

October 19, 2021

The Honorable Maxine Waters  
Chairwoman, House Committee on Financial Services  
2129 Rayburn House Office Building  
Washington, DC 20515

Dear Chairwoman Waters:

On behalf of the National Alliance to End Homelessness, a non-partisan, evidence-based, mission-driven organization committed to preventing and ending homelessness in the United States, I thank you for your extraordinary leadership of efforts to end homelessness and address the nation's critical shortage of affordable housing for low-income households. We thank you in particular for the important hearing – *A Strong Foundation: How Housing is the Key to Building Back a Better America* – to be held by the House Committee on Financial Services on Thursday, October 21.

The Build Back Better proposal now under consideration would provide critical and unprecedented opportunities for our country. Proposals related to health, education, family wellbeing, and other issues seek to dramatically improve the lives of Americans with modest incomes. But no matter what the investment, they will not have their intended impact unless one other proposal moves forward. That is the proposal to ensure people have a safe, stable, affordable home in which to live.

The importance of safe, stable, affordable housing has been demonstrated repeatedly, by data, research, lived experience and common sense. Yet for decades, federal programs that support housing have not been funded at the scale necessary to do the job. The result has been growing homelessness that overwhelms even the shelter system, resulting in over 200,000 people living on the streets every night. And literally millions of households are forced to spend so much of their incomes on rent that they have practically nothing left for food, clothing or healthcare. A home is the foundation upon which all the other priorities rest. It must be a priority in the economic package.

The lack of affordable housing does not affect everyone equally, having significantly more impact on people of color. Decades of structural racism and discrimination have created racial disparities in housing, contributing to inequities in wealth, education, health and more. As a result, for example, Black people are thirteen percent of the general population but are forty percent of people experiencing homelessness. The housing resources you propose are essential to reducing these longstanding inequities.

The Build Back Better Act will invest in housing solutions for those with the greatest needs. \$90 billion in rental assistance will serve an additional one million households, a substantial number of them homeless. \$80 billion will repair, preserve, and expand public housing for nearly 2.5 million residents. And \$37 billion in the national Housing Trust Fund will build and preserve 330,000 homes for people with the lowest incomes.

Together, these investments will have significant and concrete impact. They will not only achieve housing for literally millions of Americans; they will also support the health, child welfare, education and other goals of the Build Back Better Act. Indeed, housing is essential to the achievement of those goals.

I cannot sufficiently express our gratitude to you for your determined leadership to ensure that our nation's most vulnerable households have safe, stable and affordable homes. Thank you.

Sincerely,

A handwritten signature in black ink, appearing to read "Nan Roman". The signature is stylized with a large initial "N" and a long, sweeping underline.

Nan Roman  
President and CEO