



**housed**

Universal • Stable • Affordable

# TOOLKIT

NATIONAL LOW INCOME HOUSING COALITION



# HOUSED TOOLKIT

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# INTRODUCTION

**T**he HoUSed campaign for long-term affordable housing will advance anti-racist policies and achieve the large-scale, sustained investments and reforms necessary to ensure that renters with the lowest incomes have an affordable place to call home. Bold policies are needed to ensure the most marginalized people in the U.S., especially low-income people of color, have safe, stable, accessible affordable homes.

**To achieve this, we must:**

1. Bridge the gap between incomes and housing costs by expanding rental assistance to every eligible household. Today, only [one in four](#) households eligible for rental assistance receives it. [Learn more](#) about how we can ensure rental assistance is universally available.
2. Expand and preserve the supply of rental homes affordable and accessible to people with the lowest incomes. There is [no state or congressional district](#) in America with enough supply of affordable housing for families with the lowest incomes. [Learn more](#) about ways to build and preserve affordable homes.
3. Provide emergency rental assistance to households in crisis by creating a national housing stabilization fund. Millions of households are one financial shock away from economic hardship that could quickly spiral out of control. [Learn more](#) about how we can stabilize households during a crisis.
4. Strengthen and enforce renter protections. The power imbalance between renters and landlords puts renters at risk of housing instability and homelessness. [Learn more](#) about how we can build power for renters.

**Stay up-to-date on campaign news and events at [nlihc.org/housed](https://nlihc.org/housed)**

**Be sure to direct your audience to the HoUSed website for resources and information.**



# NATIONAL TALKING POINTS

**C**ongress is working to enact an American Jobs Plan to invest in America, create good-paying jobs, combat the climate crisis, advance racial equity, and “build back better.” To achieve these ambitious goals, any comprehensive jobs package must advance bold housing solutions to ensure everyone has a stable, accessible, affordable home, starting with those with the greatest needs.

The HoUSed campaign’s top three priorities for the American Jobs Plan are targeted to serve America’s lowest-income and most marginalized renters:

- **Expanding rental assistance to every eligible household.**
- **Investing \$70 billion to preserve public housing.**
- **Providing \$45 billion to build new homes and preserve existing affordable homes through the national Housing Trust Fund.**

## NATIONAL TALKING POINTS

- **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 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.
- **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.**
  - 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 crisis is made worse by the lack of federal investments:**
  - 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.
- **People of color - especially women of color - and other marginalized renters are most harmed by the housing crisis.**
  - [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.
  - 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 in our housing stock and the location of housing far from critical services.
- **Housing is linked to nearly every measure of having a quality life.**
  - Housing justice is [racial equity](#). Racial inequity in education, income, wealth, employment, and health is driven in large part by racial segregation and discrimination in housing.
  - Housing can help close the [education](#) gap. Children learn better and are more likely to graduate when they live in a stable, affordable home.
  - Housing is [health](#) care. A quality affordable home is a prescription for good health. It has been linked to prevention of long-term health problems and promotes healthy, productive lives.
  - Housing supports [economic mobility](#). Safe, affordable housing allows low-income people to climb up the income ladder and achieve financial stability.
  - Housing assistance [reduces poverty](#). Access to affordable housing increases stability for marginalized households and helps avert homelessness.
  - 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.

- The HoUSed campaign's three priorities for the American Jobs Act directly addresses these challenges:
  - 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.
  - 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 the housing crisis.
  - 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.



For every 10 of the lowest-income renter households, there are **fewer than 4 homes** affordable and available to them



# RESOURCES

## AMERICAN JOBS ACT/LEGISLATION

### HoUsed Campaign Priorities:

- [Expand rental assistance to every eligible household](#)
- [Invest \\$70 billion to repair public housing](#)
- [Invest \\$45 billion in the national Housing Trust Fund](#)

#### **The White House Proposal:**

Included \$213 billion for housing, including \$40 billion to repair public housing, resources to support homeownership and weatherization, and new competitive grants to incentivize zoning and land-use reforms.

#### **Housing is Infrastructure Act:**

Chairwoman Maxine Waters (D-CA) released an updated discussion draft of this bill on April 12, which provides \$70 billion to repair public housing and \$45 billion for the HTF. It does not include an expansion of vouchers. For more information, see NLIHC's [factsheet](#) on the Housing is Infrastructure Act.

### **Letters of Support**

#### **National Sign On Letter:**

Please sign your organization on to a national letter to urge Congress to support these investments and share with your networks.

**Congressional Progressive Caucus** endorsed the HoUsed campaign's three priorities for an infrastructure bill.

**Dear Colleague Letter:** Signed by 78 members of Congress and led by Senators Jeff Merkley (D-OR), Elizabeth Warren (D-MA), and Kirsten Gillibrand (D-NY) and Congressman Ritchie Torres (D-NY), calling on Congress to include the HoUsed campaign's priorities in the American Recovery Plan.

#### **Sign On Letters:**

The letters are signed by 39 national cross-sector leading organizations in support of expanding rental assistance and investing in public housing and the national Housing Trust Fund.

- [Letter to White House](#)
- [Letter to Congressional Leaders](#)

## Rental Assistance

**CBO 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.

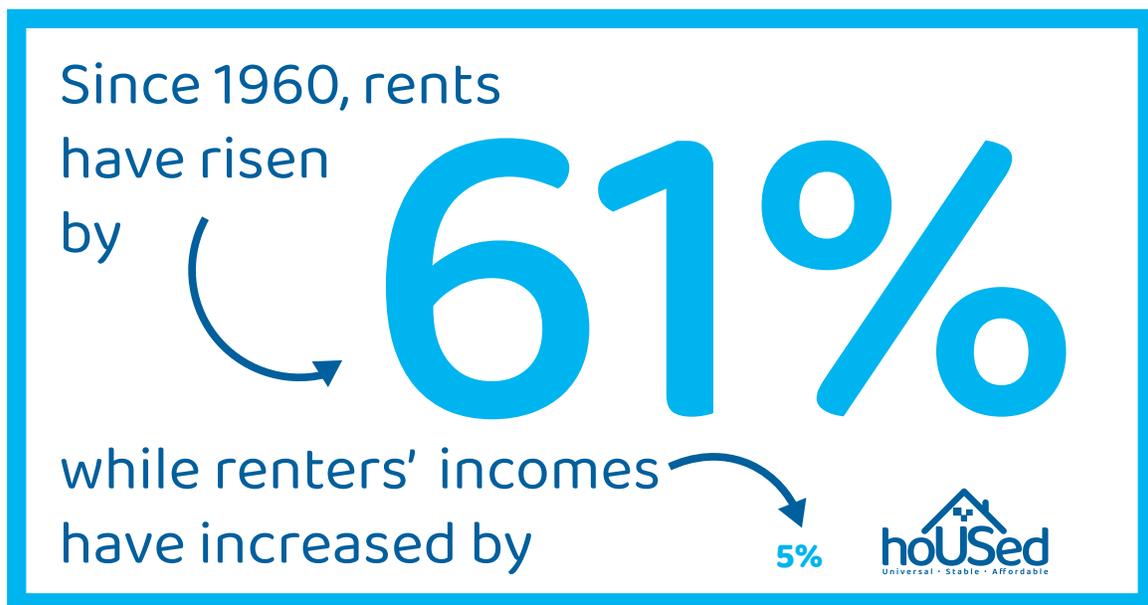
**CBPP report** - there is a clear need to increase housing vouchers in the American Jobs Plan, and to ultimately, make them available for anyone who is eligible.

## Housing Trust Fund

**Economic Modeling** by Mark Zandi and Jim Parrott shows that \$40 billion invested in the HTF will lead to more than 192,000 homes affordable to people with the lowest incomes, while creating 260,000 jobs.

## Public Housing

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



# HOUSED WEBSITE

<https://nlihc.org/housed>

## HoUSED

Universal | Stable | Affordable

### Work Groups & Calls

[For More Details →](#)

### Key Legislation

[Read more →](#)



#### PROJECTS & CAMPAIGNS

National Housing Trust Fund

State Partner Project

Campaign for Housing and Community Development Funding

Opportunity Starts at Home

Disaster Housing Recovery

Week of Action: Our Homes, Our Voices

Civic Engagement: Our Homes, Our Votes

[HoUSED Resources](#)

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 an affordable place to call home. More than ever, bold policies are needed to ensure that people with the lowest incomes and the most marginalized people have a stable, affordable home.

#### To achieve this, we must:

- 1 Bridge the gap between incomes and housing costs by expanding rental assistance to every eligible household. Today, only **one in four** households eligible for rental assistance receive it. [Learn more](#) about how we can ensure rental assistance is universally available.
- 2 Expand and preserve the supply of rental homes affordable and accessible to people with the lowest incomes. There is **no state or congressional district** in America with enough supply of affordable housing for families with the lowest incomes. [Learn more](#) about ways to build and preserve affordable homes.
- 3 Provide emergency rental assistance to households in crisis by creating a national housing stabilization fund. Millions of households are one financial shock away from economic hardship that could quickly spiral out of control. [Learn more](#) about how we can stabilize households during a crisis.
- 4 Strengthen and enforce renter protections. The power imbalance between renters and landlords put renters at risk of housing instability and homelessness. [Learn more](#) about how we can build power for renters.

# SHARE THE MESSAGE

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

#HoUSed and #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.

## 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.

Bold policies are needed to ensure #Universal, #Stable, #Affordable housing for the lowest income and most marginalized people. #HoUSed #Housing4UsAll <https://nlihc.org/housed>

#DYK: Racial segregation & discrimination in housing are a major cause of racial inequity across all sectors of education, income, and more. Housing justice advances racial justice.

We need to bridge the gap to ensure #Housing4UsAll. <https://nlihc.org/housed>

To ensure the lowest-income people are #HoUSed we must preserve & expand the supply of rental homes across the US through investments in public housing & the national Housing Trust Fund. <https://bit.ly/3gfQUho>

Housing is health care. When we keep people #HoUSed, we prevent long-term health problems & promote healthy, productive lives. <https://nlihc.org/housed>

Millions of households are one financial shock away from eviction & homelessness. Everyone deserves a housing safety net; universal rental assistance for all eligible households would provide it. #Housing4UsAll. <https://bit.ly/3suVFGp>

#ICYMI Children learn better and are more likely to graduate when they are #HoUSed in stable, affordable homes. Learn more: <https://nlihc.org/housed>

We all deserve the opportunity to climb the income ladder and achieve financial stability. Housing assistance reduces poverty and helps keep low-income renters #HoUSed. <https://bit.ly/3gfNA5U>

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

There is no state or congressional district in America w/ enough affordable homes for people w/ the

lowest incomes. A National Housing Stabilization Fund can alleviate economic shocks before they cause instability & homelessness. Keep people #hoUSed. <https://bit.ly/3gzMm5R>

Eviction records make it hard for families to find decent housing in safe neighborhoods and have negative impacts on health, employment, education, etc. Universal housing assistance will help renters avoid eviction & remain stably #hoUSed. <https://bit.ly/3suVFGp>

#DYK that only 1 in 4 households who qualify for housing assistance receives it, and most are left to fend for themselves. We need #Housing4UsAll <https://bit.ly/3gfNA5U>

#DYK in communities with a right to counsel, 86% of renters were able to remain in their homes, and eviction filings decreased by 10%. #Housing4UsAll <https://bit.ly/3mPfQgS>

#DYK fewer than 10% of renters have access to legal counsel when facing eviction, compared to 90% of landlords. We need Right to Counsel to rebalance the power and keep people #HoUSed <https://bit.ly/3mPfQgS>

#DYK since 1960, renters' incomes have increased by 5%, while rents have risen 61%. #Housing4UsAll <https://bit.ly/3gfNA5U>

#DYK millions of eligible households are on housing waiting lists, often for years, waiting for housing assistance; most never get it. #Housing4UsAll <https://bit.ly/3gfNA5U>

#DYK 8 million extremely low-income households pay at least half of their limited incomes on rent, leaving them w/o the resources they need to put food on the table, purchase medications, or make ends meet. #Housing4UsAll <https://bit.ly/3gfNA5U>

#DYK for every 10 extremely low-income households, there are fewer than 4 affordable and available homes. We need #Housing4UsAll <https://bit.ly/3gfQUho>

#DYK on avg in the U.S., renters need an income \$23.96 an hour to afford a modest, two-bedroom apartment - far above the incomes of many working families, seniors, & people w/ disabilities. We need #Housing4UsAll <https://bit.ly/3gfNA5U>

Congress must pass anti-racist housing policies for #Universal, #Stable, #Affordable housing called for in the #HoUSed campaign <https://nlihc.org/housed>

Racial justice requires housing justice! Congress must pass #Antiracist, #Universal, #Stable, #Affordable housing called for in the #HoUSed campaign <https://nlihc.org/housed>

Black, Indigenous, and people of color are disproportionately low-income and severely housing cost-burdened renters. Call on Congress to pass anti-racist housing policies in the #HoUSed campaign! <https://nlihc.org/housed>

**SAMPLE IMAGES: [HTTPS://BIT.LY/3GNNWAY](https://bit.ly/3GNNWAY)**

# PRESS RELEASE TEMPLATE

## THE HOUSED CAMPAIGN: KEY PRIORITIES FOR THE AMERICAN JOBS PLAN

**WASHINGTON, DC**– Congress is working to enact an American Jobs Plan to invest in the workforce, combat the climate crisis, advance racial equity and “build back better.” To achieve these ambitious goals, any comprehensive jobs package must advance bold housing solutions to help ensure everyone has a stable, accessible, affordable home, starting with those 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 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 expanding rental assistance to every eligible household, investing \$70 billion to preserve our country’s public housing infrastructure, and providing \$45 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 for long-term affordable housing 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 ‘American Jobs Plan,’ the infrastructure and recovery proposal from President Biden,” said NLIHC President and CEO Diane Yentel. “This infrastructure and 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.

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 American Jobs Plan proposes an [historic \\$213 billion investment](#) in the country’s affordable housing infrastructure. This investment must include the HoUSed campaign’s priorities of \$45 billion for the national Housing Trust Fund to build, preserve and rehabilitate apartments affordable to the lowest-income people, and \$70 billion to repair and preserve public housing throughout the country. These

investments are included in the “[Housing is Infrastructure Act](#)” released by House Financial Services Committee Chairwoman Maxine Waters (D-CA). A final infrastructure spending bill must include these critical investments and an expansion of rental assistance to all eligible households in need.

Through sustained advocacy with congressional champions and national, state, and local partners, the HoUsed campaign will advance the housing priorities needed to ensure a comprehensive infrastructure spending package that recognizes housing is infrastructure.

###

For more information about the HoUsed campaign, please visit [www.nlihc.org/housed](http://www.nlihc.org/housed).

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, purchase needed medications, or make ends meet.



# 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 everyone has a stable, accessible, and affordable home, Congress should expand rental assistance to make it universally available to all households in need, invest \$70 billion to preserve public housing, and provide \$45 billion to build new homes affordable the lowest income people through the national Housing Trust Fund.

The American Jobs Plan is a once-in-a-lifetime opportunity for Congress to invest in America, create good-paying jobs, combat the climate crisis, advance racial equity, and “build back better.” Today’s housing crisis reflects the structural disparity between growing housing costs and inadequate incomes for far too many people in America. Without sufficient federal investments in housing assistance and the creation and maintenance of affordable housing, the result is not a single state or congressional district in the country with enough affordable homes to meet the demand. People of color are most harmed by the inequities.

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.

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!

[ORGANIZATION NAME] and the HoUSed campaign are advocating 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. To achieve these ambitious goals, the American Jobs plan must advance bold housing solutions to help guarantee those with the greatest needs have affordable homes.

Guaranteeing universal housing assistance and building and preserving more affordable homes will have a broad and positive impact on racial equity, education, healthcare, economic mobility, and poverty-reduction. Affordable housing can close the education gap because children learn better and are more likely to

graduate when they live in a stable, affordable home. Affordable housing has been linked to prevention of long-term health problems and promotes healthy, productive lives. Affordable housing supports economic mobility, allowing low-income people to climb up the income ladder and achieve financial stability. By providing housing assistance, we can reduce poverty, increase stability for vulnerable households, and help avert homelessness, institutionalization, and incarceration.

Housing is infrastructure. These critical investments have a proven track record of reducing homelessness and housing poverty, and are vital for helping the lowest-income people afford decent, stable, accessible housing. They must be included in an infrastructure spending bill.

America is in the grips of an affordable housing crisis, most severely impacting the most marginalized and lowest-income people. Making rental assistance available to all households in need, a core element of President Biden’s housing platform, is central to any successful strategy to rebuild our economy and advance racial equity, as are investments in preserving and building more homes affordable to the lowest income people. The American Jobs Plan provides a unique opportunity for Congress to ensure everyone is stably housed and to begin to end homelessness and housing poverty in America, once and for all.

[YOUR NAME, ORGANIZATION]



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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.

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HOUSING COALITION**

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