Date March 23, 2021

The Honorable Chuck Schumer
U.S. Senate
Washington, DC 20510

The Honorable Mitch McConnell
U.S. Senate
Washington, DC 20510

The Honorable Nancy Pelosi
U.S. House of Representatives
Washington, DC 20515

The Honorable Kevin McCarthy
U.S. House of Representatives
Washington, DC 20515

To Majority Leader Schumer, Minority Leader McConnell, Speaker Pelosi, and Minority Leader McCarthy:

We, the undersigned organizations in the national HoUSed campaign, call on Congress to take bold action to advance anti-racist housing policies and provide the large-scale, sustained investments and reforms necessary to ensure that the lowest-income and most marginalized renters have an affordable place to call home. We urge you to use every opportunity – whether through an infrastructure/stimulus package, the appropriations process, or stand-alone legislation – to advance proven solutions at the scale necessary to ensure that affordable and stable homes are universally available to everyone in need.

To achieve this ambitious goal, Congress must:

1. Bridge the gap between incomes and housing costs by expanding rental assistance to every eligible household.
2. Expand and preserve the supply of rental homes affordable to people with the lowest incomes.
3. Provide emergency rental assistance to households in crisis by creating a national housing stabilization fund.
4. Strengthen and enforce renter protections to address the power imbalance between renters and landlords that puts renters at risk of housing instability.

Even before the pandemic, America was in the grips of an affordable housing crisis, most severely impacting the most marginalized and lowest-income people, including seniors, people with disabilities, families with children, and other individuals. Nationally, there is a shortage of 7 million homes affordable and available to renters with extremely low incomes. For every 10 of these households, there are fewer than 4 affordable and available homes. There is not a single state or congressional district with enough affordable homes to meet this demand.

Without affordable options, 8 million extremely low-income households pay at least half of their limited incomes on rent, leaving them without the resources they need to put food on the table, purchase needed medications, or make ends meet. 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%.
A full-time minimum-wage worker can afford a one-bedroom rental home at fair market rent in just 5% of all U.S. counties. There are no counties where a minimum wage worker can afford a two-bedroom rental home at fair market rent.

Despite the clear need, 3 in 4 households eligible for housing assistance receive none because Congress continues to underfund proven solutions. Families wait for years - even decades - on waiting lists. Millions of households are one financial shock away from economic hardship that could quickly spiral out of control into evictions and, in worst cases, homelessness.

Black people, Native Americans, and Latinos are most harmed by the housing crisis. Black households account for 13% of all households, yet they account for 26% of all extremely low-income renters and 40% of people experiencing homelessness. Hispanic 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. This harm is compounded for women of color. These are the same households most impacted by the pandemic and the economic fallout, and they are now even more precariously housed.

Ensuring universal housing assistance will have broad, positive impacts on racial equity, education, healthcare, economic mobility, and reducing poverty. Housing justice is central to racial equity because disparities in education, income, wealth, employment, and health are driven in large part by racial segregation and discrimination in housing. Housing can help close the education gap because children learn better and are more likely to graduate when they live in a stable, affordable home. A quality affordable home is a prescription for good health and has been linked to prevention of long-term health problems and promotes healthy, productive lives. Housing supports economic mobility, allowing low-income people to climb up the income ladder and achieve financial stability. By providing housing assistance, we can reduce poverty, increase stability for vulnerable households, and help avert homelessness, institutionalization, and incarceration.

More than ever, we need your leadership to advance bold policies to ensure that people with the lowest incomes and the most marginalized people have a stable, affordable home.

Sincerely,