

HOUSING IS INFRASTRUCTURE ACT

House Financial Services Committee Chairwoman Maxine Waters (D-CA) introduced the [“Housing is Infrastructure Act of 2021” \(H.R.4497\)](#). The bill includes the HoUsed campaign’s [top priorities](#) for the American Jobs Plan: a major expansion of rental assistance, an investment of \$70 billion to repair public housing, and \$45 billion in the national Housing Trust Fund to build and preserve homes affordable to people with the greatest needs.

NLIHC supports the *Housing is Infrastructure Act*. We urge Congress to enact the bill to help address the urgent housing needs of America’s lowest-income and most marginalized renters.

The Housing is Infrastructure Act:

- **Invests \$75 billion to preserve public housing for current and future generations.**

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.

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.

An investment of \$70 billion – a top infrastructure priority of the HoUsed campaign – would fully address the backlog of capital needs and result in \$132 billion in regional economic activity and [770,000 jobs](#).

The bill also repeals the Faircloth amendment, which has prevented communities from building more public housing, and provides \$5 billion for additional Choice Neighborhoods grants.

- **Provides \$45 billion through the national Housing Trust Fund to build new homes.**

The 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.

An investment of \$45 billion in the Housing Trust Fund – a top infrastructure priority of the HoUsed campaign – would result in the creation and preservation of more than 211,000 homes affordable to people with the lowest incomes, and it would create more than [285,000 jobs](#).

- **Provides \$200 billion for rental assistance.**

The bill authorizes \$150 billion to expand the Housing Choice Voucher program and \$50 billion for new project-based rental assistance.

Rental assistance is a critical tool for helping the lowest-income people afford decent, stable, accessible housing, and the Housing Choice Voucher program has a proven track record of reducing homelessness and housing poverty.

This investment is a down payment on Chair Waters’s “Ending Homelessness Act,” which would establish a universal housing voucher program to ensure every eligible household can receive rental assistance. Because of chronic underfunding, just one in four eligible households currently receive assistance.

- **Promotes fair and equitable development.**

The bill directs several federal agencies – including HUD, Treasury, FEMA, and Agriculture – to require grantees to consult with qualified fair housing enforcement organizations and local fair housing government agencies when applying for investments.

Federal agencies are also required to report annually to Congress on outcomes, including the number of homes built and preserved, the percentage of homes affordable to households at different income levels, the number of homes built in low-poverty census tracts and communities of color, and other outcomes disaggregated by protected classes and geography.

The bill also provides \$5 billion to ensure greater fair housing enforcement, and it provides robust resources to help communities reduce zoning and land use restrictions that increase housing costs and prevent people of color and low-income households from accessing neighborhoods of their choice.

These measures will help ensure that federal resources are invested equitably to help begin the vital and necessary work of undoing racism and discrimination rooted in our housing system.

- **Addresses climate change and the need for environmental sustainability.**

The bill requires that at least 15% of capital investments address climate and natural disaster resilience, water and energy efficiency, and other strategies to enhance the environmental sustainability of housing production and design.

Other measures in the bill include:

- \$2 billion to address urgent housing needs in tribal nations, and \$5 billion to preserve affordable homes in rural America.
- \$20 billion to address lead-hazards and other unsafe housing conditions.
- Resources to help build and preserve homes, through the HOME Investment Partnerships program, Capital Magnet Fund, and programs that serve seniors and people with disabilities.
- Down payment assistance for homebuyers.
- A national infrastructure bank to facilitate investments.

[Read Chair Waters’ fact sheet on the Housing is Infrastructure Act of 2021.](#)

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