

# BUDGET RECONCILIATION TOOLKIT

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## INTRODUCTION

LIHC's HoUSed campaign for long-term affordable housing advances anti-racist policies and works to 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 decent, stable, accessible and 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 <u>one in four</u> households eligible for rental assistance receives it. <u>Learn more</u> 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.

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



## TALKING POINTS

ongress is working to enact a budget reconciliation bill to tackle inflation and lower costs for households. To help achieve these ambitious goals, Congress must provide robust housing investments to ensure households with the greatest needs have a stable, accessible, affordable home. Any reconciliation bill that advances must include the targeted housing investments in the House-passed Build Back Better Act and 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 must be included in any future budget reconciliation bill.

#### **TALKING POINTS**

- The historic, targeted housing investments in the House-passed Build Back Better Act directly address the growing disparity between housing costs and stagnant incomes for people with the lowest incomes:
  - By expanding rental assistance, the reconciliation bill 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 <u>5% of all U.S. counties</u> 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 targeted housing investments in the House-passed Build Back Better Act directly address 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 reconciliation bill can directly address the severe shortage of affordable housing for people with the lowest incomes.
  - Nationally, there is a shortage of <u>7 million homes</u> affordable and available to the lowest-income renters.
  - For every 10 of the lowest-income renter households, there are <u>fewer than 4 homes</u> affordable and available to them.
  - There is <u>not a single state or congressional district</u> in the country with enough affordable homes to meet this demand.
  - <u>Eight million</u> 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 targeted housing resources included in the House-passed 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 <u>one in four</u> households who qualify for housing assistance receives it due to decades of chronic underfunding by Congress.
  - Millions of eligible households are on <u>waiting lists</u> 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 <u>estimates</u> 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 Housepassed 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.
- Decades of structural racism and ongoing discrimination have created <u>racial disparities in housing</u>, which contribute to inequities in wealth, education, health and more. Housing segregation was designed through intentional public policy, resulting in today's highly segregated communities.
- 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.
- Because housing is linked to nearly every measure of having a high-quality life, the targeted housing investments in the House-passed Build Back Better Act will have broad, positive impacts.
  - Housing justice is <u>racial equity</u>. 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 <u>education</u> gap. Children learn better and are more likely to graduate when they live in stable, affordable homes.
  - Housing is <u>health</u> 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 <u>economic mobility</u>. Safe, affordable housing allows low-income people to climb up the income ladder and achieve financial stability.
  - Housing assistance <u>reduces poverty</u>. Access to affordable housing increases stability for marginalized households and helps avert homelessness.



## **RESOURCES**

## **BUDGET RECONCILIATION BILL/LEGISLATION**

HoUSed Campaign Priorities for any budget reconciliation bill:

- 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.

<u>HoUSed Factsheet</u> - share this resource with your elected officials for a more detailed look into NLIHC's <u>top policy priorities</u> in the House-passed Build Back Better Act.

Why Targeted Housing Investments Help Tackle Inflation - share this resource with your elected officials for more information on why targeted housing investments are critical to any effort to address inflation.

Why Housing Investments Are Foundational to Any Budget Reconciliation Bill - 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 priorities for any budget reconciliation bill. Sign on and share it with your networks.

The Congressional Progressive Caucus endorsed the HoUSed campaign's three priorities for a budget reconciliation bill.

<u>Dear Colleague Letter</u>: Signed by 125 representatives and led by Congressman Ritchie Torres (D-NY), calling on Congress to include the HoUSed campaign's priorities in any budget reconciliation bill.

<u>Dear Colleague Letter</u>: 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 any budget reconciliation bill.

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**

<u>State-by-State Estimates</u> - see how many housing vouchers your state would receive under the House-passed Build Back Better Act.

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.

<u>CBPP report</u> - there is a clear need to increase housing vouchers in a budget reconciliation bill 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.

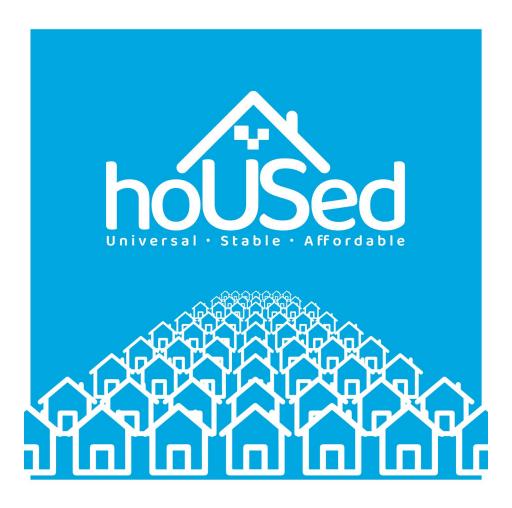
### **HOUSING TRUST FUND**

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

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

#### **PUBLIC HOUSING**

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



## SHARE THE MESSAGE

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

#Reconciliation, #HousingInvestmentsNow #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:**

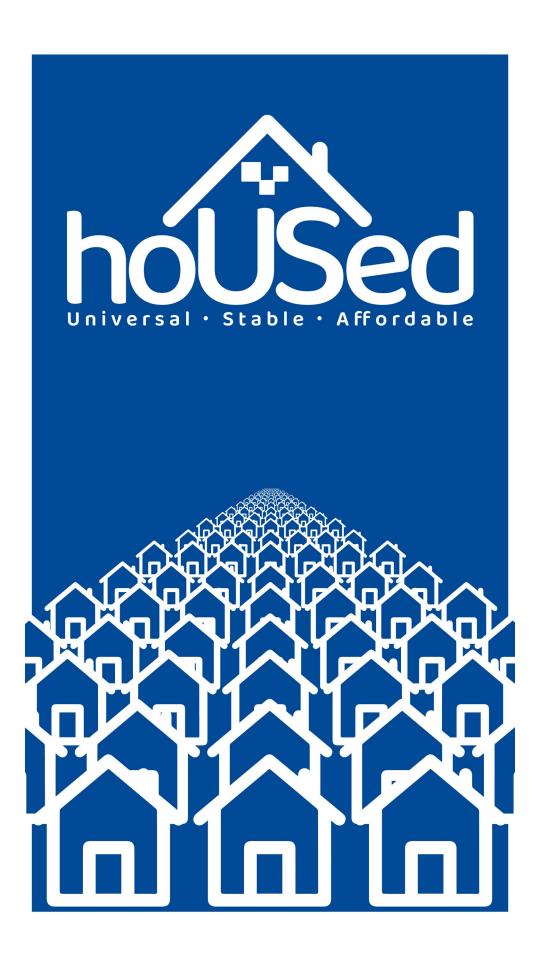
Post and re-post comments on campaign news throughout all your social media networks. Sample language and graphics are below. Consider pairing your posts with images for increased visibility, impact and engagement.

- Congress is running out of time to tackle inflation. Rising housing costs are driving inflation, and targeted
  housing investments in a #Reconciliation package would help America's lowest-income households pay
  the bills! #HousingInvestmentsNow
- Targeted housing investments in a #Reconciliation package are needed to keep America's lowest-income & most marginalized people stably housed. Investments in rental assistance, public housing, & the Housing Trust Fund will help bring down the cost of housing. #HousingInvestmentsNow
- Rents are rising everywhere, & those with the lowest incomes who were already struggling to pay rent are getting squeezed the most. Congress must invest in proven solutions – like rental assistance, public hsg, & Housing Trust Fund – to help more families. #HousingInvestmentsNow
- If Congress wants to tackle inflation, it has to START with housing investments for those with the greatest needs. [Your Senator's Name]: Funding for rental assistance, public housing, & Housing Trust Fund in #Reconciliation bill would lower housing costs #HousingInvestmentsNow
- #DYK The Housing Trust Fund investments in #BuildBackBetter Act would create or preserve 150,000 homes for people experiencing or at risk of homelessness. Congress must include these investments in any #Reconciliation package! https://tinyurl.com/yckmrvc8
- More than 1,800 organizations in the #HoUSed campaign are calling on Congress to pass the targeted housing investments in #BuildBackBetter to protect America's lowest-income households from the impacts of inflation and put us on a path to universal housing. https://bit.ly/3khH7ZR
- People w/ the lowest incomes 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. https://bit.ly/3khH7ZR

- [Your Senator's Name], #DYK addressing climate change means we need to invest in housing for people w/the lowest incomes! Housing justice = environmental justice, &housing investments in #BuildBackBetter are foundational to any strategy to address climate. 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.
   #HousingInvestmentsNow <a href="https://nlihc.org/housed">https://nlihc.org/housed</a>
- [Your Senator's Name], it's time to invest in your community. Pass a #ReconciliationBill like the #BuildBackBetterAct and its historic affordable housing investments to help those with the greatest needs! https://bit.ly/3DiAKeQ
- The #BuildBackBetter Act is a once-in-a-lifetime bill that would revitalize communities, advance racial
  justice, address climate change & invest in affordable homes. Any #Reconciliation package must include
  targeted #HousingInvestmentsNow! <a href="https://bit.ly/32YVbRX">https://bit.ly/32YVbRX</a>
- The Senate must pass a #ReconciliationBill to provide the large-scale, sustained investments needed to
  ensure renters with the lowest incomes have an affordable place to call home. #HoUSed <a href="https://nlihc.org/housed">https://nlihc.org/housed</a>
- The #BuildBackBetterAct included bold policies that would put our nation on a path to #Universal, #Stable, #Affordable housing for the lowest-income and most marginalized people. #HoUSed #Housing4UsAll https://nlihc.org/housed
- A #Reconciliation bill with the targeted housing investments in #BuildBackBetter would put us on a path to universal housing by preserving & expanding the supply of rental homes through public housing & the national Housing Trust Fund. <a href="https://bit.ly/3gfQUho">https://bit.ly/3gfQUho</a>
- #DYK only 1 in 4 households who qualify for housing assistance receives it, and most are left to fend for themselves. A #Reconciliation package with #BuildBackBetterAct investments in rental assistance puts us on a path to end homelessness once and for all.
- [Your Senator's Name]: Let's get this done! Pass a #ReconciliationBill with #BuildBackBetter's major expansion of rental assistance for those most in need! <a href="https://bit.ly/3gfNA5U">https://bit.ly/3gfNA5U</a>
- We need a #Reconciliation package with targeted #BuildBackBetter housing investments! Any
  reconciliation bill must include robust funding to build & maintain affordable homes through the national
  Housing Trust Fund, public housing, and rental assistance. <a href="https://bit.ly/3gzMm5R">https://bit.ly/3gzMm5R</a>
- [Your Senator's Name], targeted investments in affordable housing like those in #BuildBackBetter address the growing disparity between housing costs & stagnant incomes for people w/ the lowest incomes!
- Now make your mark in history and pass #HousingInvestmentsNow!

Visit here for sample social media graphics.





## POINT OF CONTACT:

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