



OPPORTUNITY
STARTS AT HOME

WITHIN REACH

AMBITIOUS FEDERAL SOLUTIONS TO MEET
THE HOUSING NEEDS OF PEOPLE WITH
LOW INCOMES

Long-Term National Policy Agenda

[NLIHC.ORG/SITES/DEFAULT/FILES/OSAH_POLICY-AGENDA.PDF](https://www.nlihc.org/sites/default/files/OSAH_POLICY-AGENDA.PDF)

BRINGING TOGETHER NEW VOICES TO TACKLE THE NATION'S AFFORDABLE HOUSING CRISIS

Housing is fundamental to every aspect of life, extending beyond basic necessities to shape economic stability, health, and opportunity. When families struggle to secure housing, it affects every aspect of their lives—from the health of mothers and children to educational success, employment stability, food security, and much more. For millions of people across the nation, housing is becoming increasingly unaffordable as the cost of living rises, with the greatest burden falling on those with the lowest incomes.

Millions of extremely low-income renters have struggled with unaffordable housing, facing constant threats of eviction and homelessness. The situation has only worsened as housing prices climb and economic inequalities grow more pronounced. Today, the housing crisis has reached critical levels, exacerbated by high rents and a lack of affordable options for renters with the lowest incomes. The housing crisis disproportionately impacts people of color, who, due to decades of ongoing structural racism¹, are more likely to experience rental cost burdens, homelessness, and live in neighborhoods of concentrated poverty, which, in turn, dramatically hinders educational attainment, health, food security, and economic upward mobility.

Families more than ever are struggling to pay the rent and meet basic needs. Families with low incomes, retirees on fixed social security income, veterans with low paying civilian re-entry jobs, and others with extremely low-incomes are facing homelessness or paying unaffordable rental costs that force them to make impossible choices between paying the

rent and paying for heat, food, medications, transportation, and other necessities.

Failures of both the private market and public policy — at the federal, state, and local levels — have contributed to today's historic housing crisis. Addressing this challenge requires a coordinated effort from individuals, businesses, nonprofits, and government institutions alike. Among these institutions, the federal government has an indispensable role to play. This document outlines key federal policies necessary to address the affordable housing crisis facing the individuals and families with the lowest-incomes over the long term. By implementing these strategies, we can create long-term solutions that foster stability, opportunity, and prosperity for everyone.

We all have a stake in solving this problem. When families repeatedly fall behind on the rent and are forced to move, their children are less likely to succeed in school, and high classroom turnover disrupts learning for other children as well. Children in families that move often are also much less likely to grow up in areas with quality schools and other opportunities they need to escape poverty and climb the economic ladder. People with chronic health conditions find it more difficult to access care when they cannot afford a stable home, and the stress of paying high rents can worsen their health. Affordable housing (and housing broadly) has a long history rooted in racial and social injustice that must be remedied if we want to grow the economy, care for our seniors and people with disabilities, create safe communities and neighborhoods for everyone, improve food security, meet veterans' needs, end

1 Please see the campaign's Racial Equity Fact Sheet, which explains the history of how decades of intentionally racist public policies created yawning racial disparities that persist today. <https://www.opportunityhome.org/resources/racial-equity-housing/>

homelessness, strengthen youth, support local businesses, and more. A decent, affordable home helps individuals and families succeed and thrive.

We are the Steering Committee of [Opportunity Starts at Home](#), a dynamic, long-term, multi-sector campaign to ensure 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. To accomplish this vision, we have built a movement with stakeholders from many sectors to generate widespread support for federal housing policies that expand resources and correct long-standing

structural and racial inequities.

Affordable housing campaigns are not new, but what sets Opportunity Starts at Home apart is the unprecedented scope and diversity of our partners. Our Steering Committee includes twenty leading national organizations representing a wide range of interests, working together to solve the affordable housing crisis. Together, alongside over 130 national organizations and over 30 multi-sector statewide coalitions that support the campaign, we are committed to creating a future where everyone, including those with the lowest-incomes, has access to a stable, affordable home and the opportunity to thrive.



LONG-TERM GOAL & POLICY STRATEGIES

The housing affordability crisis demands a major, long-overdue federal response. Federal action is necessary to set overarching policy reforms and investments in the areas of fairness, supports, and supply. These overarching efforts incentivize and support coordinated efforts at the state and local levels. While state and localities also have important roles to play, they cannot solve this problem on their own.

This campaign seeks to expand federal housing resources and correct long-standing structural and racial inequities to ensure that people with the lowest incomes can afford a good home, which adds to their quality of life through better health, greater educational attainment, and stronger earnings. To achieve this ambitious long-term goal, three key policy strategies are essential:

- 1. Bridge the gap** between rents and income so every low-income household can access the support they need to thrive in the community of their choice.
- 2. Increase the supply of housing** affordable, available, and accessible to low-income households.
- 3. Stabilize households** by providing emergency rental assistance to avert housing instability and homelessness.

Bridge the Gap Between Rents and Income

Rental assistance is a critical tool for helping people with the lowest incomes afford decent, stable homes, and avoid homelessness. In the United States, a renter household needs an annual income of \$69,959 to afford a modest two-bedroom rental unit², which is far above the wages of many working families or the

fixed incomes of many seniors and people with physical or mental health conditions that limit their ability to work. People of color disproportionately make up the population of renters with extremely low incomes. In fact, 19% of Black households, 17% of American Indian or Alaska Native households, and 13% of Latino households are extremely low-income renters compared to just 6% of white households.³ Even in properties that have been built with the help of robust construction subsidies, such as the Low Income Housing Tax Credit (LIHTC), the rents (or operating costs) are typically unaffordable for individuals and families with extremely low incomes.⁴

A substantial expansion of rental assistance for people with the lowest incomes is thus a key element of any successful strategy to solve the affordable housing crisis. The most well-known type of rental subsidy is the Housing Choice Voucher (HCV) program. Vouchers help people with the lowest incomes afford housing in the private market by paying landlords the difference between 30% of the household income and the rent itself, up to a reasonable amount. Housing vouchers are also flexible – for instance, families may use them to rent homes that best meet their needs, including in areas with quality schools and greater access to jobs. Housing vouchers may also be tied to a specific housing development in a way that facilitates the development’s financing and makes it easier for owners to provide health and other services that some people need. But due to federal housing vouchers being historically under-funded and disinvested, only one in four eligible households will get the help they need.

A substantial expansion of the HCV program is needed to ensure that every low-income

2 “Out of Reach.” National Low Income Housing Coalition, 2025, <https://nlihc.org/oor>.

3 “The Gap: A Shortage of Affordable Homes.” National Low Income Housing Coalition, 2025. <https://nlihc.org/gap>

4 “The Cost of Affordable Housing: Does it Pencil Out?” Urban Institute and National Housing Conference, July 2016, <http://apps.urban.org/features/cost-of-affordable-housing>; “Mapping America’s Rental Housing Crisis.” Urban Institute, 27 April 2017, <https://apps.urban.org/features/rental-housing-crisis-map/>



household that needs a voucher receives one. HCVs, as currently structured, are a proven, evidence-based model for ensuring housing stability, reducing childhood poverty, and eliminating homelessness. Our recommendation of taking the HCV program to full scale must be paired with programmatic improvements to the existing model. This would further improve effectiveness and help correct long-standing racial disparities. Due to systemic barriers, including race-based discrimination and other structural inequities, many voucher holders are unable to access low-poverty neighborhoods. Most families of color using vouchers live in “minority-concentrated” neighborhoods even though most voucher-affordable units are located elsewhere.⁵ Some voucher holders want to stay in their current neighborhoods to be close to family, child care, or a current job, but others would like to use the voucher to move elsewhere yet face significant barriers. For example, in many parts of the country, landlords routinely refuse to accept voucher holders, particularly in affluent white neighborhoods, and are often permitted by the law to do so.⁶ Some jurisdictions ban these particular

practices, but in areas without explicit source of income discrimination bans, these actions often have disproportionate impacts based on race, disability status, and/or gender. Bringing these types of discrimination claims to court is expensive, leaving tenants with few options.

The HCV program should be improved to ensure that households are empowered to use their voucher in a neighborhood of their choice. Specifically, the campaign recommends the creation of an additional 250,000 vouchers specifically designed for low-income families with young children to help enable them to move to communities of their choice, including neighborhoods with high-performing schools, strong job prospects, and other resources.⁷ Research shows that these neighborhoods—historically shaped by exclusionary policies that privileged white families and received substantial public and private investment—can significantly improve young children’s life trajectories. Therefore, it makes sense to prioritize these new vouchers for low-income pregnant women and families with children under the age of six who either have a recent history of homelessness or housing instability, or live in an area of concentrated poverty (or are at risk of being displaced from an opportunity area).⁸ These new “mobility vouchers,” which have already received bipartisan support in Congress, should be paired with counseling and support services that have a proven track record of supporting parents and helping families move out of neighborhoods of concentrated poverty. Such a program would also enable housing agencies to identify and engage new landlords willing to participate in the HCV program. These mobility vouchers are a critical step toward

5 Mazzara, A and Knudsen, B. (2019). “Where Families With Children Use Housing Vouchers.” Center on Budget and Policy Priorities, <https://www.cbpp.org/research/housing/where-families-with-children-use-housing-vouchers>

6 “A Pilot Study of Landlord Acceptance of HCVs.” US Department of Housing and Urban Development, September 2018, <https://www.huduser.gov/portal/sites/default/files/pdf/Landlord-Acceptance-of-Housing-Choice-Vouchers.pdf>

7 Sard, Barbara et al. (2018). “Helping Young Children Move Out of Poverty by Creating a New Type of Housing Voucher.” https://www.cbpp.org/sites/default/files/atoms/files/rental_vouchers_paper.pdf

8 Chetty, Raj et al. (2015). “The Effects of Exposure to Better Neighborhoods on Children.” http://www.equality-of-opportunity.org/assets/documents/mto_paper.pdf

achieving universal housing assistance, ensuring all households have access to stable housing and greater opportunity.

Of course, moving to a new neighborhood is not a solution for all families, nor is it feasible at population scale. A sound national housing policy empowers people to access neighborhoods of their choice, and, at the same time, seeks to ensure that all neighborhoods are neighborhoods of opportunity. Policymakers must correct historical exploitation and disenfranchisement by ensuring that comprehensive revitalization plans are in place for all high-poverty neighborhoods that have endured decades of intentional disinvestment that has hindered upward life trajectories for generations of people.



Comprehensive revitalization plans must focus on those who are most deeply impacted as well as protect against forced displacement (gentrification) so that existing residents can experience greater resources and improved schools, public safety, infrastructure, job opportunities, and more. All neighborhoods should be neighborhoods of opportunity.

While vouchers are the most common form of rental assistance, other promising policy innovations exist that could be used to a similar effect. One idea is to create a new federal refundable renter's tax credit which would put more resources directly

into the hands of renters, which they can use to pay rent or meet their other basic needs. A federal renter's tax credit would enable families to stay stably housed and keep more of their income for other essentials like food, medicine, education, and transportation.

Increase the Supply of Affordable, Available, and Accessible Housing

In markets where vacancies in existing buildings are scarce, "supply-side" approaches are also essential to produce more affordable homes. These investments should be targeted where the supply shortage is most severe – at the lowest end of the income spectrum. Renters with extremely low incomes are the only income group facing an absolute shortage of affordable and available homes. By contrast, there is a cumulative surplus of affordable homes for households with higher incomes. To expand the affordable housing stock, the campaign will primarily advocate for a significant expansion of the national Housing Trust Fund (HTF), which is exclusively targeted to help build, preserve, and rehabilitate housing for people with the lowest incomes. The national HTF is a block grant to states and operates at no cost to the federal government because it is funded through fees on Fannie Mae and Freddie Mac. Each state distributes HTF resources based on its annual Allocation Plan, which identifies the state's priority housing needs. In 2025, \$223 million in HTF dollars were allocated to states, but far more resources are necessary to meet the need.

As the HTF expands, newly built affordable units must be located in ways that foster inclusive communities in a racially and socially just way. The HTF statute requires states to select a state agency (such as a housing finance agency or a housing department) to receive and administer HTF resources. Each state must prepare an annual Allocation Plan showing how it

will distribute HTF resources and select potential recipients. Historically, other federal housing production programs have too often located units in high-poverty and underserved communities, further exacerbating racial and economic segregation. This pattern cannot continue with new production programs like the HTF. Each state's HTF Allocation Plan must prioritize its statutory obligation to "affirmatively further fair housing" (AFFH)⁹ and make certain that the lowest income people have fair and affordable housing options in racially and economically integrated neighborhoods.¹⁰

At the same time, the campaign will work to ensure that other existing tools that produce affordable housing are equitably assisting the lowest income renters. To that end, the campaign will advocate for new incentives, requirements, and/or resources to ensure a significant share of Low Income Housing Tax Credit (LIHTC) units are 1) affordable to those with the lowest incomes and 2) strategically sited to foster economically and racially inclusive communities. LIHTC, created in 1986, is the largest source of new affordable housing in the nation and has provided much needed assistance to millions. However, LIHTC often serves households making 60% of Area Median Income (AMI) and has historically struggled to meet the needs of extremely low-income households who make 30% of AMI and below. The program also falls short of meeting its potential to provide affordable units located in low-poverty, diverse neighborhoods.¹¹

Additionally, the campaign will advocate for preserving the existing affordable housing stock, including the roughly one million public housing units that are currently home to 1.6 million residents.

More than half of all households living in public housing are headed by a person with a disability and/older adult, and more than a third have at least one child residing in the home. Ninety percent of households are considered very low- or extremely low-income, making less than 50% of the area median income, and the average annual tenant income is about \$18,300. Congress has disinvested in public housing for decades, resulting in a backlog of capital repair needs of as much as \$70 billion. Thousands of public housing units are lost each year to disrepair. Communities need additional public funds to quickly make critical infrastructure repairs, such as fixing leaky roofs, replacing outdated heating systems, and remediating mold to improve the health and living conditions for millions of residents.

Increasing the overall supply of units affordable for the lowest income renters not only helps those most in need, but it also alleviates rent pressure for those with higher incomes. Millions of low-income renters currently occupy units that they cannot afford, but those units could be affordable to those with higher incomes. A greater supply of rental housing would allow these low-income renters to move from unaffordable units to affordable units, thereby freeing up their original units for higher income renters who could better afford them.

Furthermore, accelerating new development and preserving affordable housing requires removing barriers that limit their impact. Reducing restrictive zoning and land-use regulations would lower costs and expand supply, while easing local restrictions would help faith-based organizations and colleges develop housing on their land. Rural housing

9 "Racial Equity and Fair Housing." National Low Income Housing Coalition, <https://nlihc.org/racial-equity-and-fair-housing-affirmatively-furthering-fair-housing-affh>.

10 "The National Housing Trust Fund: Promoting Fair Housing in State Allocation Plans." Poverty & Race Research Action Council, May 2016, https://www.prrac.org/pdf/Promoting_Fair_Housing_in_HTF_State_Allocation_Plans.pdf

11 Fischer, Will (2018). "LIHTC Could Do More to Expand Opportunity for Poor Families." <https://www.cbpp.org/research/housing/low-income-housing-tax-credit-could-do-more-to-expand-opportunity-for-poor-families>

programs remain underserved, but improving USDA's Rural Housing Service could strengthen staff capacity, training, and program updates. Native American Tribal communities face some of the nation's worst housing challenges, yet key housing programs have gone decades without reauthorization. The campaign supports eliminating these obstacles to ensure critical housing expansion and a more equitable, sustainable market for all.

Preventing Housing Instability and Eviction with Emergency Assistance

While some households need longer-term supports to remain stably housed, others could be stabilized through a relatively small amount of flexible, one-time financial assistance. Most renters with extremely low incomes spend at least half of their incomes on housing. This leaves virtually no margin for unexpected expenses, such as car repairs, unreimbursed medical bills, and temporary income losses. Additionally, climate-related disasters have become more frequent and severe, displacing thousands and compounding housing instability. These events can quickly send vulnerable households down the spiral of housing instability, eviction, or homelessness.

The need for emergency housing aid far exceeded its availability, and federal, state, and local funds that were available for crisis assistance and services were mostly used for other priorities. Every day, people become homeless who not long ago had a stable home, but their lives were disrupted by an economic crisis that a small amount of money could have fixed. Further, an increase in policies that focus on arresting or fining people experiencing homelessness exacerbates the struggles of those experiencing poverty, turning a systemic

crisis into an issue of punitive enforcement rather than comprehensive solutions.

These solutions, including emergency rental assistance, must be targeted to the most severely impacted; Black renters experience the highest rates of eviction filings and judgements, and nearly one in four Black renters live in a county in which the Black eviction rate was more than double the white eviction rate.¹²

Research shows that tenants facing eviction often owe relatively small amounts of rent. Data indicates that in many cases, tenants owe around one month of rent or less. In fact, across 22 states where there was available data, the median money judgment issued by a court for an eviction was \$1,253 between 2014 and 2016. Money judgments include unpaid rent plus court fees, late fees, and other costs incurred during the legal proceedings, which means that tenants faced eviction for originally failing to pay an even lesser amount. In these states, a third of money judgments were for less than the local median rent. In North Carolina, 32% of money judgments were for less than \$600. In Virginia, 22% were for less than \$600.¹³

As the campaign works to assist people who are already homeless or at risk due to housing instability, we must also act to minimize the number of people who fall into these perilous situations. A review of existing federal, state, and local programs that offer some form of emergency assistance and/or legal services show an uneven patchwork of support for low-income households. The temporary emergency rental assistance programs implemented during the height of the COVID-19 pandemic demonstrated the effectiveness of such measures, helping millions of households remain stably housed during an unprecedented economic downturn. The federal government allocated \$46.55 billion in emergency

12 Eviction Lab. <https://evictionlab.org/demographics-of-eviction/>

13 Badger, Emily. "Many Renters Who Face Eviction Owe Less than \$600," New York Times, December 12, 2019, <https://www.nytimes.com/2019/12/12/upshot/eviction-prevention-solutions-government.html>

rental assistance through two rounds of funding, which played a crucial role in preventing evictions and stabilizing housing for low-income renters.¹⁴ These programs showcased the impact of coordinated, large-scale interventions to address housing instability. These programs have since ended; therefore, gaps in support have re-emerged, leaving many households insecure once again. The nation needs a permanent, standing Emergency Assistance Fund (EAF) that provides short-term crisis assistance to those at imminent risk of housing instability, eviction, and homelessness. Such a program is needed in “normal” times and, as the pandemic has laid bare, in extraordinary times too.

At least three-fourths of the dollars should be used to provide flexible financial assistance to help low-income households overcome a short-term crisis

that directly impacts their housing stability. The remaining funds could be used to provide wrap-around services, such as case management, rehousing services, services to connect households to other public supports, and referrals to other services for behavioral, emotional, and mental health care. Research is clear that providing short-term emergency assistance to keep individuals and families stably housed is much cheaper to the taxpayer than incurring the myriad of long-term costs associated with housing instability, eviction, and homelessness.¹⁵ Emergency assistance programs have a strong track record of success in states and localities across the country and are among the most cost-effective policy tools available to the federal government to stabilize people in times of crisis. This concept has already received bipartisan support in Congress.

14 COVID-era policies cut eviction filings by more than half. Eviction Lab, 2023. <https://evictionlab.org/covid-era-policies-cut-eviction-filings-by-more-than-half/>

15 Campaign Fact Sheet, https://nlihc.org/sites/default/files/Eviction-Crisis-Act_Stable-Families-Act.pdf



COMPLEMENTARY STATE AND LOCAL ACTION

These proposals reflect a bold vision of a vigorous federal response to the housing affordability crisis. At the same time, we acknowledge that states and localities must also expand resources, as well as implement more effective policies, if the campaign is to achieve its goal. For example, a significant expansion of HCVs at the federal level would be most effective when complemented with state and local efforts to eliminate source of income discrimination. Also, as mentioned earlier, states must ensure that HTF Allocation Plans promote racially and economically inclusive communities. States and localities should also enact new rules to protect renters, such as good-cause eviction and right to counsel laws, to reduce the instability that so many households with low incomes experience. Moreover, states and localities should work together to reduce barriers to housing development, such as restrictive zoning policies which constrain supply, increase costs, and exacerbate residential segregation. To the maximum extent possible, the federal government should incentivize and support these complementary efforts at the state and local levels.

MULTI-SECTOR IMPACTS

These policy solutions will drive positive outcomes beyond housing alone. Research shows that housing influences success across many sectors. Students perform better. Patients experience improved health. More people can escape poverty and homelessness. The economy grows stronger. And our nation becomes fairer when everyone in the U.S. has access to safe, stable, and affordable homes—where everyone has the opportunity to thrive.

We know that housing is linked to many other sectors:



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 drove stronger student academic gains and significantly reduced achievement gaps. When students experience housing instability and

homelessness, they sometimes move from school to school, which means a disruptive churn of different teachers and curriculum. Moreover, because government policies have enabled white households to accumulate more wealth through homeownership and better employment and education opportunities, whites disproportionately live in wealthier communities with high numbers of other homeowners – and because schools are largely funded through local property taxes, these communities usually have better funded schools.



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 lower opportunity neighborhoods of concentrated poverty that have endured decades of intentional disinvestment. Lower wages because of employment and educational discrimination, 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 12% of the general population but are 32% of people experiencing homelessness. Additionally, due to a legacy of government-sponsored housing segregation (e.g., redlining), Black and Latino 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 Latino 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 often experience homelessness when 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 U.S. 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 near jobs and transit is unaffordable, 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. As climate disasters increasingly threaten many communities, the need for affordable housing becomes even more urgent to reduce displacement and build community resilience.



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 susceptible 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. Too often, policymakers seek to criminalize homelessness, relying on arrests and jail time instead of housing solutions, furthering the cycle of instability.

Please see the campaign's website at www.opportunityhome.org/related-sectors to learn more and explore the research presented in this section.



Domestic Violence

Survivors of domestic violence struggle to find long-term, affordable housing after escaping abusive relationships. As affordable housing options become scarcer, survivors 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.” Many survivors of domestic violence are also forced to stay with their abusers because they are unable to find housing that is affordable to them, especially when the abuser controls finances.



LGBTQIA+ Equity

As a result of discrimination, LGBTQIA+ people are more likely to experience homelessness and housing instability than non-LGBTQIA+ 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.



Veterans

Unaffordable housing poses a critical challenge for U.S. veterans, with one in ten experiencing homelessness—a group already at heightened risk for poor mental health and suicide. In 2017, 666,000 veterans lived in low-income households, paying over half their income on rent and utilities. These severe housing cost burdens force many veterans to sacrifice essentials like food, clothing, or medical care, exacerbating financial strain and increasing the risk of utility cutoffs, eviction, and homelessness. This cycle highlights the urgent need for housing assistance and support services for all people in need, including veterans.



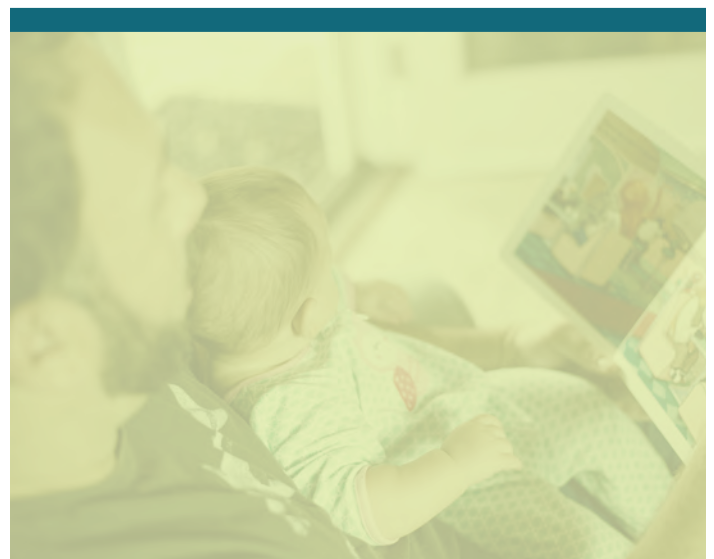
Aging

Housing affordability is an escalating challenge for the aging population, with nearly 11.2 million older adults cost burdened in 2021—a sharp increase from 9.7 million in 2016. Homelessness among older individuals is also on the rise, further compounding their vulnerability. While government programs provide vital housing assistance, demand far exceeds supply, often leaving older adults on years-long waitlists. The experience of homelessness worsens age-related health issues, exposing older adults to harsh environments, unsafe conditions, inadequate nutrition, and barriers to medical care and medication access, highlighting the urgent need for expanded housing support.



Disability Rights

Affordable housing is a critical disability rights issue, as people with disabilities often face housing discrimination and limited access to accessible units. The independent living philosophy underscores the importance of consumer control, emphasizing that individuals with disabilities are the best experts on their needs and deserve equal opportunities to make decisions about their lives. Accessible, affordable housing is essential for enabling people with disabilities to live independently, participate fully in their communities, and exercise control over services that directly impact their daily lives and autonomy.





Gender Equity

Affordable housing is a cornerstone of gender equity, directly impacting the wellbeing of women, LGBTQIA+ individuals, and their families by shaping access to health care, child care, education, employment, and more. Women head 74 percent of households served by HUD rental assistance, and 30 percent of these are households with children. Yet, due to chronic underfunding, only 1 in 4 eligible households receive assistance, leaving millions—particularly women of color, disabled women, immigrant women, and LGBTQIA+ individuals—struggling to secure stable housing. Addressing these gaps is essential for advancing equity and opportunity for marginalized communities.



Child Anti-Poverty

Affordable housing is key to reducing child poverty and improving family wellbeing. Overcrowded housing, which disproportionately affects families of color, increases risks like early mortality. Fully funding the Housing Choice Voucher program would have a transformative impact, lifting 6.4 million people, including 2.5 million children, above the poverty line, and reducing child poverty by 23%.



Animal Welfare

Restrictive pet policies and fees force low-income families to choose between stable housing and their pets. Only about 9% of rental housing is truly pet-inclusive, without breed, weight, or size restrictions, and lifting these restrictions could prevent up to 10.5 million pet surrenders nationwide. Pet-inclusive housing is a matter of equity, as these restrictions disproportionately affect marginalized communities and sever vital emotional bonds that provide stability and resilience.

SOLVING THE CRISIS REQUIRES ROBUST INVESTMENTS

Solving the housing affordability crisis requires investments that will bring proven solutions to scale. The necessary investments will be substantial, yet are within our means. Our nation could comfortably afford more robust and equitable housing policy solutions, if we chose to make them a priority. Consider, for example, that:

- The Urban Institute estimated that full funding and full use of housing vouchers by eligible households would increase annual housing subsidies by \$118 billion. The increased benefits would cut the poverty rate by 13 percent overall, and 23 percent for children, with an estimated 6.4 million people receiving enough additional support to lift their households out of poverty.¹⁶
- The 2017 tax cut law, which disproportionately benefited the nation's corporations and highest-income households, is projected to cost \$1.5 trillion over the coming decade.
- Extending the Trump tax cuts set to expire in 2025 would disproportionately benefit high-income households, with the top 1 percent receiving a \$48,000 tax cut in 2026, compared to just \$500 for the bottom 60 percent.¹⁷

¹⁶ How Much Could Full Funding and Use of Housing Choice Vouchers Reduce Poverty?" Urban Institute, 2023, <https://www.urban.org/research/publication/how-much-could-full-funding-and-use-housing-choice-vouchers-reduce-poverty>

¹⁷ "The 2017 Trump Tax Law Was Skewed to the Rich, Expensive, and Failed to Deliver on Its Promises." Center on Budget and Policy Priorities, 2024. <https://www.cbpp.org/research/federal-tax/the-2017-trump-tax-law-was-skewed-to-the-rich-expensive-and-failed-to-deliver>

- Taxing the top 10 percent, 5 percent, and 1 percent of home sales in every state could generate a total of \$8.7 billion annually.¹⁸
- Prior to the 2017 tax law, the mortgage-interest deduction, which disproportionately benefits wealthier homeowners and does little to increase homeownership rates, reduced federal revenues by about \$60 billion each year. After the tax law, that number is now around \$30 billion each year.
- According to economist Gabriel Zucman, American companies avoid \$70 billion each year in taxes by shifting profits to offshore tax havens.¹⁹
- Research from Children’s HealthWatch found that unstable housing among families with children will cost the U.S. \$111 billion in avoidable health and education expenditures over the next ten years.²⁰

We have the available resources to invest in solutions — what is missing is the political will to fund these solutions at the needed scale. 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 in local economies, new jobs, and more.

18 “Taxing Very High-Value Home Sales Is an Equitable and Effective Strategy to Raise Revenue and Fund Affordable Housing.” Center on Budget and Policy Priorities, 2024. <https://www.cbpp.org/research/housing/taxing-very-high-value-home-sales-is-an-equitable-and-effective-strategy-to-raise>

19 Zucman, Gabriel. The Hidden Wealth of Nations. University of Chicago Press, 2015.

20 “Stable Homes Make Healthy Families.” Children’s HealthWatch. <https://childrenshealthwatch.org/wp-content/uploads/CHW-Stable-Homes-2-pager-web.pdf>

THE TIME TO ACT IS NOW

Being able to afford a decent home is a prerequisite for opportunity. The promises that our leaders make every election cycle — better health, better economic opportunity, better education — can be fulfilled only if our nation’s families have safe, decent, affordable homes in which each person has opportunities to thrive. The housing system has long favored some while leaving others behind, especially those with the lowest incomes—and the consequences impact us all. It’s time to ensure that it works for everyone.



FOR MORE INFORMATION

To learn more about the campaign and ways you can get involved, visit www.opportunityhome.org.

You can also contact **Chantelle Wilkinson**, Vice President of Strategic Partnerships & Campaigns, at cwilkinson@nlihc.org or **Julie Walker**, Project Manager, Opportunity Starts at Home at jwalker@nlihc.org.



OPPORTUNITY
STARTS AT HOME

Opportunity Starts at Home

1000 Vermont Avenue NW • Suite 500

Washington, DC 20005

202-662-1530 • opportunityhome.org