



October 6, 2021

The Honorable Chuck Schumer
322 Hart Senate Office Building
Washington, DC 20510

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

The Honorable Mitch McConnell
317 Russell Senate Office Building
Washington, DC 20510

The Honorable Kevin McCarthy
2468 Rayburn House Office Building
Washington, DC 20515

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

We know that you are eager to immediately and proactively address the nation's housing affordability crisis and its devastating impact on people. We know that, like us, 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.

As you are aware, 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. 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. 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. 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 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.

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.
- **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,

American Academy of Pediatrics	National Association of Social Workers
Autism Housing Network	National Coalition for Homeless Veterans
Catholic Charities USA	National Community Action Partnership
Catholic Health Association of the United States	National Domestic Violence Hotline
Children’s Defense Fund	National Education Association
Children’s HealthWatch	National Health Care for the Homeless Council
Church World Service	National League of Cities
Cleveland Clinic	National LGBTQ Task Force Action Fund
Coalition on Human Needs	National Low Income Housing Coalition
CommonSpirit Health	National Network to End Domestic Violence
Community Catalyst	National Nurse-Led Care Consortium
Community of Hope	National Women’s Law Center
Consortium for Citizens With Disabilities Housing Task Force	Nationwide Children’s Hospital
Evangelical Lutheran Church in America	Natural Resources Defense Council
Food Research & Action Center	NETWORK Lobby for Catholic Social Justice
Healthcare Anchor Network	Poverty & Race Research Action Council
Healthy Schools Campaign	RESULTS
Justice in Aging	StriveTogether
JustLeadershipUSA	The Arc of the United States
Legal Action Center	True Colors United
National Alliance on Mental Illness	Unity Health Care
National Alliance to End Homelessness	YWCA USA
	ZERO TO THREE