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October 19, 2021

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

Dear Members of the U.S. House Committee on Financial Services,

We thank you for your interest in moving immediately and proactively to address America's housing affordability crisis and its devastating impact on people. We know you are concerned about the millions of individuals and families who continue to experience the perilousness of housing instability, eviction, and homelessness. In that spirit, we urge you to prioritize robust investments in the Build Back Better Act for housing vouchers, public housing, and the national Housing Trust Fund (HTF) because these vital housing programs most directly and effectively serve the lowest income and most marginalized households with the greatest needs. All three will be essential to support an equitable recovery.

Sadly, the United States was in the grips of a pervasive affordable housing crisis long before the COVID-19 pandemic, impacting rural, suburban, and urban communities alike. There is a national shortage of more than 7 million homes affordable and available to people with the lowest incomes. Rental housing affordability has worsened dramatically over the past 15 years, and more households than ever are struggling to pay the rent and make ends meet. Over the last two decades, after adjusting for inflation, median renter household income rose just 0.5%, while rents rose nearly 13% (per the Center for Budget and Policy Priorities, 2019). High rental costs and low wages have forced three-fourths of our nation's lowest-income renters (disproportionately renters of color) to spend more than half of their incomes on rent and utilities every month (known as being severely rent-burdened). As a result, these households have few resources to cover other necessities, like medical care or nutritious food, and are at greater risk of housing instability and, in worst cases, homelessness – all problems linked to serious adverse effects on children's health and development.

This crisis has many dimensions, but fundamentally it stems from long-term growth in housing costs that push rents beyond what many people with low incomes can afford, as well as systemic racism that directly harms Black, Indigenous and other people of color. People of color are disproportionately represented among extremely low-income renters and people experiencing homelessness. Nationally, Black households account for 12% of all households, yet they account for 26% of all extremely low-income renters, 40% of people experiencing homelessness, and more than half of all homeless families. Hispanic households account for 12% of all U.S. households, 21% of extremely low-income renters, and 22% of people experiencing



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homelessness. Women of color, particularly Black women, are more likely to face eviction and our nation's older, extremely low-income renters, particularly Black and Latinx seniors, are far more likely to be paying more than half of their income on rent and utilities, placing them at especially high risks of housing unaffordability and homelessness. Moreover, LGBTQ people of color are significantly more likely than white LGBTQ people to have trouble paying rent.

In the District of Columbia, our organization, Community of Hope, provides medical, behavioral, and dental healthcare to mostly Medicaid-eligible patients, as well as provide homelessness prevention, rapid rehousing, permanent supportive housing, and shelter services for District families and individuals. Here, we see the greatly disproportionate impacts of housing instability and homelessness on persons of color – in the 2021 Point in Time count, adults in families and single individuals who are Black are disproportionately affected by the drivers of homelessness in D.C., such that 86.5% of adults experiencing homelessness are Black, as compared to 46% of the District population as a whole.

Research clearly shows that investments to make housing more affordable generate multiplying returns across many sectors. Stable, affordable housing options located in neighborhoods of opportunity are associated with better educational outcomes, better physical and mental health outcomes, lower healthcare expenditures, greater food security, stronger upward economic mobility and growth, greater racial and gender equity, fewer encounters with the criminal legal system, reduced greenhouse gas emissions, and more. Unfortunately, years of underinvestment in affordable housing solutions have contributed to our current housing crisis. For example, although it is well documented that housing vouchers and other rental assistance are highly effective at addressing homelessness and housing instability, reducing domestic violence, and improving other outcomes, 3 in 4 people eligible for rental assistance do not receive it due to inadequate funding.

With your leadership, we can help end the affordable housing crisis by bringing to scale proven solutions, which to be effective must include both additional housing vouchers and measures to build and rehabilitate affordable and accessible housing for people with the lowest incomes. In the Build Back Better Act, we will have the rare opportunity to advance bold, transformative housing solutions that are urgently needed today and will pay dividends for years to come. To help end the affordable rental housing and homelessness crisis, we recommend:

- **Expanding rental assistance by \$90 billion** to serve an additional one million households. Vouchers are more effective at reducing homelessness, overcrowding, and housing instability than any other policy option and are integral to any strategy to solve the affordable housing crisis and advance an equitable recovery. Studies repeatedly show that vouchers hold enormous potential to reduce child poverty and narrow racial gaps in poverty rates.



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- **Investing \$80 billion to repair the nation's public housing infrastructure** for more than two million residents. Home to 900,000 households—mostly seniors, women, and people with disabilities—public housing is in dire need of increased federal investment. Because of divestment by Congress, 10,000 public housing units are lost each year to disrepair, and a large backlog of unmet renovation needs places the health and safety of residents at risk. These resources would enable housing agencies to make critical repairs, such as fixing leaky roofs and replacing outdated heating systems, that would improve living conditions for residents and preserve this essential part of the nation's affordable housing infrastructure for the future.
- **Investing \$37 billion in the national Housing Trust Fund (HTF)** to build and preserve 330,000 affordable homes and help end homelessness. The HTF is the first new federal housing resource in a generation exclusively targeted to build and preserve rental homes affordable to people with the lowest incomes. By doing so, the HTF is the federal housing production tool most targeted to address the underlying cause of the housing crisis. Other federal production programs, on their own, are not enough to build homes affordable to people living in poverty. To expand the supply of housing affordable to the lowest income renters, the President included robust funding for the HTF in his plan. The majority of these funds — at least \$26 billion — should be set aside to develop permanent supportive housing as part of efforts to end homelessness.

Thank you for your consideration. We urge you to use this opportunity to invest in critical and proven housing solutions to address the underlying, systemic causes of the housing and homelessness crisis in the United States. We look forward to continuing to work with you as you advance these necessary solutions.

Sincerely,

A handwritten signature in black ink that reads "Kelly Sweeney McShane".

Kelly Sweeney McShane  
President and CEO

Cc:  
The Honorable Nancy Pelosi  
1236 Longworth House Office Building  
Washington, DC 2051