

ENSURE UNIVERSAL RENTAL ASSISTANCE

Making rental assistance available to all eligible households – a core element of President Biden’s [housing platform](#) – is central to any successful strategy to solve the housing crisis. A [growing body of research](#) finds that rental assistance can improve health and educational outcomes, increase children’s chances of long-term success and increase racial equity.

To ensure that everyone has a stable, accessible, and affordable home, Congress should expand rental assistance to make it universally available to all households in need.

Congress should significantly expand and guarantee funding for Housing Choice Vouchers and/or a renters’ tax credit. Rental assistance is a critical tool for helping the lowest-income people afford decent, stable, accessible housing, and the program has a [proven track record](#) of reducing homelessness and housing poverty. Because of decades of chronic divestment by Congress, only [1 in 4](#) households who qualify for housing assistance receives it, and most are left to fend for themselves. We must ensure that housing resources – like other parts of our nation’s safety net – automatically receive full funding each year to cover the needs of all eligible households.

Accompanying solutions include:

- Employing small area Fair Market Rents and increasing the value of rental assistance to allow renters greater housing choice.
- Simplifying applications to ensure renters can access rental assistance easily.
- Providing robust resources to aggressively enforce fair housing and civil rights laws.
- Expanding the Fair Housing Act to ban discrimination based on sexual orientation, gender identity, marital status, and source of income.
- Building the capacity of community-based organizations, including those led by Black and Asian people, Native Americans, and Latinos.
- Requiring federal agencies to report publicly an analysis of federal housing, transportation, environmental, and disaster recovery programs and whether and how they exacerbate, ignore, or ameliorate racial inequities, and require agencies to report publicly on legislative changes needed to ensure all programs ameliorate racial inequity.
- Providing housing resources to all income-eligible households, regardless of immigration status.
- Ensuring access for people exiting the criminal legal system by ending arbitrary screening and eviction policies, including prohibiting blanket bans and one-strike policies.
- Increasing the minimum wage or guaranteeing livable incomes.

Why?

A major cause of today's housing crisis is the fundamental mismatch between growing housing costs and stagnant incomes for people with the lowest incomes.

- **People of color** 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. Latino 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.
- 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%**.
- In only 5% of all U.S. counties can a full-time minimum-wage worker afford a one-bedroom rental home at fair market rent. There are no counties where a minimum wage worker can afford a two-bedroom rental home at fair market rent.
- **Eight million** of the lowest-income renters pay at least half of their income on rent, leaving them without the resources they need to put food on the table, purchase needed medications, or make ends meet.
- Despite the clear and urgent need, only **one in four** households who qualify for housing assistance receives it due to decades of chronic underfunding by Congress. Millions of eligible households are on **waiting lists** - often for several years - waiting for help. While people wait for assistance, many are pushed into homelessness, institutionalization, or incarceration.

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