



# OPPOSING CUTS TO FEDERAL INVESTMENTS IN AFFORDABLE HOUSING

AN ADVOCACY TOOLKIT



NATIONAL LOW INCOME  
HOUSING COALITION

# DEAR ADVOCATES,



## **Our collective advocacy makes a difference.**

Last year, House Republicans threatened to default on our nation's debt as leverage to demand dramatic cuts to domestic investments, including affordable housing and homelessness resources. This tactic led to the enactment of the *Fiscal Responsibility Act of 2023*, which raises the federal debt ceiling until 2025, in exchange for strict caps on spending increases in fiscal years (FYs) 2024 and 2025.

Despite the limiting caps and other tremendous funding challenges, the final FY24 spending bill for HUD's vital affordable housing and homelessness programs provided a significant increase to programs that help people find and maintain safe, stable, accessible, and affordable housing. This success is thanks to the hard work and tenacity of advocates around the country, who contacted their members of Congress and made their voices heard to protect these critical investments.

Now, as members of Congress begin deciding how to allocate spending for FY25, we are once again faced with significant hurdles to full funding. The House Appropriations Committee released a topline funding number for the Transportation, Housing, and Urban Development (THUD) spending bill that would slash investments by 10% in the coming fiscal year.

At a time when rents are rising, the number of eviction filings has increased – and in some cases, surpassed – pre-pandemic levels, and the number of people experiencing homelessness has reached unprecedented highs, our communities, neighbors, and families cannot afford more spending cuts to critical housing and homelessness investments.

This year will be challenging, but I know that advocates nationwide are up for the task. Last year, when House Republicans were threatening cuts to HUD funding of up to 25%, advocates around the country and champions in Congress rallied to protect federal investments in our nation's vital affordable housing and homelessness resources. We can – and must – keep up our advocacy.

## **At the same time, we cannot lose sight of the need to advance housing justice.**

While we work to expand federal affordable housing resources and block dramatic cuts, we must also continue to build the political will for long-term solutions to ensure everyone has an affordable, accessible, quality home in a community of their choice.

The National Low Income Housing Coalition invites you to join our national [HoUSed campaign](#) to advance the anti-racist policies and the large-scale, sustained investments and reforms that move our nation towards universal, stable, and affordable homes for everyone. Together, we can make progress in ensuring rental assistance is universally available, expanding and preserving the supply of homes affordable and available to the lowest-income renters, creating permanent resources to help renters in crisis, and strengthening and enforcing renter protections.

This toolkit includes all the resources you need to participate! We hope you will join us to urge Congress to oppose dramatic cuts to the federal investments our communities need to address the affordable housing and homelessness crisis.

Sincerely,

Diane Yentel  
President and CEO  
National Low Income Housing Coalition

# Oppose Dramatic Cuts to Federal Investments in Affordable Housing and Homelessness



## URGE CONGRESS TO OPPOSE CUTS TO FEDERAL INVESTMENTS IN AFFORDABLE HOUSING AND HOMELESSNESS AND INSTEAD PROVIDE THE HIGHEST LEVEL OF FUNDING POSSIBLE TO SERVE MORE HOUSEHOLDS STRUGGLING TO AFFORD A ROOF OVER THEIR HEAD.

House Republicans are threatening to slash funding to domestic spending programs in the coming fiscal year, including HUD's vital affordable housing and homelessness assistance programs and the U.S. Department of Agriculture's (USDA) rural housing programs. This effort poses a significant threat to HUD and USDA rural housing programs at a time when more people are struggling to pay rent, eviction filings are on the rise, and homelessness is increasing in many communities.

While President Biden and Democrats in Congress will likely oppose any effort to dramatically cut domestic programs, the austere spending caps imposed by the *Fiscal Responsibility Act (FRA)* will nevertheless restrict Congress's ability to provide adequate funding for programs. Because the cost of housing rises every year, it is crucial that HUD's rental assistance programs, like the Housing Choice Voucher (HCV) program, receive increased funding every year just to maintain the number of households served.

Given the tremendous need for federal housing investments, our nation cannot afford dramatic cuts to critical housing and homelessness programs.

## TAKE ACTION

Here are three ways advocates can take action:

- [Sign a national letter](#) opposing cuts to federal housing investments and in support of expanding resources.
- [Contact your members of Congress](#) and educate them about the importance of federal affordable housing and homelessness investments and why cuts to these investments will harm your communities and neighbors.
- Post on social media using #CutsHurt and NLIHC's sample social media messages in this toolkit.

## BACKGROUND ON THE FISCAL RESPONSIBILITY ACT OF 2023

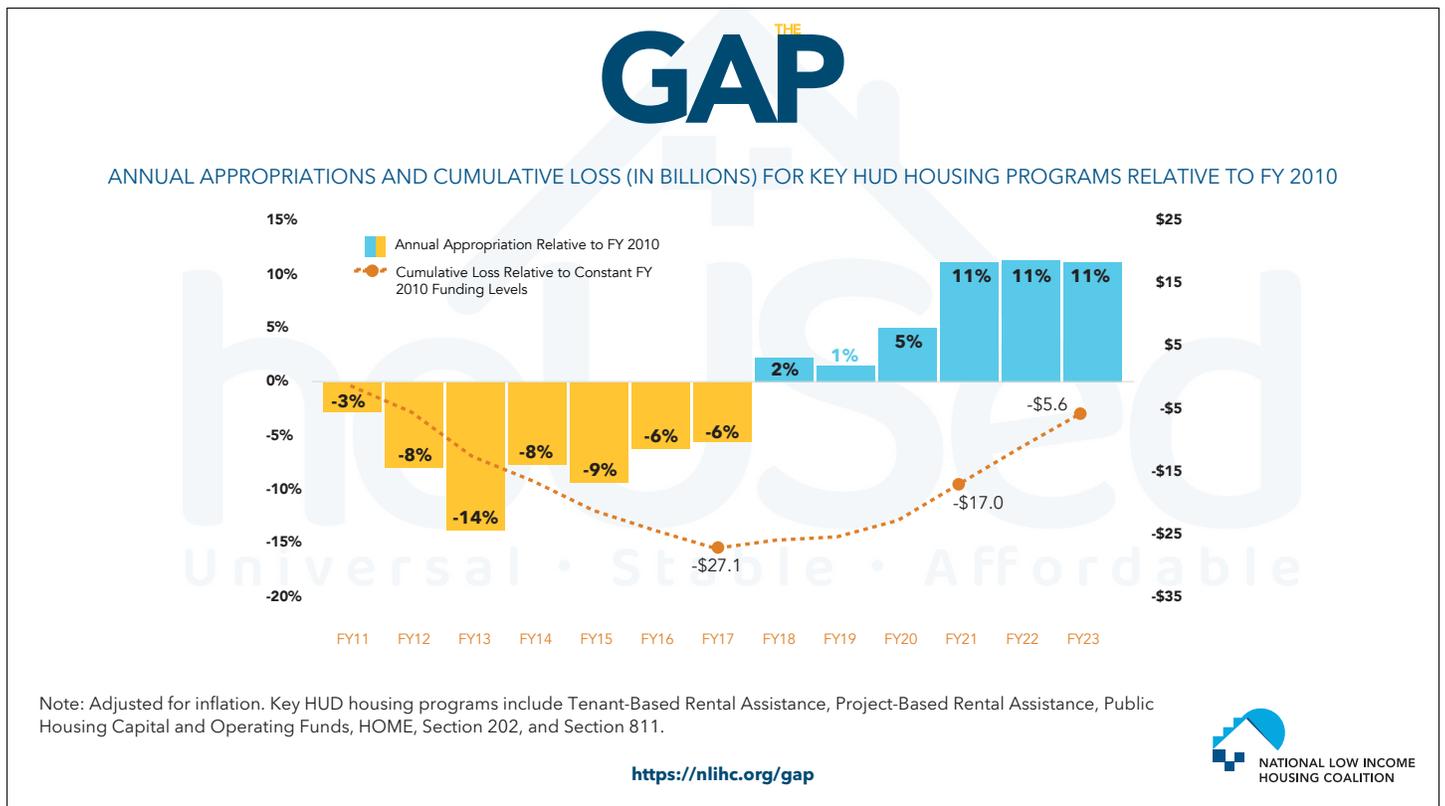
In June 2023, Congress passed and President Biden signed into law the *Fiscal Responsibility Act (FRA)*, an agreement to lift the federal debt ceiling until 2025 in exchange for capping federal spending programs at roughly FY23 levels in FY24 and allowing an only 1% increase in spending in FY25. The bill also rescinded unspent COVID-19 relief funds, imposed burdensome new work reporting requirements on recipients of the Supplemental Nutrition Assistance Program (SNAP) and Temporary Assistance for Needy Families (TANF) program, and reallocated funding previously provided to help the IRS audit higher-income households.

The agreement was reached after months of on-and-off negotiations between the White House and congressional leaders to raise the federal debt ceiling or risk defaulting on the nation's debt obligations, which would cause a potentially catastrophic economic fallout. Under the leadership of then-House Speaker Kevin McCarthy (R-CA, retired), House Republicans pushed to extract drastic funding cuts to domestic spending programs in exchange for raising the federal debt ceiling for less than one year. Their proposal would have resulted in an estimated 22-30% cut to HUD's affordable housing and homelessness assistance

programs, but thanks to our collective advocacy, the proposal was ultimately rejected. While the FRA ultimately spared domestic programs from these disastrous cuts, spending caps still pose a serious threat to these vital programs.

For example, in 2011 Congress enacted the *Budget Control Act (BCA)*, which put in place very low-spending caps and automatic cuts for 10 years between FY11 and FY21. Congressional leaders reached short-term agreements to provide limited budgetary relief, but the BCA led to significant cuts to key affordable housing and homelessness programs and made it impossible to fund these programs at the scale needed.

Programs hardest hit included those used to finance the construction and preservation of affordable homes, including homes for low-income seniors and people with disabilities, resources for community development, and support to operate public housing. While other programs, such as rental assistance and resources to repair public housing, received an increase in funding, most of this increase was needed to cover inflationary costs. Few additional households were served during this period.



Threats by House Republicans to dramatically cut spending could result in another lost decade, preventing our country from addressing the urgent housing needs of America’s lowest-income and most marginalized renters and people experiencing homelessness.

For more information, see this [summary](#) of the BCA.

Given the tremendous need for federal housing investments, our nation cannot afford dramatic cuts to critical affordable housing and homelessness programs. Instead, Congress should fund these programs at the highest level possible to serve more households struggling to afford a roof over their head.

- **Everybody needs an affordable, accessible, quality place to call home, where they don't have to choose between paying the rent and putting food on the table or paying for medications.** Federal investments in affordable housing provide households with the resources they need to afford a roof over their head. Rather than cutting housing investments, we need to expand housing assistance to ensure it is universally available to every eligible household.
- **To end homelessness and housing poverty throughout the country, our nation must significantly expand – not slash – investments to make homes affordable and accessible to people with the lowest incomes.** Today, only a quarter of the households who qualify for housing assistance will get the help they need. Dramatic spending cuts will force these households to wait even longer for vital support.
- **Federal affordable housing investments lift millions of families out of poverty.** Without these investments, many more households would experience homelessness, live in substandard or overcrowded conditions, or struggle to pay rent and meet other basic needs.
- **Research has shown that when families have stable, decent, and accessible homes that they can afford, they are better able to find employment, achieve economic mobility, perform better in school, and maintain improved health.** Cuts to housing investments will harm health and education outcomes, leading to negative consequences for generations.
- **We need federal investments in affordable housing more than ever to sustain our communities and help improve lives.** More families are struggling to make ends meet, rents are rising, eviction filings are reaching pre-pandemic levels, and homelessness is increasing in many communities.
- **Congress should NOT balance our nation's budget on the backs of the lowest-income and most marginalized people** and families who are already struggling to get by.
- **HUD provides essential resources to help more than 5 million low-income seniors, people with disabilities, veterans, families with children, and others afford stable and safe housing.** If federal housing resources are cut dramatically, low-income households may lose access to stable housing, putting them at increased risk of homelessness.
- **Federal housing investments reduce homelessness and housing instability,** support thriving communities, and encourage economic prosperity and growth.
- **For a decade, our nation lost ground in addressing America's affordable housing and homelessness crisis because of the dramatic spending cuts required by Congress.** Our communities and neighbors are worse off because of these spending cuts.

# Sample Social Media Messages



Use the hashtags #CutsHurt and #AffordableHousing.

Tell Congress NO CUTS to #affordablehousing investments. #CutsHurt those with the greatest needs in our communities: low-income seniors, veterans, ppl with disabilities, and those experiencing homelessness. Sign the national letter to Congress here: <https://p2a.co/2xztqvh>

Tell Congress NOT to balance the budget on the backs of our nation's lowest-income and most marginalized people and families who are already struggling to get by. Spending cuts will make it harder for people to afford rent! Contact your members of Congress here: <https://p2a.co/nliqghj> #CutsHurt

Help us spread the word! Congress is considering cuts to #affordablehousing investments, which will hurt our neighbors and communities. Organizations can sign the national letter to Congress here: <https://p2a.co/2xztqvh> #CutsHurt

Families with low incomes thrive because of federal investments in #affordablehousing. Instead of cutting vital housing resources, Congress should EXPAND – not slash – housing assistance so that it is universally available to everyone in need! Contact your members of Congress here: <https://p2a.co/nliqghj> #CutsHurt

House Republicans are calling for dramatic cuts to investments in #affordablehousing. This is the wrong approach! We must PROTECT and EXPAND investments to help America's lowest-income and most marginalized households afford a roof over their heads. Contact your members of Congress here: <https://p2a.co/nliqghj> #CutsHurt

If House Republicans are successful in cutting housing benefits, we will see even more housing instability, evictions, and homelessness in our communities. #CutsHurt those who are already struggling and put our nation on the wrong path. Sign our national letter here: <https://p2a.co/2xztqvh>

Our communities are stronger when our neighbors have decent, affordable, and accessible homes. Tell Congress NO to housing cuts because #CutsHurt families and communities! Call your members of Congress: <https://p2a.co/nliqghj>

No one should be forced to make impossible choices between paying rent and putting food on the table or making ends meet. Tell Congress to expand – not slash - federal investments in affordable housing to help more people afford a roof over their head. #CutsHurt

Only a quarter of households who qualify for housing assistance will get the help they need because Congress already underfunds housing solutions. Now, Republicans are calling for dramatic spending cuts that will force these households to wait even longer for the help they need. #CutsHurt

The Republican plan to cut housing investments will make homelessness worse in our communities. Tell Congress to end homelessness once and for all by expanding proven solutions, not gutting them. #CutsHurt

Federal affordable housing investments lift millions of families out of poverty. Without this investment, many of these households would experience homelessness, live in substandard or overcrowded conditions, or struggle to pay rent and meet other basic needs. #CutsHurt

Research shows that when families have stable, decent, and accessible homes that they can afford, they are better able to find employment, achieve economic mobility, perform better in school, and maintain improved health. #CutsHurt health and education outcomes, leading to harmful consequences for generations. Tell Congress no!

More families are struggling to make ends meet, rents are rising, eviction filings are reaching pre-pandemic levels, and homelessness is increasing in many communities. We need federal investments in affordable housing more than ever to sustain our communities and help improve lives. Tell Congress NO CUTS to housing investments #CutsHurt

With an affordable home, families can climb the economic ladder and kids do better in school. #CutsHurt kids and punish low-income families. Tell Congress this is wrong!

Federal housing investments reduce homelessness and housing instability, support thriving communities, and encourage economic recovery and growth. Sign the national letter to Congress opposing dramatic cuts to affordable housing: <https://p2a.co/2xztqvh> #CutsHurt

For a decade, our nation lost ground in addressing America's affordable housing and homelessness crisis because of the dramatic spending cuts required by Congress. We can't let Congress pass these cuts again. Sign the national letter to Congress opposing dramatic cuts to affordable housing #CutsHurt: <https://p2a.co/2xztqvh>

Universal • Stable • Affordable

# Sample Op-Ed



As the [title] of [organization], it is disheartening to see Congress once again fail to meet the housing needs of our communities. At a time when more families are struggling to afford the cost of rent, more households are facing eviction, and more people are experiencing homelessness, the proposed spending cuts to HUD's budget in fiscal year (FY) 2025 largely ignores the very real impact cuts will have on our communities.

Research from the National Low Income Housing Coalition found a national shortage of more than 7.3 million apartments that are affordable to our nation's 11 million households with extremely low incomes. This means that there are fewer than four affordable, available apartments for every 10 extremely low-income households. With few options, a full three-quarters of these households pay more than half of their limited income on rent. Because "the rent eats first," as sociologist and author Matthew Desmond says, these families are forced to make impossible tradeoffs and skimp on groceries, medical care, and other basic needs. On a single night in 2023, over 650,000 people experienced homelessness – the highest level ever recorded. Despite the tremendous need, just one out of four families that are eligible for federal housing assistance wins the lottery and receives the help that it needs because of chronic underfunding by Congress.

And now, Republicans are calling for cuts to the very programs that help people exit homelessness and afford the roof over their head. Cuts to HUD programs – including rental assistance, public housing, homelessness assistance, and eviction protection – hurt people with the lowest incomes, seniors, people with disabilities, and families with children the most. Our families, neighbors, and communities cannot afford more spending cuts to critical housing investments.

This is the wrong path for our country. We cannot try to balance the nation's checkbook at the expense of people with the fewest resources. Instead, we should expand proven solutions to guarantee that everyone has a decent, affordable place to live. We can start by ensuring the FY25 budget provides funding for vital priorities, including preserving and expanding rental assistance; operating and making much needed repairs to Public Housing; addressing the urgent housing needs of Tribal communities; preventing evictions and homelessness; and ensuring people experiencing homelessness have the support needed to find and maintain stable, affordable housing.

In addition, we must continue the work of building the political will to provide the long-term, large-scale, transformative investments required to end the nation's affordable housing and homelessness crises. The policies including expanding rental assistance is available to everyone who is eligible, building more affordable, accessible homes for people with the lowest incomes, creating permanent tools to help stabilize families in a crisis, and strengthening and enforcing renter protections.

It is time for Congress to put the needs of people first, not make it harder for our neighbors who are already struggling. Policymakers need to look at the harm these spending cuts have on our communities, and not just the numbers on the page.

# Other Ways to Take Action



- **Schedule in-district meetings** with your members of Congress. Meeting with your senators and representatives while they are in their home communities is highly effective and can help you build your relationships with these policymakers. Bring in key stakeholders who share your priorities and use the meeting to educate members of Congress and their staff about the housing crisis in your community and the federal policy solutions that are needed. Use NLIHC's [meeting request template](#) and [tips](#) for planning an in-district meeting.
- **Invite members of Congress to tour** an affordable housing development serving households with the greatest needs or a Housing First program. One of the most effective strategies to turn members of Congress into housing champions is to help them see the positive impact of housing investments first-hand. Tours can also be a big draw for senators and representatives who are always looking for opportunities to meet constituents. Be sure to provide ample time for members of Congress to ask questions and learn about the housing needs of people with the lowest incomes in your community. Read more about how to plan an effective [site visit or tour](#).
- **Amplify on social media key messages** about America's housing and homelessness crisis and long-term solutions. You can help shape the narrative around housing and homelessness and join the national conversation about the need for long-term solutions. When you meet with your members of Congress or invite them on a tour, be sure to thank them on social media for their commitment to housing solutions. Use NLIHC's sample social media messages in this toolkit.
- **Share stories of those directly impacted** by homelessness and housing instability. Storytelling can add emotional weight to your congressional meetings and help form connections with lawmakers by pointing out shared values. It can also help lawmakers see how their policy decisions impact real people. Learn more about how to tell [compelling stories](#).
- **Host a teach-in** to educate community members about the lack of affordable homes in your community and how they can take action. Learn about how to host an effective [teach-in](#).
- **Hold a film screening** with members of your community. A film screening event is an engaging way to share important information with your community and then have a facilitated conversation about next steps on the issues raised in the film. Use NLIHC's tips to start planning a [film screening](#).
- **Organize a rally or march.** If you can organize a rally or a march that will attract a strong turnout, hosting this type of event can be hugely successful in raising the profile of the housing affordability crisis and demonstrating community support for needed investments. Get started with planning your [rally or march](#) using NLIHC's tips.

# About NLIHC's HoUSed Campaign



NLIHC launched the HoUSed campaign to advance anti-racist policies and achieve the large-scale, sustained investments and reforms necessary to ensure that renters with the lowest incomes have affordable places to call home. More than ever, bold policies are needed to ensure that people with the lowest incomes and the most marginalized people have stable, affordable homes.

To achieve this vision, we must:

- 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.
- 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.
- Prevent evictions and homelessness by providing emergency rental assistance to households in crisis. 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.
- 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.

Congress must use every opportunity to advance bold housing solutions that move our nation towards universal, stable, and affordable homes for everyone!

Stay up to date on campaign news and events at [www.nlihc.org/housed](http://www.nlihc.org/housed). Be sure to direct your audience to the HoUSed website for resources and information.

For more information, contact **NLIHC Senior Vice President of Public Policy and Field Organizing Sarah Saadian** at [ssaadian@nlihc.org](mailto:ssaadian@nlihc.org).