



# OPPOSE DRAMATIC CUTS TO FEDERAL INVESTMENTS IN AFFORDABLE HOUSING:

AN ADVOCACY TOOLKIT



NATIONAL LOW INCOME  
HOUSING COALITION

# DEAR ADVOCATES,



## **Our collective advocacy is more important than ever.**

In Congress, House Republicans are threatening to default on our nation's debt as leverage to demand dramatic cuts to domestic investments, including affordable housing and homelessness resources. This tactic was used by House Republicans in 2011, leading to 10 years of very low spending caps that made it impossible to fund solutions to America's housing and homelessness crisis at the scale needed. Our communities and neighbors cannot afford another decade of spending cuts to critical housing investments – especially at a time when pandemic-era renter protections are expiring, resources are being depleted, and renters are confronted with inflation, rising rents, increased evictions, and in many communities, more homelessness.

## **I know we can defeat this significant threat because I have seen just how powerful and effective our collective advocacy can be.**

This year will be challenging, but advocates nationwide are up for the task. When the pandemic threatened the health and housing stability of millions of people – many of whom were already struggling to afford rent or experiencing homelessness – advocates like you and our congressional champions were ready. Together, we achieved unprecedented resources and protections to keep renters housed and move people experiencing homelessness into safety, and advocates at the state and local levels won new victories for renters and their communities. We can – and must – do it again.

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

While we must be successful in blocking efforts to dramatically cut federal housing investments, we cannot stop there. 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 in urging 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

# 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.

Republicans in Congress are threatening to default on our nation's debt as leverage to demand dramatic cuts to domestic investments, including affordable housing and homelessness resources. On April 26, House Republicans passed a debt ceiling bill that proposes temporarily raising the country's debt ceiling in exchange for exacting draconian cuts to domestic spending programs. This effort poses a significant threat to the millions of people served by 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.

If enacted, the bill would cap fiscal year (FY) 2024 spending at FY2022 levels and cap future spending increases at 1% annually for 10 years. Capping FY24 spending at FY22 levels would result at minimum in a 23% cut to funding for key housing and homelessness programs, depending on how cuts are designed. HUD Secretary Marcia Fudge [outlined](#) that such significant cuts to funding could lead to mass evictions, with nearly 1 million households currently receiving HUD rental assistance losing their assistance. Nearly 120,000 fewer people experiencing homelessness would be served.

While President Biden and Democrats in Congress will likely oppose any effort to dramatically cut domestic programs, there is significant cause for concern that they may be forced to compromise with House Republicans to avoid a default by the U.S. government on its debts or a government shutdown. A similar outcome occurred after a 2011 showdown during the Obama's administration, when a Republican-controlled House brought the nation to just a few days from an economic crisis. As a result, Republicans were able to force Congress to enact the *Budget Control Act of 2011* (BCA), which led to 10 years of very low spending caps on domestic and defense programs. Thanks to the BCA, HUD's cumulative appropriations over the last decade were \$27 billion less than if HUD's annual appropriations had remained at FY2010 levels, adjusted only for inflation.

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

### TAKE ACTION!

Here are three ways advocates can take action to oppose dramatic cuts to federal investments in affordable housing and homelessness programs:

- **Take part in NLIHC's "[Spring into Action](#)" mobilization effort** from May 8 to May 19.
- **[Sign a national letter](#)** to Congress opposing deep spending cuts.
- **[Contact your members of Congress](#)** and educate them about the importance of federal affordable housing and homelessness investments and why dramatic cuts to these investments will harm your communities and neighbors. Use data from the [White House's state-by-state fact sheets](#) to highlight the impact of these dangerous cuts on your state.
- **Post on social media using #CutsHurt**, using NLIHC's sample social media messages in this toolkit.

## BACKGROUND ON RAISING THE DEBT CEILING

The debt ceiling is the legal limit on the maximum amount of debt the federal government can accrue to finance obligations that have already been approved by Congress. Essentially, the debt ceiling is a limit on how much the government can borrow in order to pay for spending priorities Congress has already appropriated. The debt ceiling does not impact whether and how much the federal government spends each year.

When the debt limit is reached, the government can continue paying its bills in the short term by using “extraordinary measures” – essentially, shifting funds around to continue to pay the most critical bills. After “extraordinary measures” are exhausted, the government may default on its daily financial obligations, which many predict would lead to an economic crisis. Moody’s Analytics estimates a default would have similar economic consequences to the Great Recession – a 4% decline in Gross Domestic Product (GDP), six million jobs lost, an unemployment rate as high as 9%, and \$15 trillion lost in household wealth.

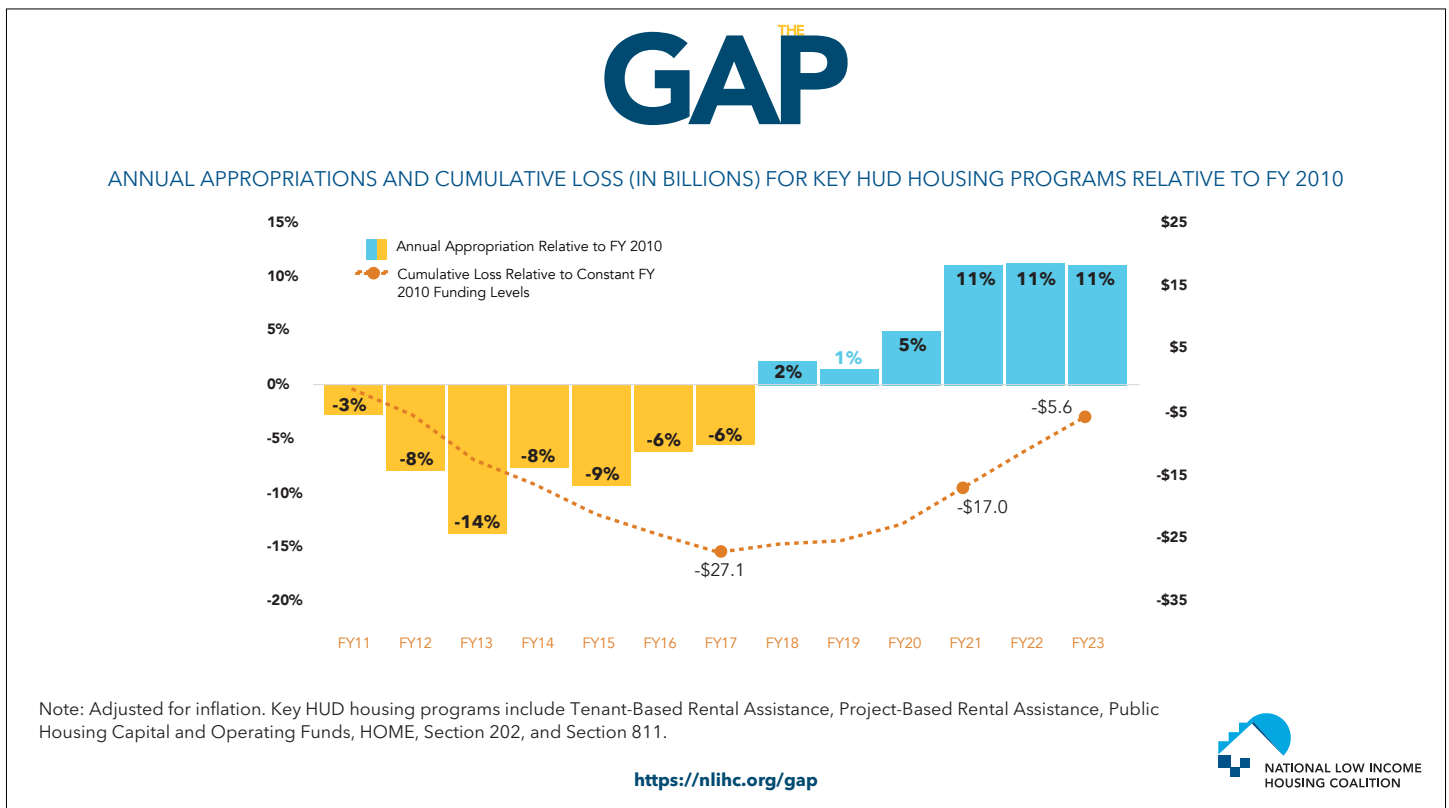
The U.S. Department of the Treasury estimates that it can use extraordinary measures to continue to pay federal obligations to June. At that point, congressional leaders risk defaulting on federal debt.

Historically, raising the debt ceiling has been a routine practice; it is only recently that lawmakers have politicized raising the debt ceiling, resulting in standoffs each time the debt ceiling needs to be raised.

## BACKGROUND ON THE BUDGET CONTROL ACT OF 2011

In 2011, a Republican-controlled House demanded steep budget cuts in exchange for lifting the debt ceiling. These policymakers brought the nation to just a few days from defaulting on its financial obligations, and they used this pressure to force Congress to enact the Budget Control Act of 2011 (BCA). The BCA imposed strict, very low spending caps on domestic and defense programs for 10 years.

The Budget Control Act established a Joint Select Committee on Deficit Reduction, tasked with reaching a bipartisan agreement to reduce projected deficits by at least an additional \$1.2 trillion through 2021. At the time, policymakers believed that the threat of automatic, arbitrary across-the-board spending cuts – known as “sequestration” – would be so harmful to the nation’s interests that the select committee would be pressured to reach a bipartisan agreement.



Despite the threat of onerous budget caps, however, the select committee was unable to reach an agreement on deficit reduction, and the very low-spending caps and automatic cuts went into effect for 10 years between Fiscal Year (FY) 2011 and FY21. Congressional leaders realized that the low spending caps were unworkable, and they reached short-term agreements to provide limited budgetary relief. These agreements scaled back – but did not eliminate – the harm caused by the BCA caps. Despite these relief measures, the BCA prevented Congress from making progress in addressing America’s affordable housing crisis by making it impossible to fund critical 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.

According to the Center on Budget and Policy Priorities (CBPP), domestic spending as a percentage of Gross Domestic Product (GDP) in 2019 was in a tie for the lowest on record since the data series began in 1962, precisely because of the low spending caps required by the BCA. For more information, see this [summary](#) of the BCA and an [analysis](#) of its impact on domestic priorities published by CBPP.

If House Republicans are successful in forcing deep spending cuts in exchange for lifting the debt ceiling, Congress would be unable to address the urgent housing needs of America’s lowest-income and most marginalized renters and people experiencing homelessness.





# Talking Points



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 the help they need.
- **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.
- **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.** Dramatic cuts to housing investments will harm health and education outcomes, leading to harmful consequences for generations.
- **We need federal investments in affordable housing more than ever to sustain our communities and help improve lives.** More families 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 our nation's lowest-income and most marginalized people** and families who are already struggling to get by. Using households struggling to make ends meet for political gain is cruel and unconscionable.
- **HUD provides essential resources to help millions of 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 recovery 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 <https://p2a.co/2xztqvh>

Tell Congress NOT to balance the budget on the backs of the lowest-income & most marginalized people who are already struggling to get by. Dramatic spending cuts that will make it harder for people to afford rent! Sign the nat'l letter <https://p2a.co/2xztqvh> #CutsHurt

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

Families with low incomes thrive bc of federal investments in #affordablehousing. Instead of cuts, Congress should EXPAND – not slash – housing assistance so that it is universally available to everyone in need! Sign the national letter here <https://p2a.co/2xztqvh> #CutsHurt

House Republicans are calling for dramatic, cruel cuts to investments in #affordablehousing! We must PROTECT and EXPAND investments to help everyone afford a roof over their heads. Sign the national letter to Congress here <https://p2a.co/2xztqvh> #CutsHurt

If House Republicans dramatically cut 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.

Our communities are stronger when our neighbors have decent, affordable, & accessible homes. Tell Congress NO to housing cuts because #CutsHurt families and communities! Sign our national letter and call your members of Congress <https://p2a.co/2xztqvh>

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 1 in 4 households eligible for housing assistance gets the help it needs b/c Congress underfunds housing solutions. Now, Republicans want dramatic spending cuts, forcing households to wait even longer for help. #CutsHurt Sign our letter here <https://p2a.co/2xztqvh>

The Republican plan to dramatically 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 when families have stable and accessible homes they can afford, they can better find employment, achieve economic mobility, perform in school, & maintain improved health. #CutsHurt health & education outcomes for generations. Tell Congress no!

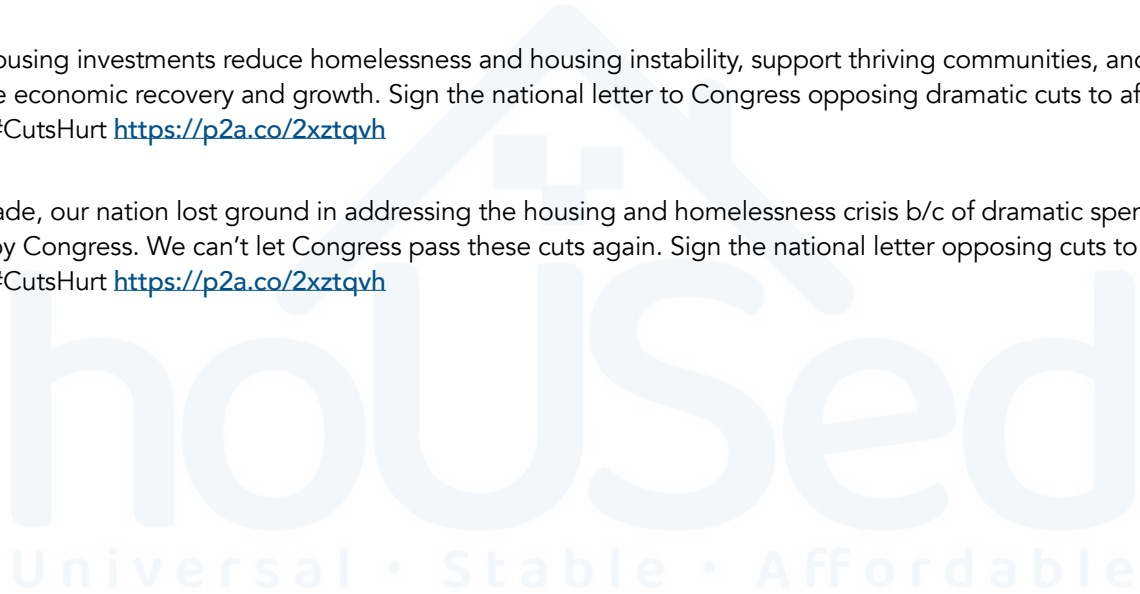
More families are struggling to make ends meet, rents are rising, eviction filings are up, and homelessness is increasing in many communities. We need federal investments in #affordablehousing more than ever. Tell Congress NO CUTS to housing investments #CutsHurt

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

If federal housing investments are cut dramatically – as proposed by House Republicans – low-income households may lose access to stable housing, putting them at increased risk of homelessness. #CutsHurt

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. #CutsHurt <https://p2a.co/2xztqyh>

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





# Sample Op-Ed



As the [title] of [organization], it is disheartening to see that the budget debate in Washington largely ignores the very real impact that spending cuts will have on our communities.

Take housing. More people are struggling to pay their rent each month as rents rise, evictions increase, and more are pushed into homelessness. 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 families with extremely low incomes. This means that there are only 33 affordable apartments for every 100 extremely low-income families. 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. Another half a million people experience homelessness on any given night in our nation.

Despite the tremendous need, just one out of four families 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 dramatic cuts to the very programs that help people exit homelessness and afford a roof over their head. They are threatening to default on our nation's debt – plunging our country into economic collapse and uncertainty – as leverage to demand dramatic cuts to domestic investments, including affordable housing and homelessness resources.

The same tactic was used by Republicans in 2011, leading to 10 years of very low spending caps that made it impossible to fund solutions to America's housing and homelessness crisis at the scale needed. During those 10 years, resources to support public housing, community development, housing construction, and housing for our neighbors who are seniors or have disabilities were hit the hardest.

Our communities and neighbors cannot afford another decade of spending cuts to critical housing investments – especially at a time when pandemic-era renter protections are expiring, resources are being depleted, and renters are confronted with inflation, rising rents, increased evictions, and in many communities, more homelessness.

According to an analysis from HUD Secretary Marcia Fudge, enacting the draconian cuts proposed by House Republicans into law would make it "impossible to stave off mass evictions," as almost one million people who currently rely on HUD's rental assistance programs to keep a roof over their heads would lose assistance. Nearly 120,000 fewer people experiencing homelessness would receive help accessing the resources they need to find and maintain safe, stable, affordable housing.

This is the wrong path for our nation. Instead, we should expand proven solutions to ensure that everyone has a decent, affordable place to live. We can start by ensuring rental assistance is available to everyone who is eligible, building more homes that are affordable to people with the lowest incomes, creating permanent tools to help stabilize families in a crisis, and strengthening and enforcing renter protections. Investing in affordable housing leads to better health and education outcomes, supports economic mobility, and advances racial equity.

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 a 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 staffs 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 the sample social media messages included 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.
- 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.
- 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).