



To: The 118th Congress
From: Mike Koprowski, National Director, *Opportunity Starts at Home* Campaign
Date: January 24, 2023
Re: Solving the Nation’s Rental Housing Affordability Crisis

The [Opportunity Starts at Home](#) (OSAH) campaign looks forward to working with the newly elected 118th Congress to address one of the most critical issues facing people today: the lack of decent, stable, affordable rental housing. 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. Research consistently shows that a lack of decent, stable, affordable housing causes and exacerbates negative outcomes in education, healthcare, food security, economic mobility, homelessness, civil rights, criminal justice, child welfare, climate, and more. With your leadership, we can help end the rental housing crisis by bringing proven solutions to scale.

Through the unprecedented OSAH campaign, leading national organizations from many sectors have come together to advocate for more robust and equitable federal housing policies. Our vision is that the nation’s historically marginalized households and those with the lowest incomes live in safe, accessible, affordable homes in neighborhoods that are free from discrimination and where everyone has equitable opportunities to thrive. The OSAH campaign, which is chaired by the National Low Income Housing Coalition (NLIHC), is advised by a [Steering Committee](#) including:



Additionally, representatives from over 100 multi-sector national organizations participate on the campaign’s [Roundtable](#).

The OSAH campaign stands ready to work with all members of the 118th Congress to seize every opportunity to address major affordable housing challenges for households with the clearest and most urgent needs. In this memorandum, we will discuss 1) the need for affordable housing; 2) the required long-term solutions; and 3) legislative opportunities and threats on the horizon.

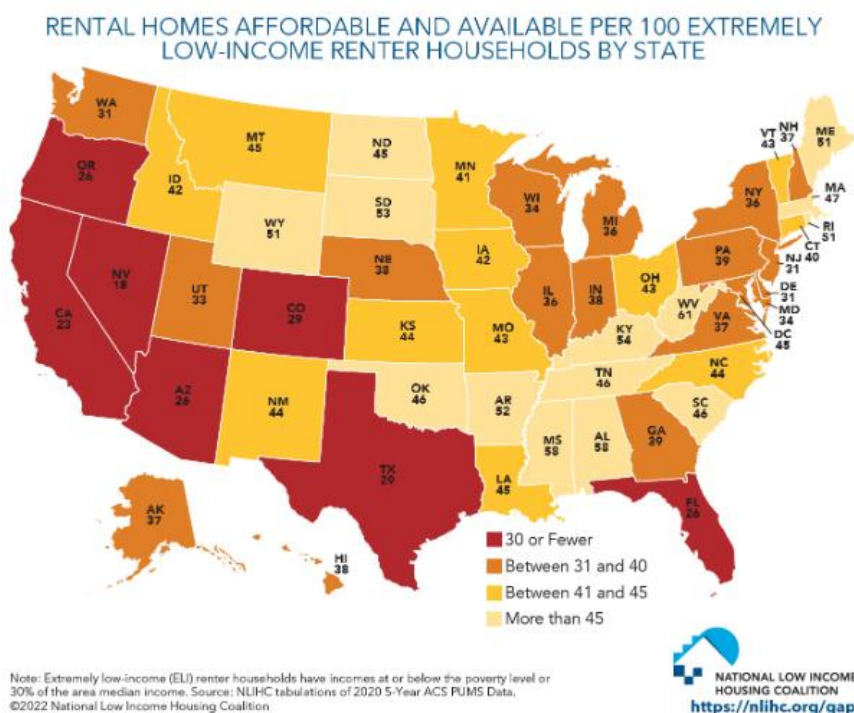
I: The Need for Affordable Housing for the Lowest-Income Households

Even before the COVID-19 pandemic, the country was in the grips of a pervasive affordable housing crisis, impacting rural, suburban, and urban communities alike. An underlying cause of America’s housing crisis is a market failure that results in a severe shortage of rental homes affordable to people with the lowest incomes.

NLIHC's annual report, *The Gap: A Shortage of Affordable Rental Homes*, found a nationwide shortage of seven million homes affordable and available to extremely low-income renters, whose household incomes are at or below either the poverty guideline or 30% of their area median income, whichever is greater. For every 10 extremely low-income renter households, there are fewer than four homes affordable and available to them.¹

While the shortage of affordable and available rental homes for extremely low-income renters ranges from 6 units for every 10 extremely low-income renters in West Virginia, to fewer than two units for every 10 extremely low-income renters in Nevada,² no state or congressional district in the country has enough deeply affordable, available homes to meet demand (see Figure 1). Without significant, sustained federal investments in deeply affordable housing, the affordable housing shortage will continue to worsen as the demand for affordable rental housing grows.

Figure 1:



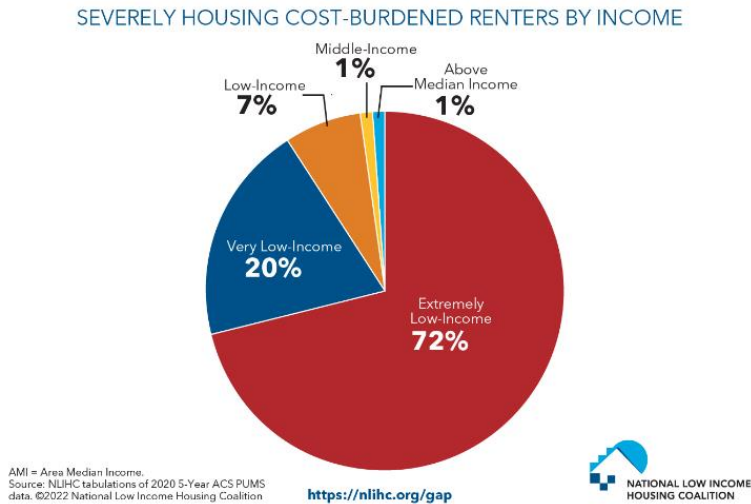
As a result of the severe shortage of affordable housing, nationwide 10 million of the lowest-income renters are severely housing cost burdened, spending at least half of their income on rent every month. Severe housing cost burdens are concentrated among extremely low-income renters. Seventy-one percent of extremely low-income renters are severely housing cost-burdened, accounting for nearly 72% of all severely cost-burdened renters in the U.S. (see Figure 2).³

¹ Aurand, A., Emmanuel, D., Clark, M., Rafi, I., & Yentel, D. (2022). *The Gap: A Shortage of Affordable Rental Homes*. National Low Income Housing Coalition. Retrieved from: <https://nlihc.org/gap>

² Ibid.

³ Aurand, A., Emmanuel, D., Clark, M., Rafi, I., & Yentel, D. (2022). *The Gap: A Shortage of Affordable Rental Homes*. National Low Income Housing Coalition. Retrieved from: <https://nlihc.org/gap>

Figure 2:



With so much income going towards rent alone, these households do not have the resources needed to make ends meet. Research indicates that the lowest-income households spend significantly less on other necessities – such as food, clothing, transportation, and healthcare – when they are forced to spend more than half of their income on rent and utilities.⁴

Systemic racism, past and present, has led to significant racial disparities in both renter demographics and adverse outcomes experienced by renters, such as cost burdens, evictions, and homelessness. The unaffordability of the rental market disproportionately harms Black and Latino households because they are more likely at all income levels to be renters: 30% of white households are renters, compared with 58% of Black households and 46% of Latino households.⁵

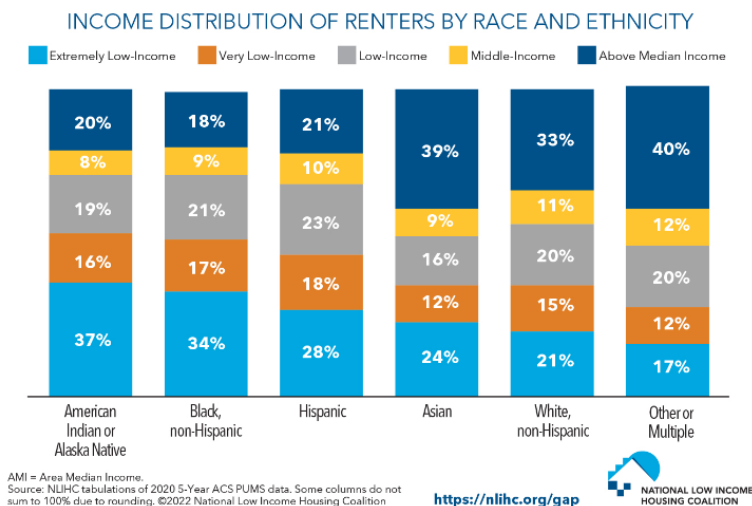
Moreover, renters of color are much more likely than white households to be extremely low-income renters. Thirty-four percent of Black renter households, 37% of American Indian or Alaska Native (AIAN) renter households, 28% of Latino renter households, and 24% of Asian households are extremely low-income renters, compared to 21% of white non-Latino renter households (see Figure 3). Renters of color are also more likely to experience housing cost burdens than white, non-Latino renters. While 43% of white renters are cost-burdened, 53% of Latino renters and 55% of Black, non-Latino renters are cost-burdened. Thirty-one percent of Black, non-Latino renters and 28% of Latino renters are severely cost-burdened, compared to 22% of white, non-Latino renters.⁶

⁴ Joint Center for Housing Studies of Harvard University. (2022). America’s rental housing 2022. Cambridge, MA. Retrieved from: https://www.jchs.harvard.edu/sites/default/files/reports/files/Harvard_JCHS_Americas_Rental_Housing_2022.pdf

⁵ U.S. Census Bureau. (2022). 2020 American Community Survey 5-year Subject Tables [Data set]. Retrieved from: <https://data.census.gov/cedsci/table?q=United%20States>

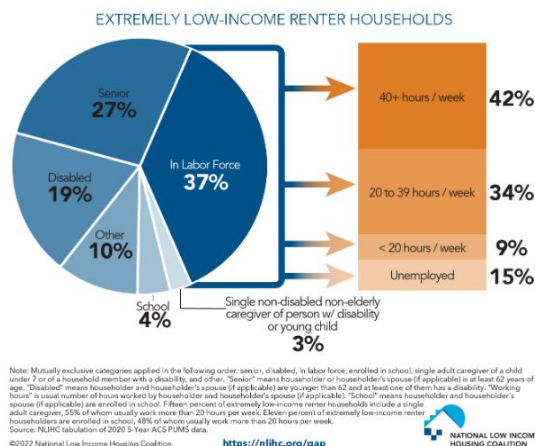
⁶ Aurand, A., Emmanuel, D., Clark, M., Rafi, I., & Yentel, D. (2022). *The Gap: A Shortage of Affordable Rental Homes*. National Low Income Housing Coalition. Retrieved from: <https://nlihc.org/gap>

Figure 3:



The majority (90%) of extremely low-income renters are in the labor force (37%), seniors (27%), people with a disability (19%), or single-adult caregivers to a young child or household member with a disability (7%) (see Figure 4).⁷ Despite the fact the majority of renters with the lowest incomes work over 20 hours per week, they are still not able to reasonably afford the cost of rent.

Figure 4:



NLIHC’s annual report *Out of Reach: The High Cost of Housing* shows the difference between wages and the cost of rent by estimating every state and county’s “housing wage,” the hourly wage a full-time worker needs to earn in order to afford a modest apartment without spending more than 30% of their income on housing. In 2022, the national housing wage was \$25.82 per hour for a modest two-bedroom rental home and \$21.25 per hour for a modest one-bedroom rental home (see Figure 5).⁸ The average minimum wage worker must work 96 hours per week – nearly two and a half full-time jobs – to afford a two-bedroom rental home, or 79 hours

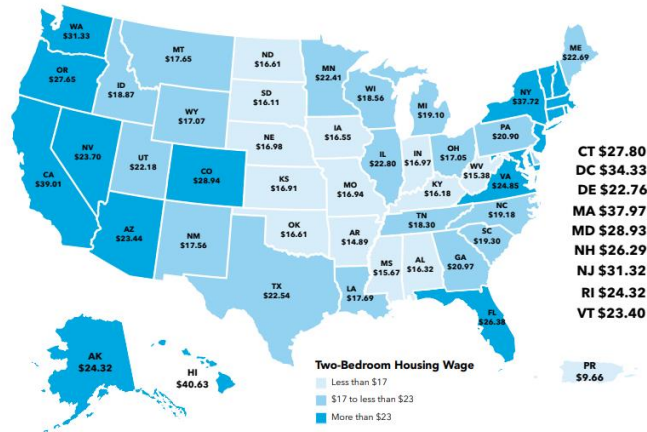
⁷ Ibid

⁸ Aurand, A., Clarke, M., Emmanuel, D., Foley, E., Rafi, I., & Yentel, D. (2022). *Out of Reach: The High Cost of Housing*. National Low Income Housing Coalition. Retrieved from: <https://nlihc.org/oor>

per week to afford a one-bedroom rental home. People who work 96 hours per week and need eight hours per day of sleep have around two hours per day left for everything else – commuting, cooking, cleaning, spending time with loved ones, self-care, and serving their communities.

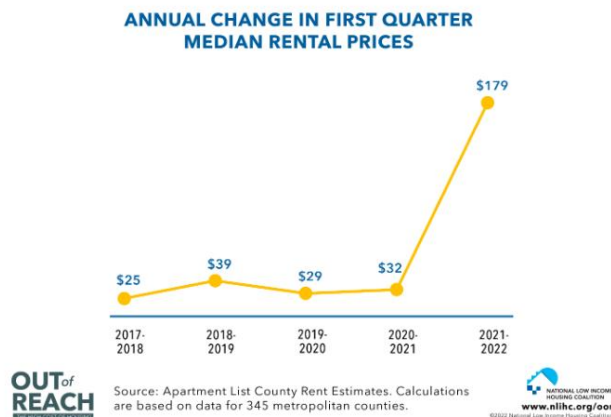
Figure 5:

2022 TWO-BEDROOM RENTAL HOUSING WAGES



The increases in rent prices over the last year have exacerbated these problems, making the process of finding and maintaining affordable, accessible housing even more difficult for tenants with the lowest incomes. Between the first quarter of 2021 and the first quarter of 2022, median rents for two-bedroom apartments in metropolitan counties increased 15%, or \$179 – a more than four and a half times greater increase than the previous four years (see Figure 6).⁹

Figure 6:

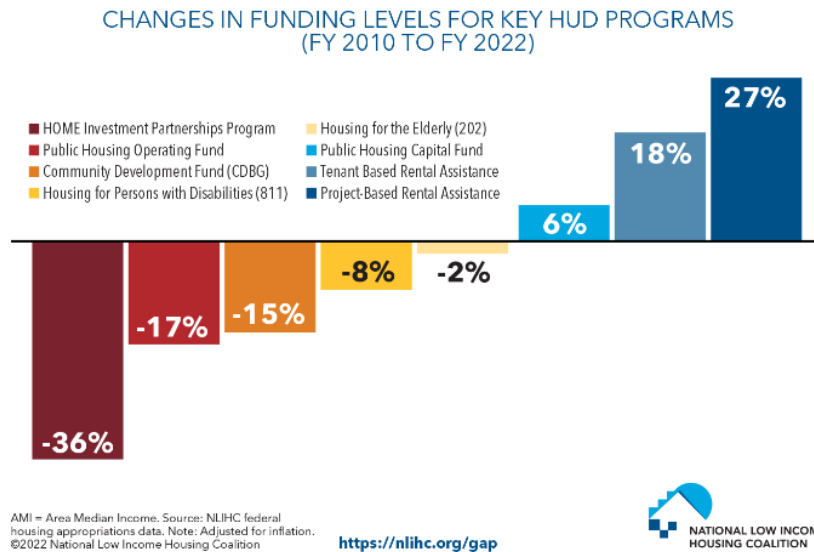


On its own, the private market cannot and will not build and operate homes deeply affordable to extremely low-income families; only a sustained public commitment can ensure people with the lowest incomes have stable, accessible, and affordable homes.

⁹ Aurand, A., Clarke, M., Emmanuel, D., Foley, E., Rafi, I., & Yentel, D. (2022). *Out of Reach: The High Cost of Housing*. National Low Income Housing Coalition. Retrieved from: <https://nlhc.org/oor>

Despite the clear need for investments, however, Congress does not invest in proven housing solutions at the scale needed. In fact, appropriations for most key HUD programs remained lower in FY2022 than they were in FY2010, before the Budget Control Act of 2011 was enacted (see Figure 7).

Figure 7:



According to a poll conducted by the Tarrance Group, one of the most widely respected and successful Republican strategic research and polling firms in the nation, the public is looking to Congress for solutions:¹⁰

- 84% of respondents believe the federal government should be doing more to prevent homelessness.
- 74% of respondents supported policies expanding federal investments in housing development programs that would build more affordable, accessible housing units.
- 68% of respondents supported policies that would expand funding for housing vouchers to extend access to the program and ensure the approximately 17 million households that currently qualify for a voucher receive the assistance they need.
- 73% supported creating a permanent emergency rental assistance program that would provide financial assistance to households with the lowest incomes facing a sudden economic hardship that puts them at risk of losing their home.

These findings hold across political ideology, with majorities of Democrats, Republicans, and Independents supporting additional federal investments in affordable housing.¹¹

The Multi-Sector Impacts of Stable, Affordable Homes

Few areas offer a better “bang for the buck” than housing. Investments in affordable homes will generate multiplying returns in the form of higher educational attainment, increased economic mobility and productivity, reduced healthcare expenditures, increased investments to local economies, new jobs, and more. Stable, affordable homes improve outcomes across many sectors and various national priorities, and the research shows it:

¹⁰ Opportunity Starts at Home Campaign. 2022. “Fact Sheet: Public Opinion Polling on Housing Affordability and Policy in June/July 2021.” Retrieved from: <https://www.opportunityhome.org/wp-content/uploads/2021/09/Tarrance-NLIHC-Poll-Fact-Sheet.pdf>

¹¹ Ibid



- **Education:** Stable, affordable homes are linked with better educational outcomes (e.g., improved test scores; fewer behavioral problems; increased graduation). Research shows that children in low income households that live in affordable housing score [better](#) on cognitive development tests than those in households with unaffordable rents, partly because parents with affordable housing can [invest](#) more in activities and materials that support their children’s development. One [study](#) showed that scattered-site public housing, which gave low-income children an opportunity to live in mixed-income neighborhoods and thereby attend mixed-income schools, drove stronger student academic gains and significantly reduced achievement gaps (even more so than some traditional education reforms).
- **Health:** When adults and children live in stable, affordable homes, they have better physical and mental health outcomes, are at lower risk of hospitalization, and are less likely to experience other economic hardships like food insecurity. [Research](#) has shown that stable housing reduces overall healthcare expenditures by 12% for Medicaid recipients, increases the use of primary care services by 20%, and decreases emergency room visits by 18%. Young children in families who live in unstable housing are 20% more [likely](#) to be hospitalized, and those who are forced to move frequently are at increased risk of poor child health, developmental delays, and being underweight for their age. Moreover, housing instability and homelessness have been linked to increased risks of depression and mental illness for both adults and children over their lifetimes. Not only does the housing crisis cause and perpetuate individual health disparities, it also balloons healthcare costs. One study from Children’s HealthWatch found that unstable housing among families with children will cost the nation [\\$111 billion](#) in avoidable health-related expenditures over the next ten years.
- **Food Security:** Stable, affordable homes enable low-income families to devote more of their limited resources to other necessities, which is why stably housed families experience greater food security. Low-income families that live in affordable housing experience greater food security and their children are [52%](#) less likely to be seriously underweight compared to those who are cost-burdened by rent.
- **Upward Mobility:** When low-income families with children used experimental housing vouchers to access affordable homes located in high-opportunity neighborhoods with low poverty, quality schools, and low crime, the children were 32% more likely to attend college and had 31% higher annual incomes as adults. In fact, younger disadvantaged children who moved to affordable housing located in lower-poverty neighborhoods earned an average of [\\$302,000](#) more over their lifetime compared to their peers in higher poverty neighborhoods. Additionally, a recent report from the Children’s Defense Fund and Urban Institute found that, when it comes to child poverty reduction, expanding federal housing vouchers would have the [single largest impact](#) among nine other non-housing policies examined.
- **Racial Equity:** To this day, race predicts one’s likelihood of experiencing rental cost-burdens, homelessness, and living in low opportunity neighborhoods of concentrated poverty. Lower wages, along with historical discrimination that prevented people of color from owning homes and building wealth, means that people of color are more likely to rent and are also more likely to struggle affording that rent. Not surprisingly, people of color are therefore dramatically overrepresented among those experiencing homelessness – in fact, African Americans represent 13% of the general population but are 40% of people experiencing homelessness and more than 50% of homeless families with children. Additionally, due to a legacy of government-sponsored housing segregation (e.g., redlining), African American and Hispanic families are significantly more likely to live in neighborhoods of concentrated poverty compared to white families, which significantly hinders opportunity and upward mobility. According to [research](#) from the Institute for Child, Youth and Family Policy at Brandeis University, most white children live in high-opportunity neighborhoods while most Black and Hispanic children live in low-opportunity neighborhoods. Studies show that affordable housing located in inclusive, high-opportunity neighborhoods can reduce residential segregation and concentrations of poverty, which, in turn, can [enhance](#) income, economic growth, safety, property values, and educational attainment for people of color.



- **Homelessness Prevention**: People experience homelessness because they cannot afford a place to live. Research demonstrates that communities in which residents spend over 32% of their income on rent experience a rapid [rise](#) in homelessness; in many areas of the country, even small rent increases can place thousands of vulnerable people at heightened risk of homelessness. When people do experience homelessness, they are at higher risk of premature mortality driven by extreme weather, injuries, and treatable medical conditions. Reducing homelessness not only improves individual life trajectories, but also reduces costs to all taxpayers by avoiding expensive ER visits, criminal justice encounters, shelter stays, and more.
- **Economic Growth**: Research shows that the shortage of affordable housing in major metropolitan areas costs the American economy about \$2 trillion a year in lower wages and productivity. Without affordable housing, families have constrained opportunities to increase earnings, causing [slower](#) GDP growth. According to the National Association of Home Builders, building 100 affordable rental homes generates \$11.7 million in local income, \$2.2 million in taxes and other revenue for local governments, and 161 local jobs in the first year alone.
- **Climate**: When housing is unaffordable near jobs and transit, low-income and working-class people, who often do not have the option to work remotely, are forced to live far away from where they work. This results in long commuting distances, which dramatically increase car-related greenhouse gas emissions. In California, where the housing affordability problem is particularly acute, roughly [40%](#) of greenhouse gas emissions are from transportation alone. Additionally, investing in [energy efficient](#) multifamily affordable housing units means lower energy bills for cash-strapped low income families, more stable rental payments, and reduced overall air pollution.
- **Criminal Justice**: When people are not stably housed, they are more likely to have encounters with the criminal legal system. Moreover, individuals transitioning out of the criminal legal system face many barriers to housing and are especially vulnerable to homelessness. In fact, a [study](#) found that people were most likely to experience homelessness within the first 30 days after release from prison or jail. They need stable housing so that they can reconnect with society and rebuild their lives. Formerly incarcerated individuals who find stable affordable housing are less likely to go back to jail and prison than those who do not.
- **Domestic Violence**: Victims of domestic violence struggle to find long-term, affordable housing after escaping abusive relationships. As affordable housing options become scarcer, victims stay longer in emergency domestic violence shelters or they are turned away due to capacity limitations. According to one [survey](#), 83% of domestic violence survivors entering shelters identified “finding housing I can afford” as a need. This was second only to “safety for myself.”
- **LGBTQ Equity**: As a result of discrimination, LGBTQ people are more likely to experience homelessness and housing instability than non-LGBTQ people. [Studies](#) show that LGBTQ youth and young adults are 120% more likely than their heterosexual and cisgender peers to experience homelessness, which can significantly impede their economic mobility, educational achievement, and physical and mental health. In fact, 40% of all homeless youth identify as LGBTQ.

II: Long-Term Solutions

Three major policy strategies are needed to tackle the rental housing crisis: 1) bridging the gap between rents and income through rental assistance; 2) expanding and preserving the stock of housing affordable to the lowest income households; and 3) stabilizing households by providing emergency assistance to avert housing instability and homelessness.



Bridge the Gap Between Incomes and Housing Costs

Congress should expand rental assistance to make it universally available to all eligible households in need. Expanding rental assistance is central to any successful strategy for solving the housing crisis.¹² Rental assistance is a critical tool for helping people with the lowest incomes afford safe, stable, and accessible homes, and the program has a proven track record for reducing homelessness and housing poverty.¹³

The COVID-19 pandemic accelerated the existing housing crisis and exposed the inadequacies of the federal housing safety net. If universal housing assistance had been in place before the pandemic, the U.S. could have more quickly and easily protected renters with the lowest incomes from housing instability, eviction, and homelessness using an existing infrastructure. Universally available housing assistance would have ensured families had money to use for other necessities, like food and medical care, in the wake of the pandemic.

In the near term, Congress should enact the “[Family Stability and Opportunity Vouchers Act](#),” introduced with bipartisan support in the previous session by Senators Chris Van Hollen (D-MD) and Todd Young (R-IN). The bill would provide 500,000 new housing vouchers and housing counseling services to families with young children, helping them move to safe, affordable housing connected to well-performing schools, well-paying jobs, healthcare services, and transit.

Congress should enact the “[Ending Homelessness Act](#),” introduced in the previous Congress by Representatives Maxine Waters (D-CA), Emanuel Cleaver (D-MO), and Ritchie Torres (D-NY). If enacted, the bill would create universal rental assistance for every eligible household, ensuring rental assistance – like other parts of the nation’s safety net – would receive mandatory full funding each year to cover the needs of all eligible households. The bill would also expand resources to increase the supply of housing affordable to those with the greatest needs through the national Housing Trust Fund, and prohibit housing discrimination based on source of income.

Proposals to establish a renter’s tax credit program, like the “[Rent Relief Act](#)” introduced by Senator Raphael Warnock (D-GA) and Representative Danny Davis (D-IL), provide an innovative approach to universal rental assistance. The bill would create a refundable monthly tax credit for renters spending over 30% of their income on the cost of rent that would cover the excess cost of rent.

Expand and Preserve the Supply of Affordable, Accessible Rental Homes

Addressing the shortage of affordable, accessible, and available housing for the lowest-income households requires both preserving existing affordable housing stock and increasing the supply of deeply affordable, accessible housing. Efforts to expand the federally assisted housing stock and close the affordability gap hinge on preservation. Preservation stops displacement and housing instability for current tenants, prevents the loss of difficult-to-replace housing in well-resourced neighborhoods, mitigates further disinvestment from distressed communities, presents an opportunity to reduce greenhouse gas emissions through energy retrofitting, and prevents the further decline of the already limited federally subsidized housing stock. Congress must provide robust resources to preserve the roughly 900,000 public housing units that are currently home to over two million residents, the majority of whom are people of color. Public housing is critical to ensuring people with the greatest needs have an affordable and accessible place to call home, and the preservation of this community asset is key to any strategy to address America’s housing crisis.

To increase the supply of deeply affordable and accessible housing, Congress should expand funding for the national Housing Trust Fund to at least \$40 billion annually. The HTF is the only federal housing production program exclusively focused on serving households with the lowest incomes and most acute housing needs. The “[American Housing and Economic Mobility Act](#),” introduced in the previous Congress by Senator

¹² Center on Budget and Policy Priorities. 2017. “Housing Choice Voucher Fact Sheets.” Retrieved from: <https://www.cbpp.org/housing-choice-voucher-fact-sheets>

¹³ Opportunity Starts at Home Campaign. 2022. “Housing Influences Outcomes Across Many Sectors and the Research Shows It.” Retrieved from: <https://www.opportunityhome.org/related-sectors/>



Elizabeth Warren (D-MA) and Representative Emanuel Cleaver (D-MO), would address the shortage of affordable rental homes for people with the lowest incomes through a robust investment of nearly \$45 billion annually in the national Housing Trust Fund. The bill also includes resources to repair public housing, build or rehabilitate housing in tribal and Native Hawaiian communities, and create and preserve affordable homes in rural areas.

In addition, the federal government should incentivize or require state and local governments that receive federal transportation and infrastructure funding to eliminate restrictive zoning rules that increase the cost of development, limit housing supply for all renters, and reinforce segregation and structural racism in housing and other systems.

Provide Emergency Rental Assistance to Help Stabilize Families in Crisis

The COVID-19 crisis highlighted a reality that has long been true: many households are only one missed paycheck or unexpected expense away from not being able to afford their homes. Permanent solutions are needed to combat the evictions and homelessness that can occur when low-income renters experience income loss or unexpected financial shocks. Congress should build on the lessons learned and successes of the emergency rental assistance (ERA) program created during the pandemic by enacting a permanent program at HUD to help stabilize families before they face eviction, displacement, and, in the worst cases, homelessness.

The “[Eviction Crisis Act](#),” introduced in the previous Congress with bipartisan support from Senators Michael Bennet (D-CO) and Rob Portman (R-OH), and the “[Stable Families Act](#),” introduced in the previous Congress by representative Ritchie Torres (D-NY), would establish a permanent version of the pandemic ERA program by creating a national housing stabilization fund for renters facing temporary financial setbacks. Providing temporary assistance for households would help prevent the many negative consequences associated with evictions and homelessness, including physical and mental health challenges, loss of possessions, instability for children, and increased difficulty finding a new home.¹⁴

III: Legislative Opportunities and Threats

Legislative Opportunities

Fiscal Year 2024 Appropriations

In 2023, Congress should provide the highest level of investment possible for federal housing and homelessness programs through the annual appropriations process. The OSAH campaign’s top appropriations priorities for FY 2024 include:

- Renewing all rental assistance and expanding resources to at least 200,000 additional households;
- Fully funding public housing operations and repairs;
- Providing \$3 billion for a permanent Emergency Rental Assistance program

Bipartisan Legislation

In the 118th Congress, there is an opportunity to advance bipartisan legislation to help address homelessness and housing poverty. OSAH’s top priorities for bipartisan legislation include:

- Enacting the Family Stability and Opportunity Vouchers Act to connect low-income families to economic and educational opportunities. The bill, introduced by Senator Todd Young (R-IN) and

¹⁴ Himmelstein, G., & Desmond, M. 2021. “Eviction and health: A vicious cycle exacerbated by a pandemic. *Health Affairs*. Retrieved from: <https://www.healthaffairs.org/doi/10.1377/hpb20210315.747908/>



Senator Chris Van Hollen (D-MD) in the last session, creates 500,000 housing vouchers specifically targeted to low-income families with young children and provides mobility counseling services to help families move to communities of their choice, including communities with high-performing schools, strong job prospects, and other resources. The legislation would largely eliminate homelessness among families with young children, as well as substantially reduce the number of children growing up in areas of concentrated poverty.

- Enacting the Eviction Crisis Act, introduced in the last session by Senator Rob Portman (R-OH) and Senator Michael Bennet (D-CO) in the Senate and Representative Ritchie Torres (D-NY) in the House, to provide emergency, short-term assistance to help stabilize households in crisis, building on lessons learned and the infrastructure developed during the pandemic to keep families stably housed.

Legislative Threats

Dramatic Budget Cuts

An effort by House Republicans to dramatically cut domestic spending, including investments in affordable housing and homelessness, is the biggest legislative threat facing the millions of low-income and marginalized households who struggle to afford rent and make ends meet. With rents rising, eviction filings increasing, and more homelessness in many communities, federal housing investments are more critical than ever to sustain our communities and help low-income people thrive. Balancing the national budget should not be done on the backs of our nation's lowest-income and most marginalized people and families.

To invest in affordable housing at the scale needed, Congress should reject any proposal to impose arbitrary and austere caps on domestic spending, such as those established through the "Budget Control Act of 2011." Passed by a bipartisan Congress and signed into law by President Barack Obama, the Budget Control Act created very low spending caps, limiting federal funding for discretionary programs. While Congress and the White House reached short-term agreements to provide limited budgetary relief for defense and nondefense programs, the low spending caps led to disinvestment in key affordable housing and homelessness programs for a full decade, preventing our nation from making the investments needed to address America's housing and homelessness crisis.

Because of the Budget Control Act, investments in affordable housing have not kept pace with growing demand. As a result, millions of people do not have an affordable place to call home. Half a million people are living on the street, in shelters, or in their cars on any given night. Every state and congressional district is impacted. Our nation cannot afford further cuts to these critical investments. Federal funding for HUD and U.S. Department of Agriculture (USDA) Rural Housing Service programs provides essential resources to promote strong and healthy communities and help more than 5 million of America's lowest-income and most marginalized seniors, people with disabilities, veterans, parents with children, and others afford stable and safe housing. Instead of dramatically cutting housing and other domestic spending, Congress should provide the highest level of investment possible for federal housing and homelessness programs through the annual appropriations process.

Cuts to Housing Assistance

Congress must [reject](#) any attempts to cut housing assistance or impose harmful barriers to receiving or maintaining housing assistance, including placing time limits on assistance or imposing work requirements. Proposals to slash federal housing benefits would leave even more low-income people without a stable home, making it harder for them to climb the economic ladder and live with dignity. If enacted, these harmful proposals would undermine housing stability, increase evictions, and lead to more homelessness.

In 2018, President Trump and some members of Congress proposed legislation that would have harmed renters already struggling to pay rent and make ends meet. The Trump administration proposed to increase rents on most non-elderly, non-disabled families receiving housing assistance by requiring that they pay 35% of their gross income toward rent, compared to 30% of their adjusted income. The very poorest elderly and



disabled families would also have seen their rents increase to as much as 30% of their gross income, or by \$50, whichever was higher. The Trump administration's proposal would have eliminated income deductions for medical or childcare expenses for all households, which would have primarily impacted seniors, people with disabilities, and families with children. The proposal sought to triple the mandatory minimum rent to \$150 for households assumed to be able to work and would have allowed housing providers to impose broad work requirements, without offering any resources to help people gain the skills they need for well-paying jobs.

Cutting housing benefits does not address the underlying causes of America's housing and homelessness crisis: the widening gap between wages and housing costs, and a severe shortage of homes affordable to people with the lowest incomes. Imposing arbitrary restrictions on housing benefits will not create the well-paying jobs and opportunities needed to lift households out of poverty. In fact, these restrictions will make it more difficult for households to maintain employment and economic security. Congress should reject proposals to take away housing benefits and instead enact proven solutions to help struggling families earn more and get ahead. This requires expanding – not slashing – investments in affordable homes.

IV. Conclusion

The *Opportunity Starts at Home* campaign and its partners look forward to working with Congress to address the lack of stable, accessible, affordable housing, especially among people with the greatest needs. If you have any questions or need additional information, please feel free to contact Mike Koprowski, National Campaign Director, at mkoprowski@nlihc.org