



Democratic National Committee  
c/o Chair Jaime Harrison  
430 South Capitol St SE, #3  
Washington, DC  
20003

June 13, 2024

Dear Chair Harrison:

The National Low Income Housing Coalition (NLIHC) is pleased to offer this statement to the Democratic National Committee.

The United States is facing a growing affordable housing and homelessness crisis. While millions of renters are impacted, the lowest-income and most marginalized households – including seniors, people with disabilities, low-wage workers, families with children, veterans, and more – are most severely harmed.

Nationally, we have a shortage of 7.3 million homes affordable and available to the lowest income people.<sup>1</sup> The severe shortage of affordable and available homes for extremely low-income renters – those earning 30% or less of area median income, or living below the federal poverty line, whichever is greater – is a structural feature of the country’s housing system, consistently impacting every state and nearly every community.

Housing costs are out of reach for too many of the lowest-income renters, and rents are far higher than what they can afford to spend on housing. Despite the clear and urgent need, Congress only provides housing assistance to one in four eligible households. Without affordable housing options, more than 10 million of our nation’s lowest-income households – disproportionately people of color – pay more than half of their limited incomes on rent. Paying so much of their limited income on rent leaves the lowest-income families always one financial shock – an emergency or unexpected expense – from facing eviction and, in the worst cases, homelessness.

On any given night, more than 650,000 people have no home at all – the highest number on record – and millions more are at risk.<sup>2</sup> Because of systemic racism, past and present, Black, Indigenous, and Latino individuals are most harmed by our country’s housing and homelessness crisis. Voters in every state and community – whether urban, rural, or suburban – are directly impacted.

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<sup>1</sup> <https://nlihc.org/gap>

<sup>2</sup> <https://www.huduser.gov/portal/datasets/ahar/2023-ahar-part-1-pit-estimates-of-homelessness-in-the-us.html>



To address this crisis, NLIHC urges the Democratic National Committee to adopt in its 2024 policy platform a comprehensive set of solutions to bridge the gap between incomes and housing costs through universal rental assistance for every eligible household, build and preserve rental homes affordable and accessible to households with the lowest incomes, prevent evictions and homelessness with ongoing resources for emergency rental assistance, strengthen and enforce renter protections to address the power imbalance between landlords and renters, advance evidence-based solutions to homelessness, and fix our country's broken disaster recovery system.

NLIHC is dedicated to achieving racially and socially equitable public policy that ensures people with the lowest incomes have quality homes that are accessible and affordable in communities of their choice. NLIHC's members include residents of public and assisted housing, people experiencing homelessness and other low-income people in need of affordable homes, housing providers, homeless services providers, fair housing organizations, state and local housing coalitions, public housing agencies, faith-based organizations, concerned citizens, and others. While our members include a spectrum of housing interests, we do not represent any one segment of the housing field. Rather, NLIHC works on behalf of and with low-income people who receive or need federal housing assistance, especially people with extremely low incomes and people who are homeless.

## **America's Affordable Housing and Homelessness Crisis**

According to NLIHC's annual report *The Gap: A Severe Shortage of Affordable Homes*, the U.S. faces a shortage of 7.3 million affordable, available rental homes, resulting in only 34 affordable and available homes for every 100 extremely low-income renter households.<sup>3</sup> Put another way, there are fewer than four homes affordable and available to every ten of these households. While the shortage of affordable, available homes for the lowest income renters varies, there is no state or congressional district in the country with enough affordable, available homes to meet demand.

The shortage of rental homes affordable to the lowest-income people is caused by market failures. Government intervention, in the form of subsidies, is necessary to fill the gap between what the lowest-income people can afford to pay and the costs of developing and operating rental homes. These solutions, however, are chronically underfunded, which leads to a severe shortage of affordable homes.

As a result, most extremely low-income renters are forced to rent homes they cannot afford; accordingly, they are far more likely to experience housing cost burdens, spending over 30% of their income on rent. Eighty-seven percent of all extremely low-income renters experience some degree of cost burden, and 74% are

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<sup>3</sup> <https://nlihc.org/gap>



severely cost burdened, spending over half of their income on rent every month.<sup>4</sup> With so much of an already limited income going towards rent, these households have little money available for other necessities, like food, clothing, school supplies, and medication. Saving money for emergencies or long-term goals is essentially impossible.

For extremely low-income renters, safe, accessible, affordable housing has been out of reach for decades, and the gap between what these households can afford to pay and the cost of rent has only gotten wider. There is no state, metropolitan area, or county in the United States where a worker earning the prevailing minimum wage and working the standard, 40-hour work week can reasonably afford a modest two-bedroom rental home at fair market rent; in only 7% of counties can a full-time worker paid minimum wage reasonably afford a one-bedroom rental home at fair market rent.<sup>5</sup>

A major cause of the nation's housing crisis is the fundamental mismatch between growing housing costs and incomes, particularly for people with the lowest incomes. According to NLIHC's annual report, *Out of Reach: The High Cost of Housing*, on average in 2023 a worker needed to earn at least \$28.58 per hour to afford a two-bedroom rental home at fair market rent without spending over 30% of their income on rent, or \$23.67 for a one-bedroom rental home.<sup>6</sup> Even considering higher state and county minimum wages, the average minimum-wage worker in the United States must work 104 hours per week – more than two and a half full-time jobs – to afford a two-bedroom rental home, or 86 hours per week for a one-bedroom.

Systemic racism, past and present, and other forms of discrimination have led to significant racial disparities in both renter demographics and adverse outcomes experienced by renters, such as cost burdens, evictions, and homelessness. The unaffordability of the rental market disproportionately harms Black and Latino households, who are more likely to be employed in low-paying jobs and more likely at all income levels to be renters.

People with disabilities are also disproportionately impacted by adverse outcomes experienced by renters due to the high cost of rent and lack of affordable, accessible homes. Someone who relies on Social Security Income (SSI) can reasonably afford to spend only \$274 per month on rent, but the average cost of a one-bedroom apartment at fair market rent was \$1,231 in 2023.<sup>7</sup>

## **Bridge the Gap Between Incomes and Housing Costs**

**NLIHC urges the DNC to include in its 2024 party platform a plan to expand rental assistance so that it is universally available for all eligible households.**

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<sup>4</sup> <https://nlihc.org/gap>

<sup>5</sup> <https://www.nlihc.org/oor>

<sup>6</sup> <https://nlihc.org/oor>

<sup>7</sup> <https://www.nlihc.org/oor>



Federal housing assistance – like Housing Choice Vouchers (HCVs)– help bridge the gap between incomes and housing costs by covering the difference between the cost of rent and what a household can afford to pay. Despite the clear and urgent need, these vital programs have been chronically underfunded by Congress for decades. At current funding levels, only one in four households who qualify for housing assistance receives it, leaving the other 75% of otherwise qualified households to continue struggling to afford the cost of rent.<sup>8</sup> Millions of eligible households sit on waiting lists, often for years, waiting for help. While they wait, many are pushed into homelessness.

Making rental assistance universally available is central to any successful strategy to solve the affordable housing crisis. A significant body of research shows that, by increasing housing stability, rental assistance also improves long-term outcomes related to health, education, racial equity, and economic mobility.<sup>9</sup>

**The DNC should adopt a 2024 party platform that calls for universal rental assistance, as outlined in the “Ending Homelessness Act.”** For additional policy proposals to expand rental assistance to all households in need, visit: [https://nlihc.org/sites/default/files/Solution\\_Rental\\_Assistance.pdf](https://nlihc.org/sites/default/files/Solution_Rental_Assistance.pdf)

## **Expand and Preserve the Supply of Rental Homes Affordable To People With the Lowest Incomes**

**NLIHC urges the DNC to include in its 2024 party platform significant investments to build and preserve rental homes affordable to households with the lowest incomes through significant investments in the national Housing Trust Fund and public housing.**

An underlying cause of the affordable housing crisis is the severe lack of affordable rental homes for America’s lowest-income households – the only segment of the population for which there is an absolute shortage of affordable and available homes. Because the private sector cannot, on its own, build or maintain homes at a price these families can afford, the federal government must play a leading role.

The national Housing Trust Fund (HTF) was designed precisely to address this need. It is exclusively targeted to help build, preserve, rehabilitate, and operate housing affordable to people with the lowest incomes. Because the HTF is administered by HUD as a block grant, each state has the flexibility to decide how to best use HTF resources to address its most pressing housing needs. States decide which developments to support. **The HTF should be expanded significantly to at least \$40 billion annually.**

<sup>8</sup> <https://www.cbpp.org/research/housing/funding-limitations-create-widespread-unmet-need-for-rental-assistance>

<sup>9</sup> <https://www.opportunityhome.org/related-sectors/>



In most areas of the country, the private market meets the needs of middle-class renters. Where it does not – in a handful of major metro areas – the challenges exist 1) because of the severe shortage of homes for the lowest-income people in those same communities, *and* 2) because of restrictive local zoning that inhibits the construction of apartments to keep up with local demand. Local governments are in the best position to address the housing needs of middle-class renters by removing unnecessary zoning and land use restrictions. **The federal government should incentivize or require local governments to eliminate restrictive zoning policies** by tying changes to local zoning to federal transportation, infrastructure, or housing dollars.

We must do more to preserve our nation’s existing affordable housing infrastructure. While public housing is home to more than 2.6 million low-income people, Congress has put these homes at risk of decay and disrepair through chronic underfunding. As a result, many public housing agencies are unable to make needed repairs to preserve these homes, and our country loses 10,000 to 15,000 public housing apartments annually.<sup>10</sup> The funding needed to address capital repairs in public housing is estimated to exceed \$90 billion.<sup>11</sup>

**NLIHC urges the DNC to adopt a 2024 platform that calls for robust investments in our nation’s public housing, as outlined in the “Housing Crisis Response Act.”** For additional policy proposals to expand and preserve the supply of affordable rental homes, visit: [https://nlihc.org/sites/default/files/Solution\\_Supply.pdf](https://nlihc.org/sites/default/files/Solution_Supply.pdf)

Increasing the supply of deeply affordable, accessible homes not only helps people with the lowest incomes, but it can also alleviate rent pressure on those with higher incomes. Without affordable homes to rent, millions of people with the lowest incomes must instead rent homes they cannot afford; a greater supply of affordable, accessible rental homes for people with the lowest incomes would allow them to move into affordable units, thereby freeing up their original units for renters who can better afford them.

**NLIHC also urges the DNC to adopt a 2024 party platform that addresses systemic racism in the housing market and promotes equitable housing opportunities for Americans of all backgrounds.** For centuries, federal, state, and local governments enacted discriminatory policies and funneled investments into predominantly white communities, while denying resources and opportunities to communities of color, people with disabilities, and women. The legacy of discriminatory policies persists today.

In the United States, a person’s ZIP code often determines their opportunities and outcomes in life. Housing discrimination and segregation created unjust structures that still harm millions of Americans and contribute to racial disparities in the housing market, including the disproportionate impact of housing cost-burdens, evictions, and homelessness on people of color and people with disabilities. More than a generation after the

<sup>10</sup> <https://nlihc.org/sites/default/files/A-Place-To-Call-Home.pdf>

<sup>11</sup> <https://www.nahro.org/wp-content/uploads/2023/07/NAHRO360Report2023.pdf>



passage of the Fair Housing Act of 1968, many Americans still face barriers that prevent the dream of homeownership from becoming a reality.

The Fair Housing Act not only makes it unlawful for jurisdictions to discriminate, but it also requires that they take actions to dismantle historic patterns of segregation, which continue to limit the housing choices and opportunities of people of color, people with disabilities, families with children, and religious groups. To achieve this goal, the Fair Housing Act requires that recipients of federal housing and community development funding “affirmatively further fair housing.”

**The 2024 DNC platform must commit to affirmatively further fair housing and strive to achieve equitable, affordable housing opportunities in all communities.** When everyone in our country can live in quality, accessible, affordable homes in communities of their choice, our neighborhoods will prosper, our national economy will be stronger, and we will finally redress the legacy of state-sponsored segregation and discrimination.

**NLIHC urges the DNC to adopt a strong commitment to affirmatively further fair housing in its 2024 platform,** which makes clear that any jurisdiction receiving federal housing and community development funds must demonstrate that it is spending those funds in a way that advances fair housing choice. The platform should also call for the Fair Housing Act’s protections to extend to prohibit discrimination based on source of income and veteran status, as outlined in the “Fair Housing Improvement Act,” so that veterans and voucher holders are able to access affordable homes in communities of their choice.

### **Prevent Evictions and Homelessness with Ongoing Resources for Emergency Rental Assistance**

**NLIHC urges the DNC to include permanent authorization and ongoing resources to provide emergency rental assistance to stabilize families facing a financial crisis in its 2024 party platform.**

Due to the shortage of affordable homes, people with the lowest incomes must rent homes they cannot reasonably afford. With so much income going towards the cost of rent alone, they have little money left at the end of the month for other necessities, and even less to save for emergencies. Millions of households are one financial shock away from facing an economic hardship that could quickly spiral into eviction and, in worst cases, homelessness.

During the COVID-19 pandemic, emergency rental assistance (ERA) acted as a lifeline for renters facing housing instability. This critical program provided emergency financial support to help renters facing an unexpected loss of income – such as job loss during the pandemic – stay in their homes by covering overdue

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rent and utilities. ERA programs played a critical role in preventing homelessness by helping renters pay their housing expenses and avoid eviction. Thanks to ERA and other COVID-era policies, evictions fell by more than half between the start of the pandemic and the end of 2021.<sup>12</sup> ERA funds were also targeted to those most at-risk of eviction, with 64% of funds going to ELI households.<sup>13</sup> Today, nearly all ERA programs have exhausted funding and closed their doors, despite clear and ongoing need. Evictions have risen to – and in some cases, surpassed – pre-pandemic levels in many communities, and the number of people experiencing homelessness increased to its highest level on record in 2023, with notable increases among older adults and families.<sup>14</sup>

**A permanent, federal ERA program, as outlined in the bipartisan “Eviction Crisis Act,” would provide emergency assistance to help households facing a financial crisis cover the gaps between incomes and rental costs.** In doing so, our nation can help stabilize households before they face eviction, and in worst cases, homelessness—all of which require more extensive and expensive response services. ERA can also be used in conjunction with other housing stability services, such as legal aid, to significantly reduce evictions and homelessness. For additional information about the bipartisan Eviction Crisis Act’s proposal for a permanent federal ERA program, visit: [https://nlihc.org/sites/default/files/HoUSed\\_Continued-ERA.pdf](https://nlihc.org/sites/default/files/HoUSed_Continued-ERA.pdf)

## **Strengthen and Enforce Renter Protections**

**NLIHC urges the DNC to include robust tenant protections to address the power imbalance between landlords and renters in its 2024 party platform.** Policies to increase the supply of affordable homes must be paired with strong and enforceable tenant protections to prevent housing instability and homelessness, redress longstanding racial and social inequities, and advance housing justice.

Tenant protections in the United States are a patchwork of state and local laws that vary in scope. The lack of strong, uniform federal protections puts tens of millions of renters at risk of discrimination and harassment, eviction and displacement, or retaliation if they attempt to organize for better living conditions. Even in jurisdictions with strong laws on the books, limited state and local resources for enforcement leave many tenants without recourse if their rights are violated. The power imbalance between renters and landlords exacerbates racial and gender inequities: in at least seventeen states, Black women renters face eviction filings at double the rate of white renters or higher.<sup>15</sup>

**The 2024 Democratic party platform should call for seven key rights for tenants: 1) the right to a fair application process, 2) the right to a fair lease, 3) freedom from discrimination and harassment, 4) the right to habitable homes, 5) the right to reasonable rent and costs, 6) the right to organize, and 7) safeguards**

<sup>12</sup> <https://evictionlab.org/covid-era-policies-cut-eviction-filings-by-more-than-half/>

<sup>13</sup> <https://oes.gsa.gov/projects/era-equity/>

<sup>14</sup> <https://www.huduser.gov/portal/datasets/ahar/2023-ahar-part-1-pit-estimates-of-homelessness-in-the-us.html>

<sup>15</sup> <https://www.aclu.org/news/racial-justice/clearing-the-record-how-eviction-sealing-laws-can-advance-housing-access-for-women-of-color>



**against evictions.** These rights lay the groundwork for essential federal protections that enable renters to access and live in safe, stable homes.

To protect all Americans from housing discrimination, the federal government must extend the Fair Housing Act to ban discrimination based on source of income, sexual orientation and gender identity, marital status, and military or veteran status. Regulation of tenant screening companies and landlord screening of rental applications is necessary to ensure that tenants are evaluated on relevant and accurate information, which will make the housing search process fairer and more accessible to all. Stronger tenant protections, including an end to arbitrary screening and eviction policies, are also needed to facilitate housing stability for people exiting the criminal-legal system.

The federal government must take bold steps to curb evictions through the enactment of nationwide just cause eviction protections, which prevent arbitrary evictions and displacement, and a nationwide right to counsel for tenants in eviction court, paired with robust funding for legal services so that all tenants can have fair representation that makes it possible for them to stay stably housed. Federal actions to curb rent gouging and predatory fees are also critical to preventing eviction, displacement, and in the worst cases, homelessness.

**The 2024 DNC platform should call for strong laws to protect our country's 114 million renters throughout the cycle of tenancy.** For additional information about the need to expand federal renter protections, visit: [https://nlihc.org/sites/default/files/Solution\\_Renter-Protections.pdf](https://nlihc.org/sites/default/files/Solution_Renter-Protections.pdf)

## **Oppose Harmful Arrests, Fines, and Tickets for Unhoused People and Advance Evidence-Based Solutions to Homelessness**

**NLIHC urges the DNC to adopt a 2024 party platform that unequivocally denounces efforts to ticket, fine, or arrest people experiencing homelessness, and instead pursue a proactive, evidence-based anti-criminalization agenda to give communities the tools needed to end homelessness and to protect the civil rights of people experiencing homelessness.**

As homelessness increases to its highest level on record, a growing number of communities nationwide are arresting, fining, and ticketing unhoused people for sleeping outside when there is no other place for them to go. Criminalization is not a solution to homelessness; it is an outdated, dehumanizing, and counterproductive approach that exacerbates the homelessness crisis. Punitive responses to homelessness also reinforce racial and social injustices. Due to structural inequities in the housing market and the criminal-legal system, people of color and people with disabilities are at disproportionate risk of experiencing homelessness and of facing incarceration. Criminalization fuels the cycle between homelessness and incarceration, which makes it harder for people – especially people of color and people with disabilities – to get stably housed. Instead, the most

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effective approach to addressing homelessness – when adequately funded and available – is providing immediate access to permanent affordable homes and voluntary supportive services.

Our country’s severe rental housing affordability crisis pushes more and more people into homelessness each year. Even as our homelessness response system successfully moves people into safe, long-term housing, more people become unhoused than the system can process. Rather than arresting, fining, and ticketing people for being unhoused, the federal government must use all the tools available to address the affordable housing crisis that fuels homelessness, and to help unhoused people move into stable, affordable homes.

**The 2024 DNC platform should call for stable, affordable homes, paired with accessible and voluntary supportive services, as the ultimate solution to homelessness.** The federal government must significantly expand investments to make homes affordable and accessible for people with the lowest incomes; increase access to healthcare, including mental health, substance use, and community-based services; and pay the workforce on the front lines a living and equitable wage. For additional information about evidence-based solutions to homelessness, visit: <https://nlihc.org/explore-issues/housing-programs/housing-first>

## **Fixing America’s Broken Disaster Recovery System**

**NLIHC urges the DNC to prioritize the needs of the lowest-income and most marginalized disaster survivors in its 2024 party platform.**

Our country’s disaster recovery system is badly broken. FEMA imposes bureaucratic barriers to accessing critical assistance in the immediate aftermath of disasters. The Community Development Block Grant - Disaster Recovery (CDBG-DR) fails to deploy resources in a reasonable timeframe, and the program is not funded at a sufficient level to ensure long-term recovery. Disaster survivors face an impossible choice: live in uninhabitable homes, stay in their car or tent, double or even triple up with other low-income families, or in worst cases, fall into homelessness. They also face consequences that last long after FEMA has packed its bags and the news cameras have shut off: the long-lasting financial, emotional, and health impacts of falling through our broken disaster recovery system’s cracks.

With the growing threat of extreme weather and rising seas, disasters will occur with greater frequency and intensity in more areas of our country. The lowest-income and most marginalized households face the greatest risks, and yet receive the least recovery assistance.

Candidates for elected office must stand up for the full and fair recovery that our communities need and deserve. We are proud to see members of Congress on both sides of the aisle push forward bipartisan legislation to reform the disaster housing recovery system, and we urge the DNC to likewise adopt a commitment to equitable disaster housing recovery in its policy platform.

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Solutions to our nation’s broken disaster housing recovery system include the “Reforming Disaster Recovery Act,” which would permanently authorize and reform CDBG-DR, the federal government’s primary long-term disaster rebuilding program. CDBG-DR provides states and communities with the flexible resources needed to rebuild affordable housing and infrastructure after a disaster. Reforms to the program are necessary to establish safeguards and tools to ensure that federal disaster recovery and rebuilding efforts reach all impacted households, including those with the lowest incomes who are often the hardest hit by disasters and have the fewest resources to recover.

Evictions dramatically increase in the aftermath of nearly every disaster. Disaster survivors with low incomes are commonly forced out of rental homes, even if damage is slight. When rental homes are repaired after a disaster, landlords often rent to higher-income tenants instead of allowing the pre-disaster tenants to return. As a result, families are displaced and often lose access to the support networks and services they need to fully recover. Emergency protections, including the temporary eviction and foreclosure moratoria outlined in the “Federal Disaster Housing Stability Act,” would prevent displacement in the aftermath of disasters.

A uniform application for all federal disaster recovery programs, as outlined in the “Disaster Assistance Simplification Act,” would expedite the delivery of life-saving assistance to disaster survivors. Under this bill, FEMA would manage the uniform application system, but other federal agencies would work together to update application questions and would share application data necessary to administer disaster assistance programs.

For additional policy proposals to strengthen and reform our nation’s disaster recovery system, visit: <https://www.nlihc.org/explore-issues/projects-campaigns/disaster-housing-recovery/policy>

## **Conclusion**

Housing lays the foundation for a thriving nation and for positive outcomes in every aspect of life. Quality, accessible, affordable homes unlock the doors to stable employment, educational achievement, economic mobility, good health, a clean environment, and racial justice. Housing is a top issue for voters of all political leanings in the 2024 elections. The DNC should adopt a policy agenda that reflects voters’ concerns and prioritizes housing stability for those with the greatest needs. NLIHC calls upon the DNC to make equitable housing solutions for the lowest-income people a central pillar of the 2024 party platform.

Thank you for your consideration, and please let us know if we can provide additional information. If you have any questions, please contact NLIHC President and CEO Diane Yentel at [dyentel@nlihc.org](mailto:dyentel@nlihc.org).

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