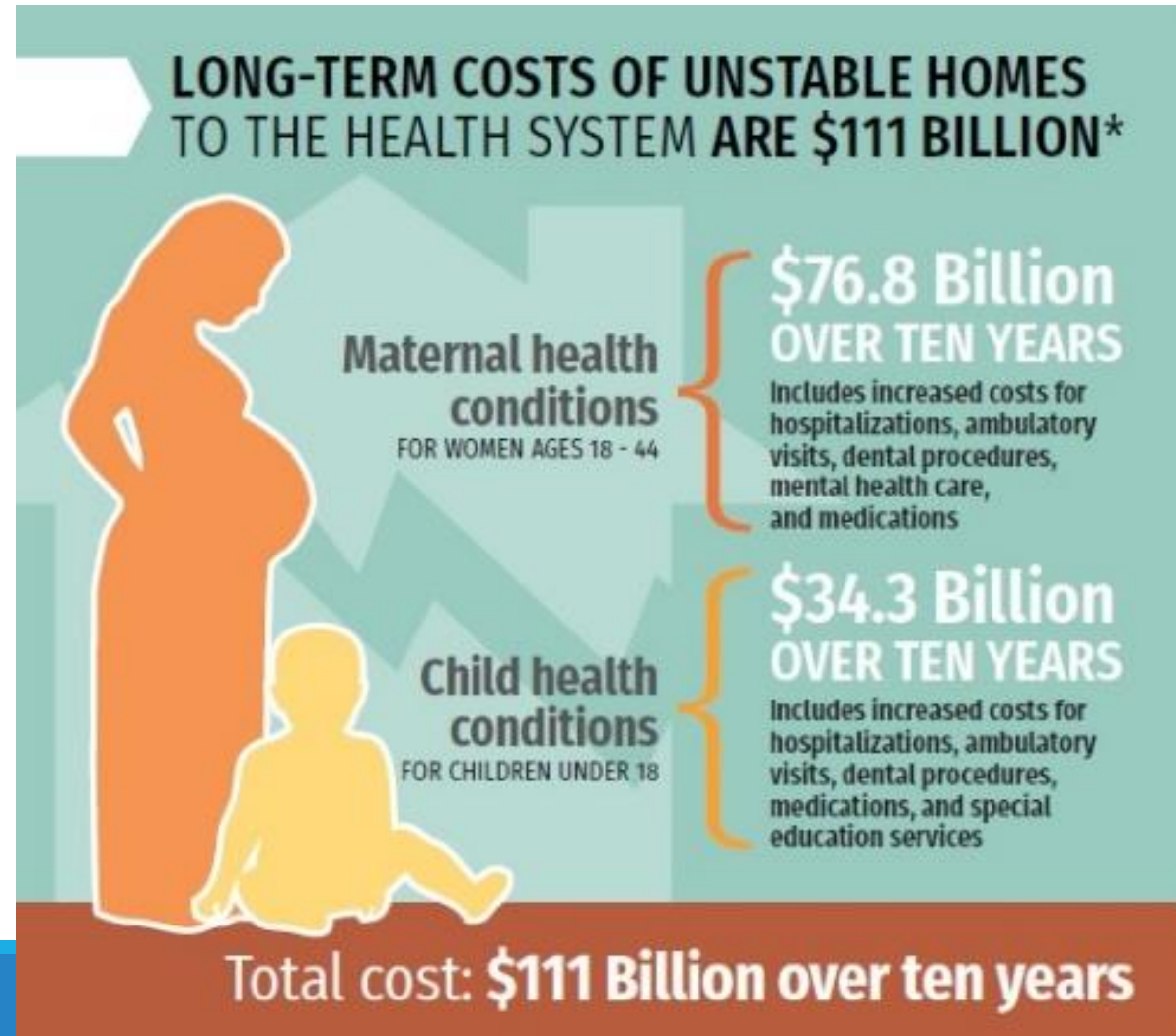
Multiple forms of housing instability impact health and economic stability among families with young children



Recent research: History of eviction linked to poor health outcomes



Cost of inaction is significant. Urgent need to close housing affordability gaps!



Thank you!

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Cross-Sector Impacts of the Affordable Housing Crisis



Harry Lawson

Director of Human & Civil Rights

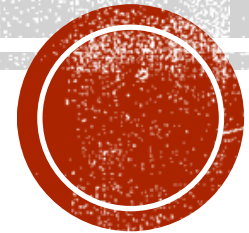
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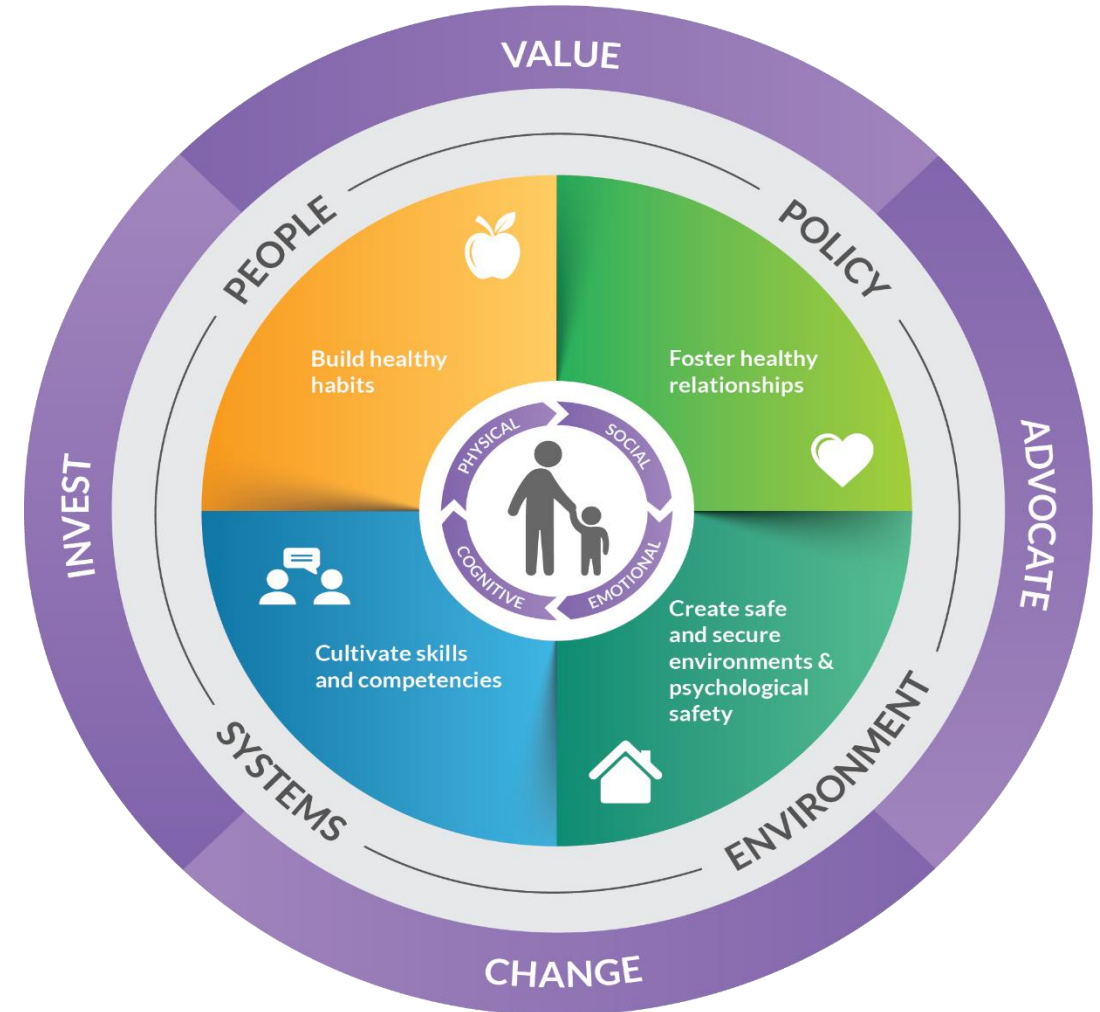
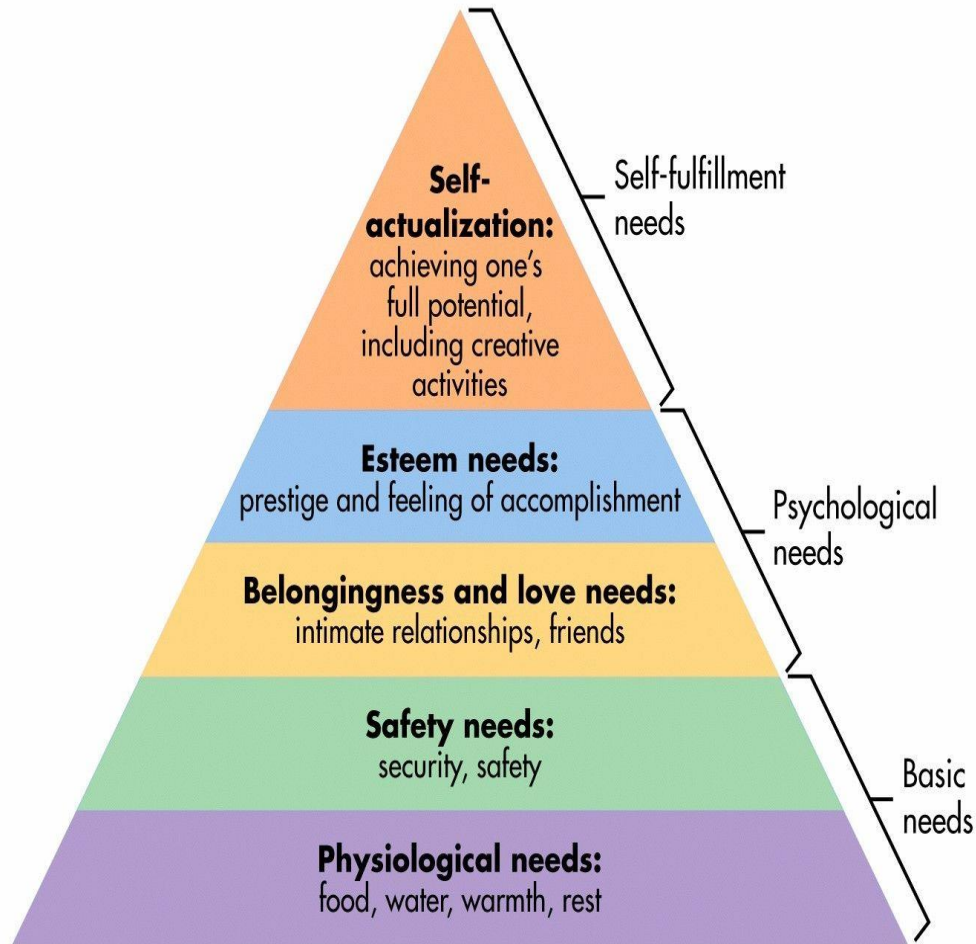
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EDUCATION & HOUSING

**The Gaps in Affordable Housing
and the Implications for Education**



SAFE, JUST & EQUITABLE SCHOOLS: SUPPORTING & EDUCATING THE WHOLE CHILD



IMPLICATIONS FOR STUDENTS

- Children who live in a crowded household at any time before age 19 are less likely to graduate.
- Stable, affordable housing may increase children's opportunities for educational success.
- Stable home environments can complement the efforts of educators, leading to improved student success and growth.
- Housing instability and evictions increase children's stress, affect their ability to study, complete assignments and concentrate in school, and frequent family moves lead to harmful churning in elementary school classrooms.



IMPLICATIONS FOR STUDENTS

- The lack of affordable housing impacts school and classroom diversity; racially and economically.
- The lack of affordable housing has impacts on educator recruitment and retention.
- High rates of educator turnover and retention.
- Negative impacts on students physical health as a result of poor housing quality.



IMPLICATIONS FOR SCHOOL COMMUNITIES

- Affordable housing can contribute to keeping children in the same school attendance zone; ensuring that students with high housing insecurity and at risk of homelessness have more stable housing; and increasing student diversity in high-income school districts while reducing segregation and poverty concentration in lower income districts.
- Affordable housing may also support the educational success of low-income children by supporting family financial stability, reducing mobility, providing safe, nurturing living environments, and providing a platform for community development.



IMPLICATIONS FOR SCHOOL COMMUNITIES

- Affordable housing can increase disposable family income, which often leads to improvements in math and reading growth and the ability to support enrichment experiences for children in low-income families.
- The gaps in affordable housing can contribute to low enrollment and can lead to school closures, student displacement and instability.
- School closures and low enrollment can also impact educator recruitment.



IMPLICATIONS FOR SCHOOL COMMUNITIES

- Housing and school policies have a strong reciprocal effect on patterns of racial and economic segregation.
- Housing and land use policies can affect enrollment trends, concentrations of poverty and school diversity, school funding, stability of enrollment vs. “churning” of students.
- Affordable housing may foster the educational success of low-income children by supporting family financial stability, reducing mobility, providing safe, nurturing living environments, and providing a platform for community development.



IMPLICATIONS FOR EDUCATORS

- The lack of affordable housing prevents educators and education support professionals from living in the school communities where they work which can also contribute to turnover and recruitment challenges.
- Educators teaching out of their discipline(s).
- Affordable housing gaps and increased rates of student instability and mobility can impact educator's ability to teach effectively.
- Safe, stable and affordable housing can affect a range of student outcomes.



Cross-Sector Impacts of the Affordable Housing Crisis



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THE INTERSECTION OF HOUSING AFFORDABILITY AND ENVIRONMENTAL JUSTICE



PRESENTED BY: DR. SABRINA JOHNSON

THE GAP AND OUT OF REACH

- No state has an adequate supply of rental housing affordable and available for extremely low-income households.
- Systemic racism, past and present, has led to significant racial disparities in both renter demographics and adverse outcomes experienced by renters, such as cost burdens, evictions, and homelessness.
- Homes that are affordable to extremely low-income renters are not necessarily available to them. These homes include energy efficiency upgrades that will often offset financial burdens for residents.
- Extremely low-income renters must compete with all higher-income households for the limited number of rental homes affordable to them in the private market.

IMPLICATIONS

- The current global warming crisis places low-income renters at risk of being displaced
- Racial and socioeconomic justice is key to climate action!
- In real time, the climate justice movement underscores the social, public health, and economic challenges and costs of adaptation and responding to climate change. This is crucial since it's an inherently social issue that has unequal/unequitable consequences globally, particularly for marginalized groups in urban demographics.
- Residents are too often at risk of displacement, behind in their utility bills, experiencing homelessness, and facing other housing insecurities.
- Millions of lower-income renters who work low-wage jobs and who already faced a severe shortage of affordable housing before the pandemic continue to struggle with housing insecurity.
- The private market cannot, on its own, provide homes affordable to these renters, because the rents affordable to extremely low-income renters will not cover the development and operating costs of new housing and often do not provide sufficient incentives for landlords to maintain older housing.

THE EFFECTS ON LOW-INCOME RENTERS

- Income inequality directly impacts housing insecurity
- In the U.S., from rising sea levels and catastrophic floods to wildfires and hurricanes, low-income residents are the most vulnerable, least protected and the most on their own when these natural disasters occur.
- That includes decisions made about whether they are sheltered in weather-resilient, energy-efficient, comfortable homes.
- Affordable but not available!

QUESTIONS?
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Long-Term Solutions



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Together, we will advance anti-racist policies and achieve the large-scale, sustained investments and reforms necessary to ensure that renters with the lowest incomes have a safe, affordable, accessible place to call home.

Critical Long-Term Solutions



To end the affordable housing crisis, we must:

- 1. Bridge the gap between incomes & housing costs.**
- 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.
- 4. Strengthen and enforce renter protections.**

Needed Legislation



Bridging the gap between income and rent

Family Stability and Opportunity Vouchers Act (S.1991) – Sens. Young (R-IN) & Van Hollen (D-MD)

- Provide 500,000 new vouchers and counseling services to families with young children

Ending Homelessness Act (H.R.4496) – Reps. Waters (D-CA), Cleaver (D-MO) & Torres (D-NY)

- Universal housing voucher program
- Bans “source of income” discrimination in housing
- Invests \$10 billion to national Housing Trust Fund

Needed Legislation



Expanding and preserving the supply of deeply affordable rental homes

American Housing and Economic Mobility Act (S.1368/H.R.2768) – Sens. Warren (D-MA), Markey (D-MA), Sanders (I-VT), Hirono (D-HI), Merkley (D-OR), and Reps. Cleaver (D-MO), Lee (D-CA), Moore (D-WI), Khanna (D-CA), Norton (D-DC), Garcia (D-IL), Cohen (D-TN), Schakowsky (D-IL), Pressley (D-MA), and Bonamici (D-OR)

- Invest \$45 billion annual to the national Housing Trust Fund, plus other vital investments

Needed Legislation



Providing emergency rental assistance:

Eviction Crisis Act/Stable Families Act (S.2182/H.R.8327) – Sens. Bennet (D-CO), Portman (R-OH), Young (R-IN), and Brown (D-OH), and Rep. Torres (D-NY)

- Establishes a \$3 billion per year permanent Emergency Rental Assistance program to help extremely low-income families facing a financial shock avoid eviction

Needed Legislation



Strengthening and enforcing renter protections

Fair Housing Improvement Act (S.4485/H.R.8213) – Sen. Kaine (D-VA) and Rep. Peters (D-CA)

- Expands the *Fair Housing Act* to prohibit housing discrimination based on “source of income” and military and veteran status

Immediate Opportunities for Advocacy



FY23 Appropriations

Support the highest level of funding possible for HUD's housing and homelessness programs, including:

- Full funding to renew all existing Housing Choice Vouchers, and to expand vouchers to 140,000 more households with low incomes
- \$3.6 billion for Homeless Assistance Grants
- Full funding for public housing, legal assistance to prevent evictions, and tribal housing competitive funds

Immediate Opportunities for Advocacy



Tax Extenders Package

Ensure any expansion of the Low Income Housing Tax Credit (LIHTC) is paired with key reforms:

- Incentives to serve ELI households and people experiencing homelessness
- Incentives to develop in tribal and rural areas



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Q&A