

Testimony of Diane Yentel
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Before the House Financial Services Committee
“Building Back Better: Examining the Need for Investments in America’s Housing and
Financial Infrastructure”
April 14, 2021

Chairwoman Waters, Ranking Member McHenry, and members of the Committee, thank you for the opportunity to testify before this committee on the need for major investments in the nation’s housing infrastructure. Thanks to the dedicated and effective leadership of Chairwoman Waters and others, Congress has provided unprecedented resources to address rent and utility arrears accrued during the pandemic, and to house up to 130,000 people experiencing homelessness. Now, significant and sustained investments like those proposed in Chairwoman Waters’ “Housing is Infrastructure Act of 2021” are urgently needed to address the pre-pandemic, and continuing, underlying affordable housing crisis.

The National Low Income Housing Coalition (NLIHC) is solely dedicated to ensuring the lowest-income people in our country have safe, accessible, and affordable homes. NLIHC’s members include residents of public and assisted housing, people experiencing homelessness and other low-income people in need of affordable homes, housing providers, homeless services providers, fair housing organizations, state and local housing coalitions, public housing agencies, faith-based organizations, and concerned citizens. While our members include the spectrum of housing interests, we do not represent any segment of the housing field. Rather, NLIHC works on behalf of and with people with low incomes who receive or need federal housing assistance, especially extremely low-income people and people who are homeless.

The COVID-19 pandemic and economic collapse of 2020 devastated millions of families; people with low incomes and people of color have been disproportionately impacted. As of early April 2021, more than 555,000 people have died from COVID-19.¹ Decades of structural racism in health, housing and other systems leave Black, Indigenous and other people of color disproportionately likely to contract the virus, be hospitalized, and die during the pandemic.²

Racial disparities in housing contribute to these inequitable health outcomes. Black, Native American, and Latino people are disproportionately likely to be renters, extremely low-income, and rent-burdened, and to experience homelessness.^{3,4,5} People of color in homes are also more likely to live in overcrowded housing.⁶ People experiencing homelessness, overcrowding, or housing instability are at greater risk of COVID-19 because transmission of the virus is more

¹ The COVID Tracking Project. 2021. Retrieved from: <https://covidtracking.com/data>

² Centers for Disease Control and Prevention (CDC). 2020. COVID-19 hospitalization and deaths by race/ethnicity. Updated March 12, 2021. Retrieved from: <https://www.cdc.gov/coronavirus/2019-ncov/covid-data/investigations-discovery/hospitalization-death-by-race-ethnicity.html>

³ National Alliance to End Homelessness. 2020. “Racial Inequities in Homelessness, by the Numbers.” Retrieved from: <https://endhomelessness.org/resource/racial-inequalities-homelessness-numbers/>

⁴ US Census Bureau. 2020. 2019 American Community Survey, 1-yr [data file]. Retrieved from: <https://www.census.gov/programs-surveys/acs>

⁵ National Low Income Housing Coalition. 2021. *The Gap: A Shortage of Affordable Homes*. Washington, DC: Author. See: <https://nlihc.org/gap>

⁶ Airgood-Obrycki, W. 2020. “High-Proximity Jobs and Household Vulnerabilities.” Joint Center for Housing Studies of Harvard University. Retrieved from: <https://www.jchs.harvard.edu/blog/high-proximity-jobs-and-household-vulnerabilities>

likely in congregate shelters and crowded homes, where people are unable to maintain safe social distancing.^{7,8}

The pandemic made clear that affordable homes are necessary for individual and public health, but renters have struggled to remain safely and stably housed throughout the pandemic. This housing instability is due in large part to the severe shortage of affordable and available homes for people with the lowest incomes before the pandemic began. Ten million very low-income households struggled to pay rent before the COVID-19 crisis, and they are now in an even more perilous position due to loss of jobs and increased expenses from the pandemic.

NLIHC's annual report, *The Gap: A Shortage of Affordable Rental Homes*, documents the severe shortage of decent, accessible, and affordable homes for extremely low-income people. The report provides estimates of affordable housing needs for each state, the District of Columbia, and the largest metropolitan areas in the U.S. This research demonstrates the housing instability that existed before the pandemic and that contributed to the tremendous needs during the pandemic.

Pre-pandemic, there was a shortage of nearly seven million affordable and available rental homes for America's lowest-income renters earning less than the federal poverty rate or 30% of their area median income (AMI). For every 10 of the lowest-income renters, there are fewer than four homes affordable and available to them. Without affordable options, nearly ten million very low-income households were severely housing cost-burdened pre-pandemic, spending more than half of their incomes on rent and utilities.

Paying most of their limited incomes to keep roofs over their heads, these ten million renter households were one financial shock away from missing rent and facing eviction and, in worst cases, homelessness. The coronavirus and its economic fallout was that financial shock. Low-income renters lost jobs and wages, had increased costs, and struggled more than ever to make ends meet.

A patchwork of federal, state, and local resources and protections, including a federal eviction moratorium implemented in September 2020 by the Centers for Disease Control and Prevention (CDC), kept many renters stably housed during the pandemic – but millions of families struggled to pay the rent. The latest estimates indicate that at least 9 million renter households⁹ owe over \$50 billion in rent and utility arrears¹⁰ and remain at high-risk of losing their homes during the pandemic.

⁷ Nande, A., et al. 2021. "The effect of eviction moratoria on the transmission of SARS-CoV-2." Working paper. Retrieved from: <https://www.medrxiv.org/content/10.1101/2020.10.27.20220897v2>

⁸ Chapman, L. A. C., et al. 2020. Comparison of infection control strategies to reduce COVID-19 outbreaks in homeless shelters in the United States: A simulation study. MedRxiv working paper. Retrieved from: <https://www.medrxiv.org/content/10.1101/2020.09.28.20203166v3>

⁹ Consumer Financial Protection Bureau. 2021. "Housing Insecurity and the COVID-19 Pandemic." Retrieved from: <https://www.consumerfinance.gov/data-research/research-reports/housing-insecurity-and-the-covid-19-pandemic/>

¹⁰ Zandi, M., & Parrott, J. 2021. "Averting an Eviction Crisis." Retrieved from: <https://www.urban.org/research/publication/averting-eviction-crisis>

In response to the pandemic-related housing needs, Congress extended the CDC eviction moratorium through January 2021 (and President Biden further extended it through June 2021) and provided a combined total of \$85 billion for housing and homelessness assistance, including \$46.5 billion in emergency rental assistance to address rent and utility arrears accrued during the pandemic.

These critically needed resources will go a long way to help renters remain in their homes and to keep people experiencing homelessness safe, healthy, and housed during COVID-19. As the nation recovers from the pandemic, Congress must turn its attention to increasing investments in long-term solutions that address the underlying, structural reasons for our nation's housing crisis, and to advancing the policy and programmatic changes needed to ensure housing programs work for Black, Indigenous, and other people of color.

These solutions, advanced by NLIHC's HoUSed campaign for universal, stable affordable housing¹¹, include:

1. Expanding rental assistance to make it universally available to all eligible households in need and improving the program to ensure it meets the needs of the lowest-income and most marginalized people;¹²
2. Increasing the supply of housing affordable to people with the lowest incomes through a \$70 billion investment to preserve the nation's public housing infrastructure and at least \$40 billion to expand the national Housing Trust Fund (HTF);¹³
3. Creating a permanent emergency rental assistance program, through a National Housing Stabilization Fund, to keep families stabilized during a crisis, whether that crisis be another pandemic, a natural disaster, or other financial crisis;¹⁴ and
4. Strengthening and enforcing renter protections to address the power imbalance between renters and landlords, which puts renters at risk of housing instability.¹⁵

In my testimony today, I will discuss the housing needs of the lowest-income people, the need to invest in vital affordable housing programs through a comprehensive infrastructure and jobs package, and how doing so will help our nation not only recover from the pandemic but thrive in its wake.

¹¹ National Low Income Housing Coalition. 2021. Housed Campaign. Retrieved at: <https://nlihc.org/housed>

¹² National Low Income Housing Coalition. 2021. Housed Campaign, "Ensure Universal Rental Assistance." Retrieved from: https://nlihc.org/sites/default/files/Solution_Rental_Assistance.pdf

¹³ National Low Income Housing Coalition. 2021. Housed Campaign, "Expand and Preserve the Supply of Affordable Rental Homes." Retrieved from: https://nlihc.org/sites/default/files/Solution_Supply.pdf

¹⁴ National Low Income Housing Coalition. 2021. Housed Campaign, "Provide Emergency Rental Assistance to Households in Crisis." Retrieved from: https://nlihc.org/sites/default/files/Solution_Stabilization_Fund.pdf

¹⁵ National Low Income Housing Coalition. 2021. Housed Campaign, "Expand Renter Protections." Retrieved from: https://nlihc.org/sites/default/files/Solution_Renter-Protections.pdf

Urgent Housing Needs During the Pandemic

The COVID-19 economic recession and its resulting job and wage losses magnified and accelerated the existing affordable housing crisis. More than 20 million renters live in households that have suffered COVID-19-related job loss.¹⁶ While the overall unemployment rate fell to 6.7% by the end of 2020, the Black and Latino unemployment rates were still considerably higher – 9.9% and 9.3%, respectively – and a Federal Reserve analysis finds the unemployment rate for workers in the bottom wage quartile may have been higher than 20%.¹⁷

Many low-income renters, who are disproportionately people of color, are behind on rent and not confident about their ability to pay in the coming months. In January, 21% of renters reported being behind on rent payments. Among renters earning less than \$25,000 per year, over 30% were behind. Renters of color are more likely to be struggling: 29% of Latino renters and 36% of Black renters were behind on rent, compared with 12% of white renters. Nearly one-third of all renters, and nearly half of the lowest-income renters, had no or only slight confidence they could pay next month's rent on time or had deferred payments. Among renters who had fallen behind on rent, over 47% expected an eviction in the next two months, even with eviction moratoriums still in place.¹⁸

Many renters experiencing cash shortages during the pandemic relied on sources other than income to pay rent. Thirty percent of renters reported using money from government aid or assistance to pay rent, and another 30% indicate that they have borrowed cash or obtained a loan to make rent payments.¹⁹ Tenants also used credit cards to pay the rent, with a 43% increase in the first two quarters of 2020 as compared to the prior year.²⁰ There is evidence that families shifted their dwindling budgets towards ensuring they paid rent at the expense of other needs. Food pantry requests increased by as much as 2000% in some states,²¹ with nearly 30 million Americans reporting they did not have enough food.²²

A patchwork of federal, state and local resources and protections kept many struggling renters in their homes and helped to avoid an unprecedented eviction crisis that could otherwise have

¹⁶ Aspen Institute. 2020. "20 million renters are at risk of eviction." Retrieved from:

<https://www.aspeninstitute.org/blog-posts/20-million-renters-are-at-risk-of-eviction/>

¹⁷ Brainard, L. 2021. "Full Employment in the New Monetary Policy Framework." Inaugural Mike McCracken Lecture on Full Employment. Board of Governors of the Federal Reserve System. Retrieved from: <https://www.federalreserve.gov/newsevents/speech/files/brainard20210113a.pdf>

¹⁸ US Census Bureau. 2021. Household Pulse Survey Data Table, January 6-January 18, 2021. Retrieved from: <https://www.census.gov/programs-surveys/household-pulse-survey/data.html>

¹⁹ Born, M. 2021. "Rent Payments Increase Slightly in July, but Landlords and Tenants Continue to Struggle." Retrieved from: <https://www.avail.co/blog/rent-payments-increase-slightly-in-july-but-landlords-and-tenants-continue-to-struggle>

²⁰ Zego. 2020. "May Rent Payment Data Reveals April Trends Have Continued as a Result of COVID-19." Retrieved from: <https://www.gozego.com/articles/may-rent-payment-data-reveals-april-trends-have-continued-as-a-result-of-covid-19/>

²¹ Golla, B., Javed, I., & Kreuter, M. 2020. "Food Pantries: UPDATED." Health Communication Research Laboratory. Washington University in St. Louis. Retrieved from: <https://hcrl.wustl.edu/items/food-pantries-updated/>

²² Andone, D. 2020. "Nearly 30 Million Americans Told the Census Bureau They Didn't Have Enough to Eat Last Week." CNN. Retrieved from: <https://www.cnn.com/2020/07/31/us/food-insecurity-30-million-census-survey/index.html>

resulted in an estimated 30-40 million people losing their homes by the end of 2020.²³ In addition to resources for housing and homelessness provided in the CARES Act, a federal eviction moratorium issued by the CDC in September 2020, provided vital protections to tens of millions of renters at risk of eviction for nonpayment of rent during the pandemic.

Research conducted on the efficacy of state, local, and federal eviction moratoriums provide further evidence that such moratoriums are effective at both reducing eviction filings²⁴ and reducing COVID-19 transmission and fatalities. Nationally, researchers found that expired eviction moratoriums led to an additional 433,700 COVID-19 cases and 10,700 associated deaths.²⁵

While recent steps taken by the Biden administration to extend the moratorium through June 2021 and to provide greater enforcement of its protections are critically needed, they are not enough.²⁶ The existing order has significant flaws that undermine its public health benefits and prevent renters from making full use of the moratorium's protections: the order must be strengthened and enforced.

But eviction moratoriums, on their own, are insufficient. The moratoriums postpone but do not prevent evictions because the rent is still due, and renters have fallen behind. Latest estimates show that renters have accrued over \$50 billion in rent and utility arrears during the pandemic.²⁷ To address this urgent need, Chairwoman Waters and others fought for, and Congress ultimately approved, a combined \$46.5 billion in Emergency Rental Assistance to address rent and utility arrears and some ongoing needs for housing assistance.

These critical funds will go a long way to addressing the urgent needs of renters. NLIHC is tracking,²⁸ analyzing,²⁹ and sharing best practices³⁰ for ensuring emergency rental assistance is distributed³¹ to households most in need and is used to advance racial equity.³² Federal

²³ Benfer, E., et al. 2020. *The COVID-19 Eviction Crisis: An Estimated 30-40 Million People in America Are at Risk*. https://nlihc.org/sites/default/files/The_Eviction_Crisis_080720.pdf

²⁴ Hepburn, P. 2021. "Eviction Tracking System." National Call on Coronavirus, Disasters, Housing, and Homelessness. Retrieved from: https://nlihc.org/sites/default/files/COVID-19_National_Call_011921.pdf

²⁵ Leifheit, K., Linton, S., Raifman, J., Schwartz, G., and Benfer, E., Zimmerman, F., & Pollack, C., 2020. "Expiring Eviction Moratoriums and COVID-19 Incidence and Mortality." Available at SSRN: <https://ssrn.com/abstract=3739576> or <http://dx.doi.org/10.2139/ssrn.3739576>

²⁶ National Low Income Housing Coalition, National Housing Law Project, & Eviction Lab. 2020. "Housing Priorities for the Biden-Harris Administration: A Memorandum to the Transition Team." Retrieved from: https://nlihc.org/sites/default/files/Eviction-TM_Biden.pdf

²⁷ Zandi, M., & Parrott, J. 2021. "Averting an Eviction Crisis." Retrieved from: <https://www.urban.org/research/publication/averting-eviction-crisis>

²⁸ National Low Income Housing Coalition. 2021. State and Local Rental Assistance. Retrieved from: <https://nlihc.org/rental-assistance>

²⁹ National Low Income Housing Coalition, Housing Initiative at Penn, NYU Furman Center. 2021. "COVID-19 Emergency Rental Assistance: Analysis of a National Survey of Programs." Retrieved from: https://nlihc.org/sites/default/files/HIP_NLIHC_Furman_Brief_FINAL.pdf

³⁰ Aurand, A., et. al. 2021. "Learning from Emergency Rental Assistance Programs: Lessons from Fifteen Case Studies." Retrieved from: <https://nlihc.org/sites/default/files/ERA-Programs-Case-Study.pdf>

³¹ National Low Income Housing Coalition. 2021. Letter to US Department of Treasury. Retrieved from: https://nlihc.org/sites/default/files/NLIHC-Letter-on-FAQ_03052021.pdf

³² Aurand, A., et. al. 2021. "Advancing Racial Equity in Emergency Rental Assistance Programs." Retrieved from: https://furmancenter.org/files/Advancing_Racial_Equity_in_Emergency_Rental_Assistance_Programs_-_Final.pdf

policymakers should ensure program administrators set spending thresholds to provide sufficient funding for renters with the lowest incomes and other historically marginalized people, invest in outreach and targeting, simplify applications and documentation, monitor progress, and make mid-course corrections as needed.

The Pre-Pandemic Affordable Housing Crisis

Even before the current COVID-19 pandemic, the country was in the grips of a pervasive affordable housing crisis, impacting rural, suburban and urban communities alike. While the crisis has many dimensions, a fundamental cause of housing instability is the mismatch between what people earn or otherwise have available to spend for their homes and housing costs. Rents have risen much faster than renters' incomes over the last two decades, and since 1960, renters' incomes have increased by only 5% while rents have risen 61%.³³

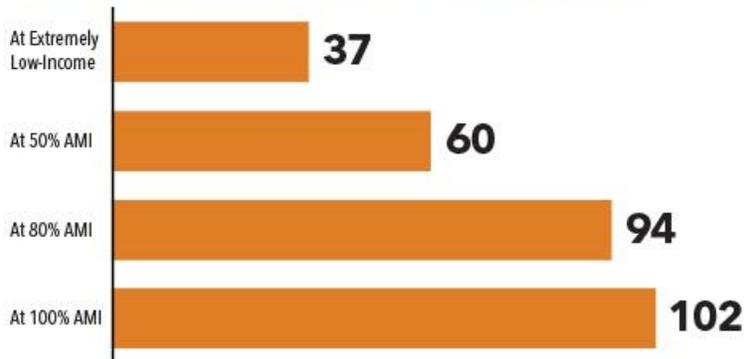
The shortage of affordable homes is most severe for extremely low-income (ELI) households whose incomes are at or below the poverty guideline or 30% of their area's median income (AMI), whichever is higher. In California, an ELI renter could be a family of four with two working parents who earn less than \$27,050 annually combined, a low-income senior with an income of \$18,900, or a single person with a disability relying on an annual income of just under \$11,500 from Supplemental Security Income (SSI). In North Carolina, an ELI renter could be a family of four with two working parents earning less than \$21,250 annually combined, a low-income senior with an income of no more than \$14,900, or a couple with disabilities relying on an annual income of \$14,100 from SSI.

NLIHC's *The Gap: A Shortage of Affordable Homes* report demonstrates the shortage of affordable and available homes for households at different income thresholds – those with incomes at 30% of AMI (ELI households), 50% of AMI, and 80% of AMI. Data from this year's *Gap* report shows only 7.4 million affordable rental homes exist for the nation's 10.8 million lowest-income renter households, assuming they spend no more than 30% of their incomes on housing costs.³⁴ However, only four million homes that rent at affordable prices for extremely low-income renters are available to them, leaving a shortage of 6.8 million affordable and available homes for renters with extremely low incomes. Put another way, only 37 rental homes are affordable and available for every 100 extremely low-income renter households (Figure 1).

³³ Joint Center for Housing Studies of Harvard University. 2018. *The State of the Nation's Housing*. Cambridge, MA: Author. Retrieved from: <https://www.jchs.harvard.edu/state-nations-housing-2018>

³⁴ According to HUD, households spending more than 30% of income for these housing costs are considered to be "cost-burdened." Households spending more than 50% are considered to be "severely cost-burdened."

FIGURE 1: AFFORDABLE AND AVAILABLE RENTAL HOMES PER 100 RENTER HOUSEHOLDS, 2019



Source: NLIHC tabulations of 2019 ACS PUMS data. AMI = Area Median Income

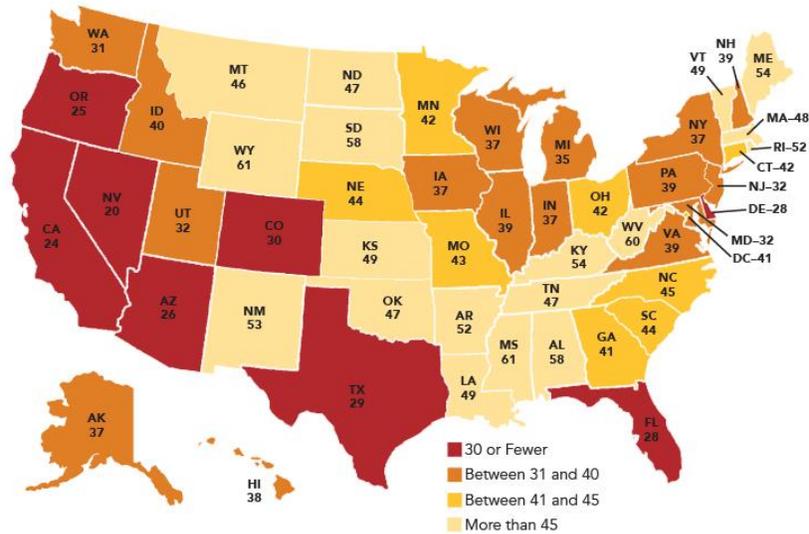
In Chairwoman Waters’ district, there are fewer than 2 affordable and available rental homes for every 10 of the lowest-income households. Across the country, in Ranking Member McHenry’s district, there are about 3 affordable and available homes for every 10 extremely-low income renters.³⁵ Representative Cleaver’s district in Missouri is similarly situated, with 3 affordable and available homes for every 10 extremely low-income households, while Representative Stivers’s district has 4 affordable homes available for every 10 of the lowest-income renter households.³⁶ Across the country, there is no state with a sufficient number of homes affordable and available to its lowest-income renters (Figure 2).³⁷

³⁵ National Low Income Housing Coalition. 2021. Congressional District Housing Profiles: California and North Carolina. Washington, DC: Author.

³⁶ National Low Income Housing Coalition. 2021. Congressional District Housing Profiles: Missouri and Ohio. Washington, DC: Author.

³⁷ National Low Income Housing Coalition. 2021. *The Gap: A Shortage of Affordable Homes*. Washington, DC: Author. See: <https://nlihc.org/gap>

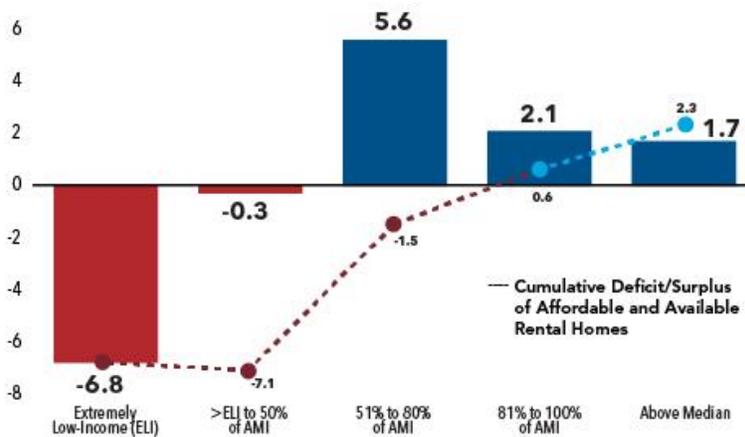
FIGURE 2: RENTAL HOMES AFFORDABLE AND AVAILABLE PER 100 EXTREMELY LOW INCOME RENTER HOUSEHOLDS BY STATE



Note: Extremely low income (ELI) renter households have incomes at or below the poverty level or 30% of the area median income. Source: NLIHC tabulations of 2019 ACS PUMS Data.

The lack of homes affordable and available to households with incomes above 30% of AMI is driven by the insufficient number of homes for the lowest-income households. Figure 3 shows the incremental change in the shortage or surplus of rental homes available and affordable to households of different incomes.

FIGURE 3: INCREMENTAL CHANGE TO SURPLUS (DEFICIT) OF AFFORDABLE AND AVAILABLE RENTAL HOMES, 2019 (IN MILLIONS)



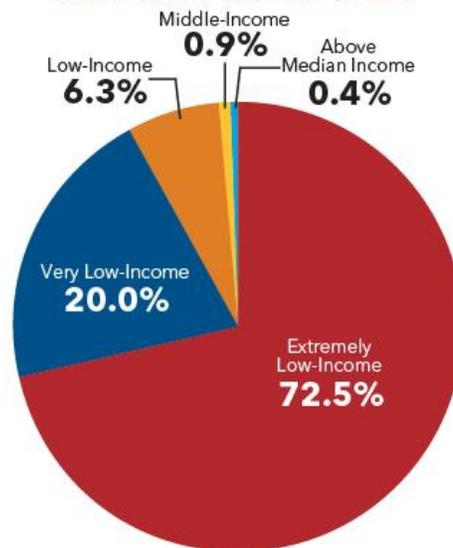
Source: NLIHC tabulations of 2019 ACS PUMS data.

The shortfall of almost 7 million homes available and affordable to extremely low-income households accounts for virtually the entire shortage of affordable homes in the U.S. In areas where very low-income and low-income households have difficulty with housing affordability, it is principally due to extremely low-income households having to rent homes they cannot afford,

spending over 50% of their limited income on housing and competing with higher-income families for that limited housing.

Because of the shortage of affordable and available homes, 10.4 million renter households are severely housing cost-burdened, paying more than half of their incomes towards housing. Of these severely housing cost-burdened households, nearly three-quarters have extremely low incomes.³⁸ Combined, extremely low-, very low- and low-income households account for nearly 99% of all severely cost-burdened renters (see Figure 4).

FIGURE 4: SEVERELY HOUSING COST-BURDENED RENTERS BY INCOME, 2019



Source: NLIHC tabulations of 2019 ACS

Decades of structural racism created tremendous racial disparities in housing and homelessness. Renters of color are much more likely to be housing cost-burdened: 52% of Latino renters and 54% of Black renters are cost-burdened, more than 10 percentage points higher than white renters.³⁹ Black Americans represent 13% of the general population but are 40% of people experiencing homelessness and more than 50% of homeless families with children.⁴⁰ Native communities have some of the most urgent housing needs in the nation – 6% of homes on tribal lands lack adequate plumbing, 12% have inadequate heating, and 16% are

³⁸ National Low Income Housing Coalition. 2020. *The Gap: A Shortage of Affordable Homes*. Washington, DC: Author.

³⁹ Joint Center for Housing Studies of Harvard University. 2020. *The State of the Nation's Housing*. Retrieved from: https://www.jchs.harvard.edu/sites/default/files/reports/files/Harvard_JCHS_The_State_of_the_Nations_Housing_2020_Report_Revised_120720.pdf

⁴⁰ National Alliance to End Homelessness. 2020. "Homelessness and Racial Disparities." Retrieved from: <https://endhomelessness.org/homelessness-in-america/what-causes-homelessness/inequality/>

overcrowded, compared to 1-2% of the general population, and 38% of Native households report being housing cost-burdened.⁴¹

Severe housing cost burdens can have negative consequences for families' physical and mental well-being. Severely housing cost-burdened families spend 74% less on healthcare and 35% less on food than similarly poor households who are not severely cost-burdened; and poor seniors who are severely cost-burdened spend 75% less on healthcare.⁴² These households forgo healthy food or delay healthcare or medications to pay the rent. In the worst cases, they become homeless.

Housing cost burdens make it more difficult for extremely low-income households to accumulate emergency savings. Without emergency savings, unexpected costs (such as car repairs, medical bills, etc.) or loss of income (such as reduced work hours) can cause households to fall behind on rent and face eviction. Data from the 2017 American Housing Survey (AHS) show that households in poverty with severe housing cost burdens are more likely to fall behind on rent payments and be threatened with eviction than poor households that are not severely cost-burdened.

Housing instability causes significant disruptions in critical services and economic stability. The lack of stable housing can disrupt the care given to chronically ill individuals, interrupt student learning, and decrease academic achievement.⁴³ Housing instability can also undermine economic stability by disrupting employment. The likelihood of job loss increases for working low-wage renters who lose their homes (primarily through eviction),⁴⁴ indicating that affordable housing and housing subsidies are foundational to employment and economic security.

NLIHC's *Out of Reach: The High Cost of Housing* report estimates each locality's "housing wage," the hourly wage a full-time worker needs to earn to afford a modest apartment. In 2020, the national housing wage was \$23.96 per hour for a two-bedroom apartment and \$19.56/hour for a one-bedroom rental. The average minimum wage worker must work nearly 97 hours per week (more than two fulltime jobs) to afford a two-bedroom rental home or 79 hours per week (almost exactly two full-time jobs) to afford a one-bedroom rental home at the Fair Market Rent. While the housing wage varies from state to state and county to county, in only 5% of all U.S.

⁴¹ Walters, A. 2020. "Native American, Alaska Native, and Native Hawaiian Housing Programs." 2020 *Advocates Guide*. Retrieved from

: <https://nlihc.org/explore-issues/policy-priorities/native-american-housing>

⁴² Joint Center for Housing Studies of Harvard University. 2019. *The State of the Nation's Housing*. Retrieved from

https://www.jchs.harvard.edu/sites/default/files/reports/files/Harvard_JCHS_State_of_the_Nations_Housing_2019%20%281%29.pdf

⁴³ Maqbool, N., Viveiros, J., & Ault, M. 2015. *The Impacts of Affordable Housing on Health*. Retrieved from <https://nhc.org/wp-content/uploads/2017/03/The-Impacts-of-Affordable-Housing-on-Health-A-Research-Summary.pdf>; Brennan, M., Reed, P., & Sturtevant, L. 2014. *The Impacts of Affordable Housing on Education*. Retrieved from <https://nhc.org/wp-content/uploads/2017/03/The-Impacts-of-Affordable-Housing-on-Education-1.pdf>

⁴⁴ Desmond, M. & Gershenson, C. 2016. *Housing and Employment Instability among the Working Poor*. *Social Problems*, 63(1): 46-67. Retrieved from <https://scholar.harvard.edu/files/mdesmond/files/desmondgershenson.socprob.2016.pdf>

counties can a full-time minimum-wage worker afford a one-bedroom rental home at Fair Market Rent.

It is not just minimum wage workers for whom rents are out of reach: the average renter in the U.S. earns approximately \$18.22 per hour, \$5.74 per hour less than the national two-bedroom housing wage. In 49 states, the District of Columbia, and Puerto Rico, the average renter earns less than the average two-bedroom housing wage.⁴⁵

This mismatch between wages and housing costs will continue. Twelve of the twenty largest occupations in the country, including home health aides, janitors, and food servers, provide a median wage lower than what is needed for a full-time worker to afford modest rental housing (see Figure 5).⁴⁶ With wages insufficient to pay for modest rental housing even when individuals work full-time year-round, a brief furlough or loss of hours, as we have seen over the past year, can create debts that renters can never repay.⁴⁷



Source: Occupational wages from May 2019 Occupational Employment Statistics, BLS, adjusted to 2020 dollars. Housing wages based on HUD fair market rents.

Declining Federal Resources

The shortage of rental homes affordable to the lowest-income people is caused by market failure and chronic underfunding of solutions. Without government intervention, decent and affordable homes cannot be reliably built, operated, and maintained at a price the very lowest-income workers, seniors, or people with disabilities can afford. The private market cannot on its own solve this persistent market failure. Government intervention, in the form of subsidies, is

⁴⁵ National Low Income Housing Coalition. 2020. *Out of Reach: The High Cost of Housing* [data files]. See: <https://nlihc.org/oor>

⁴⁶ Ibid

⁴⁷ National Low Income Housing Coalition. 2020. *Out of Reach: The High Cost of Housing*. Washington, DC: Author

necessary to fill the gap between what people can afford and the costs of developing and operating rental homes. Congress has consistently underfunded housing subsidies such that just one in four households eligible for and in need of housing assistance receives any.⁴⁸

HUD’s budget has declined dramatically over the last ten years since the Budget Control Act (BCA) was enacted. Inflation-adjusted federal funding for public housing, housing for the elderly, housing for persons with disabilities, and other important programs has fallen precipitously since FY2010. Only funding for tenant-based and project-based rental assistance programs has modestly increased to keep up with the rising operating cost for previously authorized assistance (see Figure 6).

FIGURE 6: CHANGES IN FUNDING LEVELS FOR KEY HUD PROGRAMS (FY10 TO FY21)



March 2021. Adjusted for inflation.

Solutions: Priorities for the American Jobs Plan Act

To end homelessness and housing poverty once and for all, Congress must advance anti-racist policies and significantly expand investments in affordable housing for America’s lowest-income and most marginalized households.

President Biden announced on March 31 his priorities for the “American Jobs Plan,” an approximately \$2 trillion infrastructure and recovery package. The president’s proposal includes \$213 billion overall for housing, including \$40 billion to make much needed repairs to public housing, as well as resources to support homeownership and weatherize homes, and new incentives to encourage communities to eliminate exclusionary zoning and harmful land-use restrictions.

Chairwoman Waters introduced on April 12, 2021 the “Housing is Infrastructure Act of 2021,” which outlines essential resources needed to meaningfully address the needs of the lowest-income renters. These resources include \$70 billion to fully address the capital needs backlog and repair the nation’s disinvested public housing stock and \$45 billion for the construction of

⁴⁸ Center on Budget and Policy Priorities. 2017. “Three Out of Four Low-Income At-Risk Renters Do Not Receive Federal Rental Assistance.” Retrieved from: <https://www.cbpp.org/three-out-of-four-low-income-at-risk-renters-do-not-receive-federal-rental-assistance>

new units of deeply affordable housing through the national Housing Trust Fund. NLIHC strongly supports these investments: Chairwoman Waters' bill should form the basis of the housing provisions in the American Jobs Plan Act.

NLIHC urges that any final infrastructure package:

- Make rental assistance available to all eligible households;
- Preserve and expand the country's affordable housing infrastructure with:
 - \$70 billion to repair and preserve public housing; and
 - At least \$40 billion for the national Housing Trust Fund to build and preserve nearly 200,000 homes affordable to people with the lowest incomes.⁴⁹

As Congress invests robust resources into communities, it must also advance necessary reforms and improvements to ensure these investments undo the legacy of racism and discrimination rooted in our housing system.

Make Rental Assistance Available to All Eligible Households

Rental assistance is a critical tool for helping the lowest-income people afford decent, stable homes, and avoid housing insecurity or homelessness, but 3 out of 4 households who qualify for rental assistance do not receive it because of chronic underfunding. Expanding rental assistance to meet the needs of all housing cost-burdened households is key to any successful strategy to solve the affordable housing crisis.

Housing Choice Vouchers (HCV) are a proven solution to homelessness and housing poverty. Vouchers help people with the lowest incomes afford housing in the private market by paying landlords the difference between what a household can afford to pay for rent and the rent itself, up to a reasonable amount. Housing vouchers are flexible — for instance, families may use them to rent homes that best meet their needs, including in areas with higher performing schools and greater access to jobs and transportation. 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 property owners to provide health and other services some people need.

Congress should make housing vouchers universally available to those in need. As a first step, Congress should enact the "Family Stability and Voucher Opportunity Act," introduced by Senators Chris Van Hollen (D-MD) and Todd Young (R-IN). This bipartisan bill would create 500,000 new housing vouchers for families with young children and provide mobility counseling and case management to help families who choose to move to areas with higher performing schools and lower poverty rates.⁵⁰ To ensure greater racial equity, Congress must bar

⁴⁹ Parrott, J. & Zandi, M. 2021. *Overcoming the Nation's Daunting Housing Supply Shortage*. Urban Institute. Retrieved from: <https://www.urban.org/sites/default/files/publication/103940/overcoming-the-nations-daunting-housing-supply-shortage.pdf>

⁵⁰ Senator Chris Van Hollen. December 18, 2019. Press release: Van Hollen, Young introduce bipartisan bill to dramatically increase affordable housing vouchers. Retrieved from:

discrimination based on source of income (e.g., housing vouchers), sexual orientation, gender identity, and marital status.

While vouchers are the most common form of rental assistance, other promising policy innovations could be used to reach more families such as creating a new federal renters' tax credit. A variety of renters' tax credit proposals have been advanced, including some that would target aid to the nation's lowest-income and most marginalized households.⁵¹

Preserve Affordable Housing Infrastructure

Congress must provide robust resources to preserve the existing affordable housing stock, including the roughly 900,000 public housing units that are currently home to over 1.5 million residents, predominantly people of color. Like other federal housing investments, public housing provides people with low incomes with the affordable, stable homes.

Congress has underfunded public housing for decades. More recently, between 2000 and 2016, funding for public housing repairs declined 53%, while funding for public housing operations met the need only three times.⁵² Between 2010 and 2016 alone, Congress cut public housing funding by \$1.6 billion. While Congress recently increased funding for public housing in fiscal years 2020 and 2021, overall funding for the program remains 13% lower than the FY10 funding level.

These decades of declining resources have threatened the quality and existence of public housing. With limited funding, many public housing agencies (PHAs) are unable to make needed repairs to preserve these homes. As a result, our country loses 10,000 to 15,000 public housing apartments each year to obsolescence or decay,⁵³ as other public housing units fall into deep disrepair. In 2010, the country's public housing had a \$26 billion capital-needs backlog, which is estimated to grow by \$3.4 billion each year. Today, the funding needed to address capital repairs in public housing is estimated to exceed \$70 billion.⁵⁴

<https://www.vanhollen.senate.gov/news/press-releases/van-hollen-young-introduce-bipartisan-bill-to-dramatically-increase-affordable-housing-vouchers>

⁵¹ Galante, C. et al. 2016. "The FAIR Tax Credit: A Proposal for Federal Assistance in Rental Credit to Support Low Income Renters." Turner Center for Housing Innovation, UC Berkeley, http://turnercenter.berkeley.edu/uploads/FAIR_Credit.pdf; Fischer, W. et al. 2017. "Renters' Credit Would Help Low-Wage Workers, Seniors, and People with Disabilities Afford Housing." Center on Budget and Policy Priorities, <https://www.cbpp.org/research/housing/renters-credit-would-help-low-wage-workers-seniors-and-people-with-disabilities>; Patenaude, P. et al. 2013. "Housing America's Future: New Directions for National Policy." Bipartisan Policy Center, <https://bipartisanpolicy.org/report/housing-americas-future-new-directions-national-policy/>.

⁵² Rice, D. 2016. *Cuts in Federal Assistance Have Exacerbated Families' Struggles to Afford Housing*. Center on Budget and Policy Priorities. Retrieved from <https://www.cbpp.org/research/housing/chart-book-cuts-in-federal-assistance-have-exacerbated-families-struggles-to>.

⁵³ National Low Income Housing Coalition. 2018. *Advocates Guide*. Washington, DC: Author. See: https://nlihc.org/sites/default/files/AG-2018/2018_Advocates-Guide.pdf

⁵⁴ The "Transportation, Treasury, Housing and Urban Development, Judiciary, and Independent Agencies Appropriations Act of 2008" directed HUD to perform an updated Capital Needs Assessment for the public housing portfolio. (The previous assessment was conducted in 1998.) HUD selected Abt Associates to conduct the assessment, which was published as Capital Needs in the Public Housing Program (Contract # C-DEN-02277- TO001) on November 24, 2010. The assessment estimated total

Congress should enact the “Housing is Infrastructure Act of 2021” to provide \$70 billion to eliminate the public housing capital needs backlog and ensure public housing is safe, decent, and affordable for all current and future residents. Additionally, to meaningfully address the severe shortage of affordable, available housing, Congress must repeal the Faircloth Amendment, which prohibits the construction of new public housing units that result in a net increase to a PHA’s overall stock of housing. With Faircloth in place, PHAs can create few new public housing units without demolishing or disposing of other units. Repealing the amendment would allow for the first expansion of public housing in decades, increasing the supply of homes available to extremely low-income renters.

Expand Affordable Housing Infrastructure

To further expand the affordable and accessible housing stock, Congress should provide at least \$40 billion annually to the national Housing Trust Fund (HTF), a dedicated funding stream to efficiently build, rehabilitate, preserve, and operate rental housing for extremely low-income people. A one-time investment of \$40 billion in the HTF would support the construction and preservation of more than 192,000 rental homes affordable to people with the lowest incomes, while creating 260,000 jobs.⁵⁵

Capital investments in the HTF can also be used to assist states and cities with acquiring hotels and motels currently being funded during the pandemic by the Federal Emergency Management Agency (FEMA) to convert these and other commercial spaces into the permanent supportive housing needed to ensure stable homes for individuals experiencing homelessness.

Several House Financial Services Committee members have long championed programs to expand the supply of affordable, accessible housing. Chairwoman Waters introduced the “Housing is Infrastructure Act of 2021” to invest \$45 billion in the HTF to support the creation of more than 211,000 new units of housing that would be affordable to the lowest-income households.⁵⁶ Representatives Ayanna Pressley and Rashida Tlaib were original co-sponsors of the “Housing and Economic Mobility Act,” which proposed funding the HTF at \$44.5 billion.⁵⁷

In addition, the federal government should incentivize or require state and local governments that receive federal transportation and infrastructure funding to reduce regulatory and zoning barriers that increase the cost of development and limit housing supply for all renters. The

capital needs of the nation’s public housing portfolio in 2010 to be \$25,607,944,000. In addition, the assessment noted that “assuming that existing capital needs were completely addressed, each year approximately \$3.4 billion would be required to address the ongoing accrual needs, or on average \$3,155 per unit.” Extrapolating the \$3.4 billion in accrual needs each year from 2010 until 2019, the capital needs backlog is currently estimated to be \$56.6 billion.

⁵⁵ Parrott, J. & Zandi, M. 2021. *Overcoming the Nation’s Daunting Housing Supply Shortage*. Urban Institute. Retrieved from: <https://www.urban.org/sites/default/files/publication/103940/overcoming-the-nations-daunting-housing-supply-shortage.pdf>

⁵⁶ House Financial Services Committee. June 30, 2020. Press release: House infrastructure package contains Chairwoman Waters’ housing infrastructure bill. Retrieved from: <https://financialservices.house.gov/news/email/show.aspx?ID=2GN62MEPYV5KUKQBK6GTHHPGX1>

⁵⁷ Senator Elizabeth Warren. March 13, 2019. Press release: Warren and colleagues reintroduce historic legislation to confront America’s housing crisis. Retrieved from: <https://www.warren.senate.gov/newsroom/press-releases/warren-and-colleagues-reintroduce-historic-legislation-to-confront-americas-housing-crisis>

“Housing, Opportunity, Mobility and Equity Act,” introduced by Representative Jim Clyburn (D-SC) and Senator Cory Booker (D-NJ), would require localities receiving Community Development Block Grants and Surface Transportation Block Grants to develop a strategy for inclusive zoning policies. In addition to providing robust investments in public housing and the HTF, Chairwoman Waters’ “Housing is Infrastructure Act” includes \$10 billion to be spent in part on eliminating zoning and other requirements that limit affordable housing development.

All federal investments to increase the supply of affordable rental housing must require states and communities to affirmatively further fair housing. By fostering integration, Congress can make certain that renters have fair and affordable housing options in all communities. Congress should also ensure that localities prevent the displacement of low-income and marginalized renters during development to allow long-term residents to continue to remain in their communities.

Other Needed Solutions

In addition to including these essential investments in the American Jobs Plan Act, Congress must advance other needed solutions, including:

A National Housing Stabilization Fund

Congress should create a National Housing Stabilization Fund to provide emergency rental assistance to the lowest-income households to prevent housing instability and homelessness. Temporary assistance can stabilize households experiencing economic shocks, whether caused by a pandemic, a natural disaster, or an everyday financial emergency, *before* such shocks cause housing instability and homelessness which may require more prolonged, extensive and expensive housing assistance. Today, tens of millions of households are one financial setback (e.g., a broken-down car, an unexpected medical bill, job loss, etc.) away from major economic hardship that could quickly spiral out of control.

The bipartisan “Eviction Crisis Act” introduced by Senators Rob Portman (R-OH) and Michael Bennet (D-CO) and cosponsored by Senators Brown (D-OH) and Young (R-IN) would create an emergency stabilization fund to provide financial assistance to cover the gaps between income and rental costs during a financial crisis. The bill would also provide housing stability services, such as counselors and legal aid. When combined, short-term housing assistance and support services can significantly reduce evictions and homelessness.

Robust Renter Protections

Affordable, accessible housing and robust housing choice are the foundations upon which just and equitable communities are built. However, the power imbalance between renters and landlords put renters at greater risk of housing instability and homelessness.

Despite the broad and lasting consequences of evictions, only 10% of renters in eviction court receive legal representation, compared to 90% of landlords.⁵⁸ In many states, landlords can

⁵⁸ Desmond, M. 2015. “Unaffordable America: Poverty, Housing, and Eviction.” Institute for Research on Poverty. Retrieved from: <https://www.irp.wisc.edu/publications/fastfocus/pdfs/FF22-2015.pdf>

evict renters for no reason, and there are no federal protections against arbitrary, retaliatory, or discriminatory evictions or other abusive practices by some landlords. Discrimination by some landlords against renters prevents households from effectively using federal, state, or local rental assistance, and is often a pretext for illegal discrimination against renters of color, women, and people with disabilities. Some landlords evict survivors of domestic or intimate partner violence because of the actions of their abusers, or refuse to rent to survivors, putting them at greater risk of housing instability and homelessness.

Congress should enact legislation to better protect renters. Establishing a national right to counsel would help more renters stay in their homes and mitigate harm when eviction is unavoidable. Banning credit reporting agencies from including eviction-related information after three years would stop evictions from following families for years. Creating “just-cause” eviction protections would ensure greater housing stability, particularly for survivors of violence. Prohibiting discrimination against source of income would help renters more effectively use federal housing assistance and help prevent other unlawful forms of discrimination.

The Case for Increased Federal Investments in Affordable Homes

Investing in affordable housing solutions improves lives and saves the federal government money. Research clearly demonstrates that housing is inextricably linked to an array of positive outcomes in other sectors.

Education: Student achievement is maximized when students can go home to stable, affordable homes. Low-income children in affordable homes perform better on cognitive development tests than those in unaffordable homes.⁵⁹ Low-income students who are forced to change schools frequently because of unstable housing perform less well in school and are less likely to graduate,⁶⁰ and continual movement of children between schools disrupts learning for all students in the classroom because more time is required for review and catch-up work.⁶¹ When affordable housing options are located in high-opportunity areas with low-poverty and economically diverse schools, they can dramatically lift the academic performance of low-income students and narrow the achievement gap between them and their more affluent

⁵⁹ Newman, S.J. & C.S. Holupka. 2015. *Housing Affordability and Child Well-Being*. Housing Policy Debate, 25(1), 116-151. Retrieved from <https://www.tandfonline.com/doi/abs/10.1080/10511482.2014.899261>

⁶⁰ Voight, A., Shinn, M., & Nation, M. 2012. *The Longitudinal Effects of Residential Mobility on the Academic Achievement of Urban Elementary and Middle School Students*. Educational Researcher, 41(9), 385-392. Retrieved from <http://journals.sagepub.com/doi/pdf/10.3102/0013189X12442239>; Cunningham, M., & MacDonald, G. 2012. *Housing as a Platform for Improving Education Outcomes among Low-Income Children*. Washington, DC: Urban Institute. Retrieved from: <http://www.urban.org/sites/default/files/publication/25331/412554-Housing-as-a-Platform-for-Improving-Education-Outcomes-among-Low-Income-Children.PDF>; Fischer, W. 2015. *Research Shows Housing Vouchers Reduce Hardship and Provide Platform for Long-Term Gains Among Children*. Washington, DC: Center on Budget and Policy Priorities. Retrieved from <http://www.cbpp.org/sites/default/files/atoms/files/3-10-14hous.pdf>

⁶¹ Cunningham, M., & MacDonald, G. 2012. *Housing as a Platform for Improving Education Outcomes among Low Income Children*. Washington, DC: Urban Institute. Retrieved from: <https://www.urban.org/sites/default/files/publication/25331/412554-Housing-as-a-Platform-for-Improving-Education-Outcomes-among-Low-Income-Children.PDF>

peers.⁶² Across the country, low-income families are priced out of the strongest schools; housing near high-performing public schools costs 2.4 times more than housing near low-performing public schools.⁶³

Health: Decent, stable, affordable homes are a major social determinant of health and are linked to better health outcomes throughout a person's lifespan. Children who experienced prenatal homelessness are 20% more likely to have been hospitalized since birth. Children who experienced post-natal homelessness are 22% more likely to have been hospitalized since birth.⁶⁴ In 2011, families living in unaffordable homes spent one-fifth as much on necessary healthcare compared to those in affordable housing.⁶⁵ When people have access to good affordable housing, primary care visits increase by 20%, ER visits decrease by 18%, and total Medicaid expenditures decrease by 12%.⁶⁶ Children's HealthWatch estimates that the U.S. will spend \$111 billion over the next ten years in avoidable healthcare costs because of housing instability.⁶⁷

Racial Equity: Affordable homes located in economically diverse neighborhoods can help reduce residential segregation and concentrations of poverty. Today, one in four Black families and one in six Latino families live in neighborhoods of concentrated poverty, compared to only one in 13 white families. A recent study by the Urban Institute found that if Chicago reduced its residential segregation just to the national median, incomes for African Americans would rise by \$2,982 per person per year, regional GDP would increase by \$8 billion, the homicide rate would decrease by 30%, residential real estate values would increase by \$6 billion, and 83,000 more adults would complete bachelor's degrees.⁶⁸

Economic Mobility: Affordable homes can also help children climb the income ladder as adults. Economist Raj Chetty and his team looked at low-income children whose families used housing vouchers to access affordable homes located in neighborhoods with lower poverty. These children were much more likely to attend college, less likely to become single parents, and more likely to earn more as adults. In fact, younger children who moved to lower-poverty neighborhoods with a housing voucher earned an average of \$302,000 more over their lifetimes

⁶² Schwartz, H. 2010. *Housing Policy is School Policy*. Washington, DC: The Century Foundation. Retrieved from <https://tcf.org/content/commentary/housing-policy-is-school-policy/>.

⁶³ Rothwell, J. 2012. *Housing Costs, Zoning, and Access to High-Scoring Schools*. Washington DC: Brookings Metropolitan Policy Program. Retrieved from https://www.brookings.edu/wp-content/uploads/2016/06/0419_school_inequality_rothwell.pdf

⁶⁴ Sandel, M., et. al. 2016. *Housing as a Healthcare Investment*. National Housing Conference and Children's HealthWatch. Retrieved from <https://www.opportunityhome.org/wp-content/uploads/2018/02/Housing-as-a-Health-Care-Investment.pdf>

⁶⁵ Joint Center for Housing Studies of Harvard University. 2013. *The State of the Nation's Housing*. Retrieved from <http://www.jchs.harvard.edu/sites/default/files/son2013.pdf>

⁶⁶ Wright, B., et. al. 2016. *Health in Housing*. Center for Outcomes Research and Education. Retrieved: <https://www.enterprisecommunity.org/download?fid=5703&nid=4247>

⁶⁷ Poblacion A, Bovell-Ammon A, Sheward R, Sandel M, Ettinger de Cuba S, Cutts D, Cook J. 2017. *Stable Homes Make Healthy Families*. Children's HealthWatch Policy Action Brief. Retrieved from: <http://childrenshealthwatch.org/wp-content/uploads/CHW-Stable-Homes-2-pager-web.pdf>

⁶⁸ Pendall, R., Acs, G., & Trekson, M. 2017. *The Costs of Segregation*. Urban Institute and Metropolitan Planning Council. Retrieved: <https://www.metroplanning.org/work/project/33>

compared to their peers in higher-poverty neighborhoods.⁶⁹ In 2015, the Children's Defense Fund modeled an expansion of the Housing Choice Voucher program and found that expanding these housing subsidies would reduce child poverty by 20.8% and lift 2.3 million children out of poverty.

Economic Productivity: Investments in affordable homes are a proven catalyst for economic growth, job creation, increased government revenue, and increased consumer spending. According to the National Association of Home Builders, building 100 affordable homes generates \$11.7 million in local income, 161 local jobs, and \$2.2 million in taxes and other revenues for local government. The high costs of housing are limiting opportunities for people to increase their earnings, which, in turn, slow GDP growth. Researchers estimate that GDP growth between 1964 and 2009 would have been 13.5% higher if families had better access to affordable homes. This GDP increase would have meant a \$1.7 trillion increase in income, or \$8,775 in additional wages per worker.⁷⁰

Food Security: When rent eats up an already limited paycheck, low-income families have fewer resources to buy adequate and nutritious food. Low-income families living in affordable homes experience greater food security and their children are 52% less likely to be seriously underweight compared to those who are cost-burdened by rent.⁷¹

Criminal Justice: Individuals transitioning out of the criminal justice system face many housing obstacles and are vulnerable to homelessness. They need good places to call home so 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 than those who do not.⁷²

Veterans: After serving our country, veterans need access to decent, stable, affordable homes so they can thrive in the neighborhoods they swore to defend. Rental assistance for veterans has proven highly effective in dramatically reducing veteran homelessness, but there remains significant unmet need.⁷³

The evidence is abundantly clear that being able to afford a decent home in the neighborhood of one's choice is a prerequisite for opportunity in America. The promise of better health, racial

⁶⁹ Chetty, R., Hendren, N., & Katz, L. 2015. *The Effects of Exposure to Better Neighborhoods on Children: New Evidence from the Moving to Opportunity Experiment*. Cambridge, MA: National Bureau of Economic Research. Retrieved from http://www.nber.org/mtopublic/final/MTO_IRS_2015.pdf.

⁷⁰ Moretti, E. & Hsieh, C. 2015. *Housing Constraints and Spatial Misallocation*. American Economic Journal: Macroeconomics. Retrieved from https://www.nber.org/system/files/working_papers/w21154/w21154.pdf

⁷¹ Children's HealthWatch and Medical-Legal Partnership of Boston. 2009. *Rx for Hunger: Affordable Housing*. Retrieved from: <https://www.issueab.org/resources/5379/5379.pdf>

⁷² Fontaine, J. 2013. *The Role of Supportive Housing in Successful Reentry Outcomes for Disabled Prisoners*. Cityscape: A Journal of Policy Development and Research, 15(3). US Department of Housing and Urban Development. Retrieved from: <https://www.huduser.gov/portal/periodicals/cityscpe/vol15num3/ch3.pdf>

⁷³ Fischer, W. 2014. *Rental Assistance Helps More than 340,000 Veterans Afford Homes, but Large Unmet Need Remain*. Center on Budget and Policy Priorities. Retrieved from: <https://www.cbpp.org/research/rental-assistance-helps-more-than-340000-veterans-afford-homes-but-large-unmet-needs>

equity, increased economic opportunity, and quality education can be fulfilled only if our nation's families have safe, decent, accessible, affordable homes.

Conclusion

Significant and sustained investments are needed to preserve and expand our nation's affordable housing infrastructure. NLIHC looks forward to working with this committee, and all of Congress, to advance the "Housing is Infrastructure Act of 2021" and achieve the large-scale, sustained investments and reforms necessary to begin to end housing poverty and homelessness in our country, once and for all.

Thank you for the opportunity to testify today. I look forward to your questions.