

# SOLUTIONS TO THE AFFORDABLE HOUSING CRISIS

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**THE NATIONAL AFFORDABLE HOUSING CRISIS CONTINUES TO WORSEN**, making it impossible for the lowest-income seniors, people with disabilities, families with children, and low-wage workers to pay rent and make ends meet. Nationally, there is a shortage of 7 million homes affordable and available to the lowest-income people; for every 10 of the lowest-income people, there are fewer than 4 homes affordable and available to them. Every state and community – whether urban, rural, or suburban – is directly impacted.

**THE AMERICAN PEOPLE WANT ACTION.** According to a recent national poll, 85% of people in America believe ensuring everyone has a safe, accessible and affordable home should be a top national priority, and 8 in 10 want major action from Congress and the White House. Seventy-six percent are more likely to vote for a candidate with a detailed plan on making housing more affordable. Across the political spectrum, candidates with a detailed plan to make housing more affordable are more likely to garner support at the ballot box from Democrats (91%), independents (70%) and Republicans (63%).

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## POLICY RECOMMENDATIONS TO ALL PRESIDENTIAL CANDIDATES

### 1. Preserve and build deeply affordable homes.

Ending the affordable housing crisis requires a major investment in developing homes affordable to the lowest-income people. The underlying cause of the affordable housing crisis is the severe lack of affordable rental homes for America's lowest-income households – the only segment of the population for which there is an absolute shortage of affordable and available homes. Because the private sector cannot on its own build or maintain homes at a price these families can afford, the federal government must play a leading role.

The national Housing Trust Fund (HTF) was designed precisely to address this need. It is exclusively targeted to help build, preserve, rehabilitate, and operate housing affordable to people with the lowest incomes. The HTF is administered by HUD as a block grant, giving each state the flexibility to decide how to best use HTF resources to address its most pressing housing needs. **The HTF should be expanded significantly to at least \$40 billion annually.**

Restrictive local zoning is a significant barrier to addressing the nation's affordable housing needs. **The federal government should incentivize or require local governments to eliminate restrictive zoning policies** by tying changes to local zoning to federal transportation, infrastructure or housing dollars.



We must also do more to preserve our nation's existing affordable housing infrastructure. While public housing is home to more than 2.6 million low-income people, Congress has put these homes at risk of decay and disrepair through chronic underfunding. Between 2000 and 2016, funding for public housing repairs was cut in half. As a result, many public housing agencies are unable to make needed repairs to preserve these homes, and our country loses 10,000 to 15,000 public housing apartments annually. **The funding needed to address capital repairs in public housing is estimated to exceed \$50 billion.**

## 2. Provide rental assistance.

Since 1960, renters' incomes have increased by 5%, while their housing costs have increased by 61%. Despite the growing gap between wages and housing costs, only one in four families gets the housing assistance it needs because of chronic underfunding. **Candidates should call for a major expansion of Housing Choice Vouchers and/or the creation of a targeted renters' tax credit** to help families keep more of their incomes for other essentials like food, medicine, education, and transportation.

## 3. Prevent families from facing evictions and homelessness.

The country needs a National Housing Stabilization Fund, a new national program to help prevent evictions and, in worst cases, homelessness. The program could provide temporary financial assistance to help cover rent for households experiencing unexpected economic shocks (e.g., loss of work hours, unreimbursed medical bills, a broken-down car). Coupled with stability services, such as counselors and legal aid, this program would extend an emergency cushion to low-income people in crisis, helping them avert the downward spiral of housing instability and homelessness.

## 4. Protect renters from discrimination and abuse.

All 2020 presidential candidates should support a broad array of renter protections. Candidates should endorse federal legislation to ban housing discrimination on the basis of source of income, gender identity, and sexual orientation, and pledge to increase enforcement of existing fair housing laws, including state and local obligations to affirmatively further fair housing. Candidates should also consider proposals to support a national right to counsel for renters facing eviction.

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