March 30, 2021

Dear President Biden and Secretary Fudge:

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 housing vouchers, public housing, and the national Housing Trust Fund (HTF) in any future recovery or infrastructure package**. These vital housing programs most directly and effectively serve the lowest income renters with the greatest needs. All three will be essential to build on the temporary housing relief measures in the American Rescue Plan and 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. 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. In any future infrastructure or recovery package, 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:

- **Guaranteeing Housing Choice Vouchers for All Income Eligible People.** 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. If vouchers reached all eligible households – a core element of the Build Back Better plan – they would lift 9.3 million people out of poverty, reduce child poverty by a third, and narrow the gap in poverty rates between white and Black households by over a third, according to a recent Columbia University study. To achieve this goal, the recovery package should include a phased-in voucher entitlement with mandatory funding.

- **Investing $70 Billion to Repair the Nation's Public Housing Infrastructure.** 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. Increasing the Public Housing Capital Fund 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 $40 Billion in the National Housing Trust Fund (HTF) to Build and Preserve 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. 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,

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