

**A STRONG FOUNDATION: HOW HOUSING
IS THE KEY TO BUILDING BACK
A BETTER AMERICA**

HYBRID HEARING
BEFORE THE
COMMITTEE ON FINANCIAL SERVICES
U.S. HOUSE OF REPRESENTATIVES
ONE HUNDRED SEVENTEENTH CONGRESS
FIRST SESSION

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OCTOBER 21, 2021
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Printed for the use of the Committee on Financial Services

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**A STRONG FOUNDATION: HOW HOUSING
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Thursday, October 21, 2021

U.S. HOUSE OF REPRESENTATIVES,
COMMITTEE ON FINANCIAL SERVICES,
Washington, D.C.

The committee met, pursuant to notice, at 10:05 a.m., in room 2128, Rayburn House Office Building, Hon. Maxine Waters [chairwoman of the committee] presiding.

Members present: Representatives Waters, Velazquez, Sherman, Scott, Green, Cleaver, Perlmutter, Beatty, Vargas, Gottheimer, Gonzalez of Texas, Lawson, Axne, Casten, Pressley, Torres, Lynch, Adams, Dean, Ocasio-Cortez, Garcia of Illinois, Garcia of Texas, Williams of Georgia; McHenry, Lucas, Posey, Luetkemeyer, Huizenga, Wagner, Barr, Williams of Texas, Hill, Emmer, Zeldin, Loudermilk, Mooney, Davidson, Budd, Hollingsworth, Gonzalez of Ohio, Rose, Steil, Gooden, Timmons, Taylor, and Sessions.

Chairwoman WATERS. The Financial Services Committee will come to order.

Without objection, the Chair is authorized to declare a recess of the committee at any time.

As a reminder, I ask all Members participating remotely to keep themselves muted when they are not being recognized by the Chair. The staff has been instructed not to mute Members, except when a Member is not being recognized by the Chair and there is inadvertent background noise. If you are participating remotely today, please keep your camera on. If you choose to attend a different remote proceeding, please turn your camera off.

Before we begin, I will call up the two resolutions noticed for today's hearing reauthorizing the committee's Task Forces on Artificial Intelligence and Financial Technology and ask unanimous consent that the resolutions be adopted.

Without objection, it is so ordered.

I am so very pleased to continue the work of this committee's two task forces. The Task Force on Financial Technology, led by Mr. Lynch, and the Task Force on Artificial Intelligence, led by Mr. Foster, have done exemplary work thus far this Congress in assessing the impact of new technologies, products, and services in our financial and housing markets.

Recent FinTech Task Force hearings have focused on consumer data, sharing between fintechs and banks, central bank digital currencies (CBDCs), and the rise of new fintech products and services.

Recent AI Task Force hearings have focused on algorithmic bias, digital identity, and ethical frameworks of AI. I believe I speak for all of our committee members in saying that we look forward to what other emerging areas these two task forces will cover in their next round of hearings.

And I now recognize the ranking member of the committee, Mr. McHenry, for any remarks he may have about the reauthorization of our task forces.

Mr. MCHENRY. Thank you, Madam Chairwoman. On the Republican side, these task forces are led by Ranking Members Gonzalez and Davidson, and by Ranking Members Hill and Emmer before that. The opportunity with these two task forces is to have some bipartisan consensus on emerging technologies. My hope is that we can actually get to bipartisan legislating in these areas now and in the future. I think it is really important for us to figure out the ways that we can work together so that we can embrace innovation, so that we can ensure that we are a step ahead of our global competition, and focus on ways that we can incorporate innovation in such a way that we actually bring the cost structure down for average consumers and average Americans and increase opportunities. I think there are huge opportunities here for consumer protection and economic opportunity, and ways to root out unintended consequences for bad regulations here in Washington.

So, I am encouraged that they have been reauthorized. My hope is that we can actually get to the point of driving consensus around a basket of legislative ideas that are bipartisan in nature. And with that, I yield back.

Chairwoman WATERS. Thank you very much. Today's hearing is entitled, "A Strong Foundation: How Housing is the Key to Building Back a Better America."

I now recognize myself for 4 minutes to give an opening statement.

Right now, choices are being made about what investments will be cut back or cut out of the Build Back Better Act. Last month, this committee passed historic legislation to invest \$327 billion in long-overdue housing investments. These funds would create or rehabilitate more than 3 million affordable homes, provide up to 750,000 Housing Choice vouchers to house up to 1.7 million people, and help close the racial wealth gap through a \$10-billion investment in down payment assistance to first-time, first-generation homebuyers. The housing investments provided in the Build Back Better Act should be robust and reflect the fact that housing is infrastructure. Absent access to safe, affordable, and accessible housing, far too many families cannot make ends meet in a way that enables them or our economy and our nation to thrive.

As our two panels of witnesses will discuss today, there is no way to build back better without investing in housing. Our first panel consists of experts who have lived with the experience and who have struggled to afford, find, or secure housing. These witnesses will talk about their experiences with homelessness, public housing, and achieving the dream of homeownership.

Our second panel of policy experts will discuss how robust investments in housing will promote positive health outcomes, mitigate climate change, strengthen the middle class, address longstanding

racial inequities, and give children the foundation they need to perform well in school.

Every day, we are paying the cost for decades of disinvestment in housing. We pay for it through increased healthcare costs when people face life-threatening health hazards in their homes, when they are forced to live in unsafe and unhealthy conditions on the streets, or when they defer medical attention to pay their rent or mortgage. We pay for it through diminished life outcomes and economic mobility, when parents must forego investments in their childrens' education, or when students' studies are disrupted by constant moves or because they do not have a safe place to do their homework. We pay for it through trillions in lost economic activity due to worsening segregation and ongoing discrimination that locks millions out of equal housing opportunity.

Simply put, we cannot build back better without investing in our nation's crumbling housing infrastructure. Housing is not a miscellaneous afterthought, just something that is nice to have, or something that can wait until later. Housing is foundational, and America has waited long enough. We spent the last 4 years watching the previous Administration prioritize the wealthiest among us and demonize the least fortunate among us. We are here today with an opportunity to put everyday Americans first by putting housing first. We have to be bold in order to be successful. Failure is not an option.

Before I yield back, let me ask unanimous consent to insert into the record a collection of letters signed by over 1,000 groups and diverse stakeholders, including child, education, and health advocacy groups.

Without objection, it is so ordered.

I now recognize the ranking member of the committee, the gentleman from North Carolina, Mr. McHenry, for 4 minutes for an opening statement.

Mr. MCHENRY. Madam Chairwoman, today marks the second housing hearing in less than a week. Since Democrats took control of the House, our committee has held 31 hearings on housing, 13 of which were Full Committee hearings. Look, we all know that housing is an important issue. I will remind the Chair that it was Republicans who raised the alarm about the Biden Administration's mismanagement and incompetence in delivering emergency rental assistance. Republicans gave the legislative solution, and then Democrats attempted to follow, but Democrats rejected our efforts to help struggling renters every step of the way. Instead, they have been busy working on President Biden's partisan Build Back Better Agenda, so let's talk about how that is going.

This summer, Chairwoman Waters released a statement announcing she had secured a commitment from President Biden to include her housing provision in the Build Back Better Act. This was followed up by a package of bills expanding Federal housing programs to the tune of \$600 billion. Then, the committee met to produce the actual legislative package for President Biden's agenda. The amount spent on housing was \$325 billion, so where did the \$300 billion go? Why did some ideas get left on the cutting-room floor? I do not know. Actually, it was not said publicly. Republicans have not been included in any of these private meetings

that Democrats are having amongst themselves on this, nor have we had hearings about that cutting of \$300 billion. So, with no explanation as to why the Majority's housing proposal was cut in half, Democrats reported the bill out of committee on a partisan vote.

Now, after Chairwoman Waters and Senator Sherrod Brown held a press conference yesterday demanding more money for housing, today, there is a report that the Administration has cut it to \$100 billion overnight. I do not know if that is a result of the press conference. I do not know if it is a result of this hearing. I do not see other committees having hearings like this about Democrat provisions being cut by Democrats. So, let's see if I have this straight: A Democrat-controlled White House is cutting Democrat provisions from a Democrat bill written by Democrats to try and wrangle enough Democrat votes to pass it. You cannot make this stuff up.

Let's just be honest about where we are today. You are worried about getting your priorities axed. I cannot imagine how frustrating that is. Wouldn't it be helpful for us to hear from the people actually running this show? Instead, we are having good people here telling us compelling stories, and not to be disrespectful to any of the witnesses, your stories are important for us to hear, and the struggles you face are real and deserve answers, but we should invite the people who are actually making this decision here, not my Democrat colleagues on the committee.

By the way, at gavel, Chairwoman Waters was the only Democrat here in the room. That is how much of a priority this seems to be. Now, we have a few Democrats on the screen. But why don't we invite the people making the decision? Why not invite Senator Manchin to tell us what is going to be in this bill? Why not invite Senate Budget Committee Chair Sanders to tell us what is going to be in this bill? We know it is being written on the fly. We know you are not interested in Republican votes. We know that your provisions are being cut left and right and you are angry about it. But why are you inviting Republicans to this family food fight you are having amongst yourselves, and why are we not focused on the priorities of the American people rather than shoveling out more government spending?

Chairwoman Waters said earlier this month, "This is our once-in-a-generation opportunity to invest in our housing programs. If we do not expand our housing programs in this budget reconciliation bill, we never will." I am not going to share my opinion about that, but I want to make sure that it is in the record today. And with that, I yield back.

Chairwoman WATERS. I now recognize the gentleman from Missouri, Mr. Cleaver, for 1 minute.

Mr. CLEAVER. Thank you, Madam Chairwoman. We are having this hearing today at a time when housing has historically never been more expensive. The median sale price of a new residential home in the United States is now just under \$400,000.

And we are having this hearing at a time when we have never built fewer homes in this country. In the last decade, we saw fewer housing starts than any decade on record, and the share of smaller or entry-level starter homes, which used to account for about 40 percent of new homes built, now accounts for close to 7 percent of

new homes built. When housing is built in this country, it is becoming increasingly unaffordable to those who are lucky enough to even be housed. So today, access to affordable housing is central to every other indicator of well-being for Americans. There is no such thing as building back better without robust investment in housing and human-level capacity.

I hope our witnesses will speak to why the solutions this committee has put forward are so critical. Thank you, Madam Chairwoman, for the work you are doing on housing.

Chairwoman WATERS. Thank you. I now recognize the gentleman from Arkansas, Mr. Hill, for 1 minute.

Mr. HILL. I thank the chairwoman, and I have to ask my colleagues, why are we here? Five weeks ago, my friends on the other side of the aisle passed out of this committee \$300 billion of spending on housing on a partisan-only basis. And now, that same \$300 billion is on the chopping block, my friends, not by Republicans, but by other Democrats. The testimony we are going to hear today belongs in the Democratic Caucus meeting, not in this room today. If the Majority wants to hold press conferences and send letters to the White House, please, that is absolutely your right. But while our committee is holding yet again another hearing, as the ranking member said, on housing as infrastructure, we are turning a blind eye to so many other important issues under our jurisdiction.

Why have we not heard from the Biden Administration and the Treasury Department? Why did they cancel the hearing yesterday which was to help us understand why the current IMF managing director continues her service, or to understand Treasury's views about sanctions? Instead of using the committee today as a prop, we should be doing our businesses of oversight.

I yield back.

Chairwoman WATERS. I would now like to welcome our first panel of witnesses today: Mr. John Harrison, a program coordinator with Nick's Place, who has formerly experienced homelessness; Mr. Michael Edmonds, a resident of Tucson House in the Tucson Public Housing Authority; Ms. Fernanda Maria Galindo, a cost-burdened renter from the District of Columbia; Ms. Symone Crawford, a first-generation homeowner, and the director of STASH and Homeownership Operations, and also the incoming executive director with the Massachusetts Affordable Housing Alliance; and Mr. Jan Lee, a New York City rental property owner, who is testifying on behalf of the Small Property Owners of New York.

You will each have 5 minutes to summarize your testimony. You should be able to see a timer on your screen on the table in front of you that will indicate how much time you have left in your testimony.

And without objection, your written statements will be made a part of the record.

Mr. Harrison, you are now recognized for 5 minutes to present your testimony.

STATEMENT OF JOHN HARRISON, FORMERLY EXPERIENCED HOMELESSNESS, AND SPEAKER/ADVOCATE, NATIONAL COALITION FOR THE HOMELESS, AND STREET OUTREACH NAVIGATOR, PRINCE GEORGE'S COUNTY DEPARTMENT OF SOCIAL SERVICES

Mr. HARRISON. Thank you. Good morning, everyone, and thanks for the opportunity to speak today.

My name is John Harrison. I began working as a young man in the early 1980s. I had not gone to college. I thought I was ready to take on the world right out of high school, I suppose. At that time, though, houses cost about \$70,000, and the interest rate was about 15 percent, so I put off the decision to try and save up a down payment to buy a house because most of my income and the house payments would have gone to interest then. Ten years down the road, my circumstances had not improved, and some of my skill sets were eroding, and not having gone to college was starting to catch up to me. It was difficult to save. Providing for my family took most of my income, and my family eventually broke apart and my marriage ended in divorce.

I moved to the Eastern Shore of Maryland, where housing costs were lower, but decent work was more difficult to find. The first episode of homelessness that I experienced was actually by choice. I lived in an abandoned warehouse while I was working at a job in order to not spend so much of my income on rent, and in about 6 years, I was able to buy a home. I bought a for-sale-by-owner property, but I was kind of naive about that process, and a number of things happened in succession.

I worked at a company that was sold, and its new owners came in and made some changes. One of those changes was to eliminate my position there, and so I got laid off. While I was looking for my next job, my house burned down, and I did not receive any insurance settlement, partly because I had not really done my homework on all of the paperwork when I signed the mortgage papers. And I would have been homeless right then, but I had some kind neighbors who let me stay in a shed behind their house. Eventually, their landlord said I had to go.

I made a personal decision that I needed to go to college if I really wanted to improve my situation long term, and so I enrolled in a community college, but I had not stabilized my housing. I would sleep in the woods on campus, and sometimes I would sleep in my car, but that effort turned out to be unsuccessful, and I also began to get discouraged because my family life had not worked out, my career had not really worked out, my education was not successful, and I eventually became literally homeless, living on the streets. And that experience began to take a toll on my health and also on my sense of self, and the longer I was homeless, the less likely I thought I would be able to escape or overcome my homelessness.

But I did have the support of a number of great people, and one of the organizations that was helpful to me was the National Coalition for the Homeless, in helping me restore a sense of purpose at that time. And I was able to return to college. I achieved an associate's degree, and that helped me employment-wise. I did work as a program coordinator for Nick's Place, but now I have moved on, and I work for the Prince George's County Department of Social

Services as a street outreach navigator. In my work for them, I talk to people experiencing homelessness, and try to build a rapport with them, and make an effort to connect them to resources that might be available. But, again, as my personal circumstances are improving, the cost of housing is again rising so quickly that at least homeownership is still certainly out of reach for me.

A couple of things I would like to say quickly before I wind up is that in our continuum of care, we use a coordinated entry process. We use rapid re-housing, transitional re-housing, and we also have permanent supportive housing. While many people are in need of that, none of those have openings right now. Thank you very much.

[The prepared statement of Mr. Harrison can be found on page 122 of the appendix]

Chairwoman WATERS. Thank you, Mr. Harrison. Mr. Edmonds, you are now recognized for 5 minutes to present your testimony.

STATEMENT OF MICHAEL EDMONDS, RESIDENT, TUCSON HOUSE, CITY OF TUCSON DEPARTMENT OF HOUSING AND COMMUNITY DEVELOPMENT, AND SECRETARY, TUCSON HOUSE RESIDENTS COUNCIL

Mr. EDMONDS. Thank you very much. My name is Michael Edmonds. I am a resident of public housing in Tucson, Arizona, and I currently serve as the secretary of the Tucson House Residents Council, where I live. Tucson House is a 17-story public housing building which is home to over 400 households, most of whom are older or disabled adults. I am begging on my behalf and for those who are in similar situations as myself and my neighbors that you provide all of the funding that is necessary towards housing in the Build Back Better Act.

Growing up, I became conditioned to expect housing to be very unstable. I was a child of a teenage mother. I lived in a household which was abusive and never financially stable. Many times, my family was forced to survive in shelters that were deteriorating. I specifically remember a trailer and a shack on an alley a few feet away from railroad tracks. My second stepfather was in the Air Force, and we were assigned to West Germany, where I lived in school dormitories. After returning to the United States, all I could afford to rent was a converted storage shed in Arizona that had a shower and a toilet with no cooling and no heating. I saved enough money for an old Ford Galaxy 600, and I lived in that.

After couch surfing amongst bouts of homelessness for over a decade, I was offered the privilege to live here in Tucson House in 2019. After moving into Tucson House, I immediately began to investigate my options to get a job, return to college, or begin a business, and to get involved in my new community. I became actively involved in the THRIVE in the 05 Initiative in my neighborhood. It is a community-driven collaboration that involves crime reduction, neighborhood improvements, and workforce and economic development, including a Choice Neighborhoods Planning and Action Grant from HUD focused on Tucson House. I was appointed secretary of the Tucson House Residents Council. I am a member of the THRIVE in the 05 Steering Committee. I volunteer as a street ambassador for the City's Transportation Department, and I was

appointed by Tucson's mayor and council to their Commission on Equitable Housing and Development, of which now I am Vice Chair.

When the COVID-19 pandemic began, my role in the Tucson House Residents Council changed, because the older and disabled residents needed daily assistance and attention, including food, personal care items, and other requests. My neighbors were suddenly isolated, scared, and extremely vulnerable to the deadly disease. I put my own healthcare and job search on hold to answer the call from my neighbors for assistance. When I take time for myself, my neighbors do not know whom they can turn to and rely on for assistance. The stable housing that Tucson House provides has been life-changing for many residents during the pandemic, especially those who were formerly homeless like me.

However, the physical needs of our 60-year-old building have created additional stress and uncertainty for residents during this time. With the elevators routinely breaking, residents who cannot take the stairs can be forced to wait for long periods for an elevator, which creates conflicts and fighting. I believe I have experienced the longest wait time for an elevator at 45 minutes. Tucson House lacks building-wide internet, without which many residents were suddenly cut off from contact with their neighbors, service providers, and friends and family. Entire systems, like water or cooling, occasionally fail and require emergency response and repairs.

Public housing, like my building, is in dire need of attention and support. Repairs have not been completed, and the lack of maintenance has caused the cost of repairs to become increasingly more expensive. Without full funding for the needs of Tucson House, over 400 people would need to be permanently relocated to housing that can accommodate them. This should include support services, internet access, modern amenities, enough large elevators to move hundreds of people, and hallways wide enough for motorized wheelchairs and scooters to be able to pass by each other, et cetera. However, funding to support the development of such new public housing or rehabilitation of existing buildings to integrate modern, environmentally-friendly design does not meet the need. Existing programs like Choice Neighborhoods are not enough and also add barriers to eligibility for implementation funding that Tucson House may never meet.

Housing is a primal necessity. The citizens of this country will never be able to grow, thrive, and prosper until we provide stable and safe shelter from which they can feel strength and begin to feel hopeful. Housing allows for increased physical and behavioral health. Tucson is experiencing a housing crisis, with the cost of rent rapidly increasing recently. We must preserve, maintain, and increase our public housing as one ongoing solution to our housing shortage. I urge you to fully fund the housing component of the Build Back Better Act so that myself my neighbors and I can live in safe, high-quality housing that meets our needs. Starting with housing, from which all other objectives could follow, is the proper and logical way to successfully support the citizens of the United States of America.

Thank you for this opportunity to testify today.

[The prepared statement of Mr. Edmonds can be found on page 116 of the appendix.]

Chairwoman WATERS. Thank you very much, Mr. Edmonds.

Ms. Galindo, you are now recognized for 5 minutes to present your testimony.

**STATEMENT OF FERNANDA GALINDO, COST-BURDENED
RENTER, DISTRICT OF COLUMBIA**

Ms. GALINDO. Thank you. My name is Fernanda Galindo. I am 32-years-old. I have a 5-year-old son with learning disabilities. We live in Washington, D.C. We have lived here for 6 years in a studio apartment. Through those years, I have always struggled to afford to pay rent. I have worked as a nanny, an assistant teacher, a maid, and a line cook. I have worked 3 jobs at the same time just to make ends meet, over 70 hours a week to afford to pay rent and care for my son, yet I still faced the risk of eviction on several occasions.

With time, I was able to start making more money with only one job, but I still struggled many months to afford rent. On occasion, I had to choose between paying rent on time or buying food. When the pandemic hit, I was lucky enough to have employers who continued to pay me even though I could not come to work. When the lockdown was lifted, I was not able to return to work because my son needed care, and there was no one else to watch him. I was lucky to find another job where I could bring my son. However, I was always worried about money. If any unexpected expense occurred, I would be unable to maintain housing for me and my son. I could not and still cannot even entertain the idea of saving money to buy a house one day.

After this school year was over, the families who employed me no longer needed care for their kids. I searched for another job and placed my son in summer camp. It was closed after a few weeks because of several cases of COVID, so I could no longer go to work. I could not find care for my son, and I had no idea how to pay for rent anymore. I found out about a program called STAY DC, which is run by the D.C. Government, to help families who owe rent or could not afford rent anymore. I reached out, and the next morning we submitted my application. I was told to wait 6 weeks to hear back, and I hope that you never experience the amount of stress I felt while waiting for a response. I was granted money to pay for 3 months of rent in advance. When I read the email, I cried because I could breathe again.

Some people claim that such help is a handout that creates dependence on government services. This is not true. The support I have received is a critical bridge to self-sufficiency. It gives me peace of mind and provides me interim financial stability. I mentioned at the beginning of my testimony that we live in a studio apartment. I have tried to find a bigger place. I do not care about luxurious. I just think that a kid should have his own bedroom. There are limited options for us with year-long wait lists. The need for affordable housing in this area is an urgent matter.

My son was also accepted in one of the best schools in D.C. As exciting as that is, I worry that I am not going to be able to make this sustainable for us. He can only attend if he is a D.C. resident,

so if we cannot find affordable housing where my son can have his own room, I may have to give up the good school to meet my housing needs. This may cause us to relocate and lose the opportunity that my son has to receive the quality education that will open doors for him in the future, and potentially end the cycle of never-ending financial hardship.

But there is also another option, which is why I am here today. Congress needs to include robust funding for housing and rental assistance in the Build Back Better Act.

Throughout my life, I have worked very hard to build a dignified life for my son. I have played by the rules, yet the struggle that I have experienced, alongside millions of other moms, is often overwhelming. If Congress does not ensure that people have access to safe, reliable, affordable housing, it will undermine my and others' ability to hold down a job, pay rent and bills, and build a better life for our families. It will, in effect, undermine our nation's recovery.

Thank you again for inviting me to speak with you.

[The prepared statement of Ms. Galindo can be found on page 120 of the appendix.]

Chairwoman WATERS. Thank you. Ms. Crawford, you are now recognized for 5 minutes to present your testimony.

STATEMENT OF SYMONE CRAWFORD, FIRST-GENERATION HOMEOWNER, DIRECTOR OF STASH AND HOMEOWNERSHIP OPERATIONS, AND INCOMING EXECUTIVE DIRECTOR, MASSACHUSETTS AFFORDABLE HOUSING ALLIANCE

Ms. CRAWFORD. Thank you, Chairwoman Waters, Ranking Member McHenry, and members of the House Financial Services Committee. My name is Symone Crawford. I am here today as the incoming executive director of the Massachusetts Affordable Housing Alliance (MAHA) based in Dorchester, Massachusetts, and as a first-time, first-generation homeowner. We are a Statewide organization singularly focused on breaking down barriers for first-time and first-generation homebuyers and closing the racial homeownership and wealth gaps. We have graduated 40,000 Massachusetts residents from our homeownership education programs and have negotiated a mortgage program that has made it possible for over 23,000 low- to moderate-income, first-time homebuyers to purchase their first home.

That was me in 2004. As an immigrant from the Island of Jamaica who migrated here in 1998, I was a renter in Boston experiencing an unstable housing situation in a high-cost market. An extended family member was kind enough to offer us a small temporary space to live, but it was not a long-term solution for our family of five. My husband and I realized that we needed to buy a home and stabilize the living environment for our three growing daughters.

I took a first-time homebuyer class at MAHA in 2004. They assisted as we found an affordable mortgage that MAHA had negotiated with an area bank, thanks to the Community Reinvestment Act (CRA). We bought a three-family home in Mattapan where we still live today. We garden in the backyard and benefit every day from the fixed cost of owning our home.

Now that our daughters are grown, we are happy to report that our oldest daughter bought her first home, less than a mile from where we live, and the two younger ones are each on their path to owning a home as well.

We are experiencing a crisis in the United States where buying a first home is out of reach for many of our working families, particularly first-generation homebuyers, those without the bank of mom and dad. Investments in homeownership from our Federal Government will stabilize individuals and communities and benefit our economy. We desperately need funds for first-generation homebuyers in order to address racial and economic inequities that existed before COVID-19 struck and then worsened over the course of the pandemic.

Communities of color that were hit the hardest by COVID-19 have been deliberately and systematically excluded from homeownership opportunities for generations. We can use housing funds in Build Back Better at this moment of racial reckoning to begin to repair the harm that has been done.

Homebuyers like Akilah, who is now a first-generation homeowner in Taunton thanks in part to MAHA's STASH Program, and the innovative first-time homebuyer product, ONE Mortgage, from the Massachusetts Housing Partnership and participating lenders. Akilah completed a 7-year journey to homeownership in July 2020 after being forced, due to high rents, into a living condition where her young son could not stay with her full-time because the landlord had pets that triggered his allergy and asthma.

And Dafany, another first-generation homeowner that we worked with. She enrolled in the MAHA STASH Program in 2019 and worked closely with me as she began her journey towards homeownership. After many twists and turns, not to mention being outbid 5 times by homebuyers with more resources, Dafany was able to close on a single-family home in the Boston neighborhood of Mattapan last summer thanks to the assistance and encouragement she received during our First-Generation Homebuyer Program, and the ONE Mortgage. As she states, "STASH kept me on track and motivated me to complete my dream of homeownership."

The Urban Institute estimates that a national first-generation down payment program of \$25,000 would cover 5 million households that are disproportionately Black, but also include millions of White, Asian, and Hispanic households. This is a necessary part of Build Back Better, and there is no time like today to significantly invest in our nation's first-generation homebuyers. Homeownership is generational. Children of homeowners tend to be homeowners. Children of renters are more likely to stay renters throughout their lifetime. We can and we need to break this pattern.

We thank Chairwoman Waters, my own Congresswoman, Ayanna Pressley, and all those who are fighting hard to include housing and first-generation homebuyers in this legislation. Thank you.

[The prepared statement of Ms. Crawford can be found on page 100 of the appendix.]

Chairwoman WATERS. Thank you. Mr. Lee, you are now recognized for 5 minutes to present your testimony.

STATEMENT OF JAN LEE, NEW YORK CITY RENTAL PROPERTY OWNER, TESTIFYING ON BEHALF OF THE SMALL PROPERTY OWNERS OF NEW YORK (SPONY)

Mr. LEE. Thank you, Chairwoman Waters, Ranking Member McHenry, and members of the committee. My name is Jan Lee, and I am a third-generation property owner from New York's Chinatown. I am also a board member of SPONY, the Small Property Owners of New York, an all-volunteer advocacy organization representing a unique, but important, sector of the real estate industry.

Just before the turn of the 20th Century, my grandfather came to New York City. He was a young man, who, upon his first visit to America, developed such a love for this country that he would do everything he could to partake in the American Dream of homeownership, this despite an avalanche of laws that barred many Chinese from both coming to the country and from settling here permanently. My grandfather, Lee Si Fun, would start a family and put down roots here. He was here to stay.

At around the time that Rodgers and Hart would write a song that would become a part of the American song book, entitled, "We'll Take Manhattan," in 1925, the song that has the famous phrase, "And what street compares to Mott Street in July." My grandfather by then would have worked for some time as a bookkeeper, and, as fortune would have it, he would be putting a down payment on two tenement buildings on that very famous street in the heart of what is known as Chinatown.

And after 96 years of owning these small rental properties, I look back at my grandfather's life since that song was written, and how he shoveled the snow and swept the halls and struggled as the only Chinese family in the building at the time. The building's income after paying maintenance, taxes, and mortgages has never been enough for any member of my family to just sit back and collect rent. In fact, there is nothing lord-like about being landlords for us. We find this phrase laughable when it comes to us and many Americans who own small rental properties. We are hardly lords. We are just small property owners.

The ownership of property has meant so much to us that we kept holding on. Through the Depression, World War II, 9/11, hurricanes, blackouts, and recessions, we kept hoping for an eventual breaking point where we could finally turn a profit, but that day never seems to come. Our savings are spent on the building's taxes and expenses year after year after year. As I sit before you, the third generation to manage our family properties, which are old buildings built when Ulysses S. Grant was President, I am here to tell you that it has only gotten more difficult since my father and my grandfather's time.

Policies that are created to supposedly help housing providers have actually kept us from being able to renew our century-old buildings and left us with no choice but to leave some apartments vacant. What has been created are regulatory statutes that are so onerous that only the largest corporate owners who have the funds can comply, leaving the rest of us small owners in a perpetual tailspin as we try to manage taxes, and insurance, and maintenance, and that was before COVID-19. Family funds and emergency sav-

ings have been tapped out long ago because of this pandemic, and loans are okay, but they need to be paid back, and often those loans are piggybacked on top of other loans, compounding the burden of recovery. Mortgage deferments are mortgage forgiveness, and it would be unwise to defer payments for too long. Interest never stops.

In New York City, the penalties for late tax payments are a staggering 18 percent, and since the global pandemic started, not one tax deadline has been rolled back. We are reminded that lien sales are on the horizon again this December, and yet we hope upon hope that our government will find solutions that will keep us in our homes and in our neighborhoods. As minority owners, we serve as the gateway for many immigrant families like ours, and we are proud to contribute our part in taxes, but we need to be able to make a profit at the end of the day.

Stable housing relies on stable income. Providing robust and stable housing that is fully compliant with ever-changing building codes, and health codes, and every other regulatory statute that seems to crop up like weeds, can only happen when our income is also robust and stable. We cannot provide the best housing for our tenants if we are expected to do so while we are hobbled, and blinded, and muted, and starving. We are humans in the care of humans, but we are not magicians. We need to be made stable and made whole, and time is running out for us.

To sum everything up, the message I want to leave with you today is that small property owners are not the bad guys out to take advantage of others, as some of you may have heard. We are hardworking small business owners who have our own bills to pay, and who struggle in tough economic times just like everyone else. Small property owners provide an important service in every city and every town in America. We take pride in providing it. Our voice deserves to be included in these conversations and we stand ready to help with the solutions.

Thank you again for this opportunity to tell my story. It is an honor to testify in front of this committee today, and I look forward to your questions.

[The prepared statement of Mr. Lee can be found on page 123 of the appendix.]

Chairwoman WATERS. Thank you very much. I now recognize myself for 5 minutes for questions.

Mr. Harrison, thank you so much for being here today to share your story with us. Your voice is such an important part of this discussion. You talked about how one mishap cost you everything—your home, your possessions, your stability. Before losing your home, did you ever, ever imagine you would someday experience homelessness?

Mr. HARRISON. Thank you for the question. No, I could not imagine becoming homeless, and beyond that, I really was not immediately able to recognize the desperate level of my circumstances even after it happened. I could not really process how so much had changed so drastically, and that in itself was difficult to adjust to. Thank you.

Chairwoman WATERS. While you are no longer experiencing homelessness, are there any ways in which the housing affordability crisis continues to affect your housing options?

Mr. HARRISON. In escaping homelessness, I first shared a dwelling with nine other people, and then I was able to move from there and share with four other people, so there were five of us. And after that, I was able to share with two other people, and now I have a good situation where I share with one person, but we each have our own private living space. But I still have not been able to have, "my own place," because even with an okay job, renting my own place would take way more than half of my income, and it would also kind of crush my last hopes of saving to get my own place one day. Thank you.

Chairwoman WATERS. Thank you very much. Let me just ask another question. In your testimony, you also talked about how you now work to connect people experiencing homelessness with housing resources. What does it mean for your clients when they receive a housing voucher? Why are vouchers such a critical tool in addressing the affordable housing crisis?

Mr. HARRISON. A voucher is financial support from a public housing authority that enables a person with a small, but insufficient income to have the costs of their own place subsidized. As an example, in the continuum of care where I work, I have a client whose income is \$694, and they received a voucher, and I am helping them find a place that would cost about \$1,300 a month. But the other thing I would like to quickly mention is that it is difficult, because housing is rising so quickly, for the amount of the vouchers, which are actually different in every ZIP Code, to hopefully have a good ratio to the cost of housing. They have slipped in just this year to making it difficult to turn a voucher, which is a great thing, into actual housing because the amount of support is just barely able to afford a place of which there are not enough in the first place.

Chairwoman WATERS. Thank you very much.

Ms. Crawford, I would like to ask you, in recent years, the share of renters in the U.S. has increased, with the overall national homeownership rate projected to decrease by 2040. One of the most restrictive barriers that keeps people from attaining homeownership is the down payment and other upfront costs. This is especially true for people of color, whose families have historically been excluded from homeownership opportunities due to redlining and ongoing housing and lending discrimination, and who, therefore, do not have family wealth to rely on for help with those upfront costs. There are first-time homebuyer programs all across the country, but Boston is the only City that we are aware of with a first-time and first-generation program. Why did your organization choose this approach?

Ms. CRAWFORD. Thank you for the question. We have been doing so many things over the decades trying to close the racial and homeownership and wealth gap. And after the stark reality that came out last year about the inequities for people of color, targeting first-generation homebuyers or potential homebuyers was one of the best ways we see to actually deal with those who have been systematically redlined out of the process of owning their own

home. But it is also Fair Housing Act-safe, so that all who need help with housing, and homeownership, in particular, who are first-generation buyers are included. So, it is an inclusive policy. Thank you for the question.

Chairwoman WATERS. And thank you very much. The gentleman from North Carolina, Mr. McHenry, who is the ranking member of the committee, is now recognized for 5 minutes.

Mr. MCHENRY. In 2020, in the midst of a health-induced shutdown of our economy, Congress, on a bipartisan basis, passed legislation, not once, not twice, but three times, in order to support our economy and keep households stable as best we could in the midst of the COVID-induced shutdowns. It was bipartisan. Let me repeat that: It was bipartisan. As a result of those efforts, we stabilized the economy.

But in January of this year, with unified Democratic control of the House, the Senate, and the White House, they decided to go it alone. They had a \$2-trillion bill that they passed on a partisan basis in the name of COVID, but we said at the time that it was going to raise the price of things. It was going to raise the price of things for average Americans and create inflation, and inflation pressures were going to be bad for American families.

On Monday of this week, the San Francisco Federal Reserve released their findings on the impact of that bill at the beginning of this year. Now, this is not from a right-wing group. This is from the left-leaning San Francisco Fed. The report restates what economists told us at the beginning of this year. As of March, the economy had, "at least partially recovered from the pandemic," and was in the midst of, "a strong rebound." The report goes on to say, "Our analysis suggests that the American Rescue Plan is projected to cause a transitory increase in the vacancy-to-unemployment ratio, which translates into a core inflation rate that is about .3 percentage points higher per year through 2022."

Let me just translate what that means. Economists are predicting higher inflation through 2022 because of this Democrat bill, Democrat spending. So, Democrats have already impacted core inflation. Now, they want to throw more fuel on the fire. That is what this whole thing is about. That is the reason why we have two panels today because the Democrat Chair is trying to talk to her Democrat colleagues try to get them to pass her legislation. That is what it is about. You are going to hear other defenses today, that inflation is transitory, that it is based on supply chain issues, but the fact of the matter is that the San Francisco Fed pins higher prices of things on Democrat policies.

So, we see core inflation going up. What does that mean? The things that families buy are more expensive, and they are more expensive than any wage gains we are seeing in the economy, so people are going to see higher prices. At the same time, we see 10 million jobs that are open right now, 10 million jobs that are unfilled. We hear from the National Federation of Independent Business, which represents small businesses, that 50 percent of small businesses still have job openings to fill.

Yet at the time, the whole debate here in Washington is, how do we spend more money because the economy is in peril? The economy is not in the peril that my Democrat colleagues are saying. It

is, in fact, their policies that are driving up the cost of everything families buy, including the housing concerns that we have here from this panel. So, you can pin this back on bad policies and high spending out of Washington right now. That \$2-trillion spending spree back at the beginning of the year is going to look small compared to what the Democrats are debating amongst themselves today.

So, what happens as a result of these bad policies? We are going to see the economy not grow as strongly as it otherwise should. We are going to see families left worse off than had they not spent this additional money and put us further into debt, and that erosion is going to be real. Just try to go to the grocery store now and compare your prices from 6 months ago or a year ago. Look on the shelves and see the availability of things on the shelf. Why? Because we have jobs that are unfilled, which is limiting the production of the things that we buy, and the things that we are trying to buy are more costly as a result of the Democrats' spending policies in Washington. So spending more money, a \$3-trillion bill, or a \$2-trillion bill, or whatever they are debating right now, we read in the press, is not going to make things better. The data shows that, in fact, it is going to make things worse.

The outrageous part of this whole hearing is that it is not in keeping with the needs of the American people. More money out of Washington is not going to fix the problem and the challenges that we hear from the panelists today. And, in fact, it is the very people that they say they are trying to help, whom they are hurting in raising the price of everything you buy, and at the same time, not enabling you to make more money.

Let's get back to basic principles here. What we see from my Democrat friends over the long run is they are going back to their traditional liberal policies that make things worse for the average family. And as I have said time and time again, my Democrat colleagues recognize this. They have learned nothing from history, and yet they have forgotten nothing. I yield back.

Chairwoman WATERS. Thank you very much.

The gentlewoman from New York, Ms. Velazquez, who is also the Chair of the House Committee on Small Business, is now recognized for 5 minutes.

Ms. VELAZQUEZ. Thank you, Madam Chairwoman and Ranking Member McHenry, for holding this important hearing.

I guess that this is the time, this is the moment where we need to increase the Federal minimum wage that hasn't been increased for decades now, and you will have workers who are concerned about the impacts of COVID-19 coming back to work. One of the segments in our economy where we see the highest numbers in unemployment is among women. Maybe this is the time to fund childcare so that they could join the labor workforce.

Mr. Edmonds, for years I have led the charge for additional resources to preserve public housing. This committee's plans of the Build Back Better Act dedicates \$80 billion to HUD's Public Housing Capital Fund, which is enough to eliminate the capital repair backlog for all public housing nationwide. Can you speak to how this money could improve the conditions in your development and upgrade your standard of living?

Mr. EDMONDS. The first thing that comes to my mind is pest control. We have pest problems.

The second would be, as I said before, the elevators. We have over 400 people in here with scooters and wheelchairs. We have two elevators that, let us say, reasonably would hold four people each. We have one loading dock elevator, which has been out of commission for over a year.

We have been looking at the renovation of the building, looking at some different plans, putting elevators at the end of the building. If you would like more information about Tucson House, you can do a search, and there is an article on it in Wikipedia, as well as on thriveinthe05.com. That is t-h-r-i-v-e-i-n-t-h-e-0-5.com.

Outside of that, well, security would be great. We could also use office space renovation, because it is difficult, we are working out of the basement. We are just trying to make do, just the Residents Council as well as administration.

Ms. VELAZQUEZ. Thank you.

Mr. EDMONDS. I apologize. Go ahead.

Ms. VELAZQUEZ. Thank you. Thank you, Mr. Edmonds.

Mr. Edmonds, again, my home City of New York has the largest public housing authority in the country. Federal disinvestment in public housing has forced New York City Housing Authority (NYCHA) residents to suffer from a consistent lack of hot water, insufficient heat during the winter months, rodent infestation, and a widespread and recurring lead and mold problem.

These conditions have caused many residents to develop respiratory and other health problems. Have residents of the Tucson Public Housing Authority developed health conditions because of their unit situation?

Mr. EDMONDS. Yes. I will speak on their behalf. I wish they would be given the opportunity to speak for themselves. But, yes, I hear it from them. And as mentioned before, the cooling system has gone down. It is old. It is in need of repair.

I was scrambling to try to get fans and those portable cooling units that you could put in a room, like a bedroom or something, just to try to keep people cool. I was worried.

Ms. VELAZQUEZ. So, you obviously think that the additional money to improve the living conditions of public housing residents will also help improve their health outcomes?

Mr. EDMONDS. Absolutely. It is logical.

Ms. VELAZQUEZ. Yes. Mr. Edmonds, public housing is an important asset to New York City, Tucson, and countless other communities around the country. Without an investment in public housing, this asset will be lost forever.

Can you explain why preserving public housing is important for our communities, and as a resident of public housing, how has public housing supported you and your community, especially in areas like New York and Boston, where we are facing an affordability crisis?

Mr. EDMONDS. I don't have enough time to tell you everything I would love to right now. But when you give someone safety, security, a place to start from, they can start from zero, and you can build from there. Without it, there is nothing to build from. You are just trying to survive hour by hour.

Ms. VELAZQUEZ. Thank you. Madam Chairwoman, I yield back.
Chairwoman WATERS. Thank you. The gentlewoman from Missouri, Mrs. Wagner, is now recognized for 5 minutes.

Mrs. WAGNER. I want to thank the witnesses for taking time out of their schedules to appear before this committee and for sharing their very moving and personal stories with us. But sadly, today's hearing is purely political, an egregious misuse of time and resources by the Majority. After dozens of hearings and multiple markups on housing policy, the Democrats on this committee still cannot sell their own agenda to the American people or to their own colleagues, as we have seen in recent days and weeks.

Since taking office, President Biden's actions have led to rampant inflation that is on track to hit the highest rate in 40 years. We are in the middle of a growing supply chain crisis. Our gas prices at the pump are now 42 percent more than last year and heading higher. And on top of that, there is an unprecedented labor shortage, hurting millions of American small businesses, even though we have over 10 million job openings across the country.

While the Majority debates whether to spend an additional \$3 trillion or \$4 trillion or \$5 trillion in taxpayer money, instead of solving our growing economic problems, the hard-working Missourians in my district are paying the price at the grocery store, the gas pump, and on everyday essentials. The more the President spends, the faster Missourians' family budgets are pushed to the breaking point.

Our safety net should be designed to provide temporary assistance and invest in helping individuals prosper on their own. This type of cradle-to-grave social spending cannot and does not address the underlying challenges that families face.

While Americans work to provide for their families, and save for retirement and their children's education, this Administration's and Democrats in the House's proposal would force them to report their private, personal banking transaction data to the government. The Majority has said that this surveillance scheme would only target the wealthy, but any account threshold will still target the middle class, small businesses, and the farmers of America.

With cyberattacks on the Federal Government occurring more and more frequently, and the IRS' history of politically targeting Americans, why should Americans trust the IRS to safely store their personal banking information? The best way that we can help American families is with good-paying jobs, and the jobs are out there. And the businesses are offering competitive wages, well above the Democrats' mandates, but the incentive to work will not come back unless we change course now.

In my congressional district, Balducci's, a beloved restaurant in our community, permanently closed this week after 4 decades because of the labor shortage. This business had been seeking more employees for months. They needed more managers, cooks, and servers. And while they would receive applicants, the applicants would never show up for an interview. This is the same sad story again and again and again from other businesses in the area, and I can only imagine all of the Members in this room have similar tragic examples.

What President Biden and the Democrats in the House are proposing will not strengthen our economy. It will not get Americans back to work to provide for their families, and it will not help our small businesses like Balducci's. Americans cannot afford another massive spending bill while their families are falling behind financially, as trillions in wasteful government spending are forcing them to spend hundreds of dollars extra per month on everyday essentials.

I cannot and I will not support this massively-partisan spending bill while hard-working families are facing the economic consequences of this Administration.

I thank you all for being here today, and I yield back.

Chairwoman WATERS. Thank you. The gentlewoman from Massachusetts, Ms. Pressley, who is also the Vice Chair of our Subcommittee on Consumer Protection and Financial Institutions, is now recognized for 5 minutes.

Ms. PRESSLEY. Thank you, Chairwoman Waters, for your vigilant and steadfast leadership. I appreciate that you have held—I think the number was 31—hearings in the Full Committee on housing. That is because it is fundamental. Housing is infrastructure.

I also want to thank our witnesses. Certainly, I am biased here. So, a special thank you and my gratitude to my constituent and partner in housing justice, Ms. Symone Crawford. We are excited about your new leadership role. I appreciate you being here to share your experience as a first-generation homeowner and, again, thank you for your work on behalf of prospective homebuyers throughout Massachusetts.

Ms. Crawford, you immigrated to Boston from Jamaica in 1998 and found yourself in an unstable housing situation in a high-cost market. Thousands of people in Massachusetts certainly can relate to your experiences. You are now in a position to help many of them to purchase their homes, just like you did. Can you unpack for us a little bit how exactly down payment assistance has helped you and other first-generation homebuyers purchase a home?

Ms. CRAWFORD. Thank you so much, and I appreciate the kind words.

High home prices and high rent make it very hard to save for a substantial down payment. If you have a small down payment, you are at a disadvantage competing against other buyers. And a down payment assistance grant gives you immediate equity in the house and helps you build wealth. So, you are starting with equity as you think about the down payment assistance.

Thank you.

Ms. PRESSLEY. And just building on that a little bit more, Ms. Crawford, what are some of the ways that being a homeowner has benefited you and your family?

Ms. CRAWFORD. Thank you for the question.

Can I invite you over to see my garden? It is called, “the oasis in the city.” It is life-changing. My daughters have a safe place to play. We have family cookouts and barbecue in our backyard. We make repairs, and we don't depend on a landlord. We have beautiful, bold colors on our living room walls. The list goes on and on.

And of course, we have built equity over the last 17 years, equity that will benefit my family for the next generation to come.

Ms. PRESSLEY. Building wealth and building community. I look forward to having the opportunity to visit with you.

The Massachusetts Seventh Congressional District is one of the most unequal in the country, and certainly the most unequal in the Massachusetts delegation, and that has everything to do with the disparity in homeownership, more specifically, Black homeownership. In Massachusetts, only 35 percent of people of color own their homes, compared to 69 percent of White families.

The Massachusetts STASH program is the first of its kind. It helps eligible first-generation homebuyers buy a home. STASH has made real strides in closing the racial homeownership gap by helping 23,000 low- to moderate-income first-time homebuyers purchase their first home. Ninety-seven percent of STASH participants are people of color.

This is the kind of targeted, race-conscious housing policy that we need to scale up. Nationwide, Black homeownership is the lowest it has been since 1968 when the Fair Housing Act was passed.

I know folks are perhaps fatigued with our enumerating this sobering stat. We are just as tired of living it. Today's housing market is extremely competitive, and the cost of homes is skyrocketing.

Ms. Crawford, yes or no, do you believe that without down payment assistance, the racial homeownership gap will go away on its own?

Ms. CRAWFORD. No.

Ms. PRESSLEY. I agree. From Massachusetts to West Virginia and Arizona, Black homeownership lags far behind White homeownership. This has locked generations of Black Americans in economic disadvantage. Every elected official should stand ready to fix this.

If we are truly in the midst of a reckoning on racial injustice, the only receipts that matter are budgets and policies, and it is possible to enact policies that advance equity. That is exactly what the Build Back Better Act can do if we ensure that it includes the funding for down payment assistance that Chairwoman Waters and I have been fighting so hard for.

Thank you.

Ms. CRAWFORD. Thank you.

Chairwoman WATERS. Thank you very much. The gentleman from Florida, Mr. Posey, is recognized for 5 minutes.

Mr. POSEY. Thank you for holding this hearing on housing, Chairwoman Waters.

Mr. Lee, I am a REALTOR by profession, and like all REALTORS, I am very sensitive to the many benefits of people being able to purchase a home if they desire to do so.

Now, currently, hundreds of thousands of people are being invited to enter our country illegally at our Southern border. Of course, they will have to be housed somewhere. The word is that they are being flown all over the country to find homes. Do you believe that helps anyone, except the people here illegally, of course, afford the American Dream of homeownership?

Mr. LEE. I can't speak specifically about immigration into the United States, Representative, but I can certainly talk about the fact that the regulatory laws here in New York City have made it so difficult for us to even renovate homes that we are actually facing what I would call an artificial shortage. If we look at the rent-

regulated homes in New York City, and the passing of the Housing Stability and Tenant Protection Act (HSTPA) in New York State in 2019, we have such onerous laws that restrict us from reasonable compensation to make major renovations when someone moves out of a rent-regulated unit.

Mr. POSEY. Excuse me, but—

Mr. LEE. And that is really what is keeping our housing shortage that way.

Mr. POSEY. —I have limited time here. So, do you think this increased demand is going to affect the housing market in New York or anywhere else?

Mr. LEE. Our demand in New York City is ever increasing based on a number of different factors, but we can release a number of apartments onto the rent rolls immediately if we are able to work with our small property owners, allow them the time that they need, but also the reasonable compensation to make reasonable repairs to upgrade our units so that they are fully compliant. And what we have today in New York City are laws that are so onerous that only the really big, big corporate providers can do that, and those apartments eventually become so expensive that they are not within reach of many people.

Mr. POSEY. Yes. Again, I hope all of us can agree that housing assistance from the Federal Government should deliver high-quality, safe, and sanitary housing at affordable prices. No doubt about that. And small property owners are regulated differently than public housing projects on quality. Can you tell us how the small property owners fit into meeting our housing objectives in terms of quality and price?

Mr. LEE. I am glad you brought up that question. It is such a great question.

The way that New York City controls its own housing is very different than how it regulates us in the private industry, the small property owners. There is a double standard that really needs to change.

In public housing, you have to have a criminal background check done on you. You are also means-tested. You also have to check in every year with regard to your income; if you make too much money, you cannot live in public housing.

That is not the case in New York City's rent-regulated units. You can own two or three homes. You can have expensive cars. You can accumulate wealth, and your rent is subsidized by the private owner. And that also is very unfair to all Americans.

We need to be able to test people as they gain tremendous wealth and have them pay reasonable rent so that small property owners like us can actually maintain our centuries-old buildings. That is a reasonable ask. I think it needs to happen, and it will free up many, many apartments if we were able to do that.

Mr. POSEY. One of our challenges today is trying to reduce the cost of building and providing quality housing. How do small property owners add innovation to reducing housing costs and increasing supply?

Mr. LEE. I'm sorry. Could you repeat that question?

Mr. POSEY. Yes, one of the challenges we have is trying to reduce the cost of building and providing quality housing. I wondered if

you had any idea how small property owners add or could add innovation to reducing housing costs and increasing supply?

Mr. LEE. Absolutely. One of the things that is wrong with New York City is that we have something called rent stabilization and rent control. We are looking toward a system based on vouchers called tenant stabilization, whereby the voucher will follow the tenant, and that adds mobility to people. It doesn't lock them into apartments that are not suited to them. It gives them the ability to move closer to their loved ones in other parts of the City.

As long as the tenant is stable, the apartment rents can rise commensurate to the market. And that is really what we need to survive in this market. Otherwise, small property owners are going to be a thing of the past, and no one wants that. We are very important to the economy of New York City.

And it was mentioned earlier about minority owners. I cannot stress to you enough the importance of minority owners in New York, and in all the cities of America. We add the character and the soul to many cities across this great country.

Mr. POSEY. Thanks. I see my time has expired.

Chairwoman WATERS. Thank you. The gentleman from Colorado, Mr. Perlmutter, who is also the Chair of our Subcommittee on Consumer Protection and Financial Institutions, is now recognized for 5 minutes.

Mr. PERLMUTTER. Thank you, Madam Chairwoman, and thanks for having this housing hearing.

Obviously, we have had a lot of them, but that is because we know that housing is infrastructure, that by building housing for seniors, the disabled community, and low- to moderate-income people, we are providing something that our vulnerable populations need and can use, but it also, to some of Mr. Posey's question, releases and relieves some of the pressure on the other housing markets that we face.

And so, I just think it is lots of jobs, and it is something that is long overdue. So, I thank you for holding this hearing.

Let me ask a couple of questions. According to the Center on Budget and Policy Priorities, the average wait time to get housing assistance is nearly 2½ years. And for many families and individuals, it is even longer, or they can't even get on the waitlist.

And I want to share a story about a constituent of mine that was covered by a local paper recently. In 2015, Jane, a 45-year-old Arvada resident—I live in Arvada—applied for a Section 8 voucher after a severe illness and then a brain injury prevented her from working. Jane was able to get food stamps but didn't reach the top of the Section 8 housing assistance until 2018.

When the Housing Authority finally had a voucher for her, they had trouble contacting her because she had been forced to move in with a family member, and they didn't have a current address. By the time she got in touch with them, they had given the voucher to someone else. Jane finally received her Section 8 voucher in January 2020, about 5 years after she first reached out for help.

Colorado, like most of the country, is facing a housing affordability crisis. And unfortunately, stories like Jane's are not outliers.

So, Mr. Harrison, in Jane's story, she had a family member she could go to for temporary housing. What happens to people without

a support network when they need housing assistance but have to wait for years to get that assistance?

Mr. HARRISON. Thank you, Congressman.

The cumulative effects of living without stable housing take a pretty serious toll, and over the space of a couple of years, it is possible that a person's health would decline, their mental health would decline. It is a challenge to stay in touch and to be able to bring the voucher to fruition. It is a long wait time, and then usually a voucher may only be viable for 60 days before it is at risk of being given away.

Mr. PERLMUTTER. And during that time, the individual is also out of the workforce, may be in a healthcare facility. So, the faster we can provide a voucher and get them into safe and sanitary public housing, as Mr. Posey said, we are in good shape.

Let me follow up. Five years is a long time to wait for housing assistance, and for many others, they have to wait longer. For a lot of folks, trying to get benefits turns into a full-time job itself.

And this is to anybody on the panel. Can you comment on your experience in searching for resources and trying to find assistance, and has this limited other opportunities for you?

Mr. EDMONDS. This is Mike Edmonds. May I speak?

Mr. PERLMUTTER. Sure.

Mr. EDMONDS. There should be some information about my experience in my biography that I submitted, as well as my written testimony.

Jumping through hoops—I will tell you about this one experience. There are various agencies that said, "Hey, Mike, we can get you into a place." Great. Minutes before, I mean literally minutes before, they said, "And we need \$150 for the deposit."

This happened multiple times. It happened before I got into Tucson House as well. I wasn't able to obtain the money for the deposit, but they let me in, and they said, we will give you 2 or 3 months.

There are surprises at the end, just unexpected surprises.

Mr. PERLMUTTER. When you were having to search for housing, did it stop you from other things that you could do that would be more profitable and productive?

Mr. EDMONDS. Absolutely. To summarize, I was couch surfing, living in places on the outskirts of Tucson, Arizona, not near any public transportation. There was drama in every household, violence. I had to call the police myself. And so, trying to find a job and another place to stay was rough.

Mr. PERLMUTTER. Okay. Thank you for your testimony.

And Madam Chairwoman, I yield back.

Chairwoman WATERS. Thank you. The gentleman from Missouri, Mr. Luetkemeyer, is now recognized for 5 minutes.

Mr. LUETKEMEYER. Thank you, Madam Chairwoman.

I thank the witnesses for being here today. I appreciate your personal stories and congratulate you on the successes of overcoming some of your hardships.

It's disappointing to be here again for the umpteenth time with regards to having another housing hearing today. I understand it is an important issue, but there are a lot of other important issues out there that this committee needs to be working on.

Again today, I had somebody approach me with regards to the problems with Current Expected Credit Losses (CECL). We need to be going out and talking about the overreach by the Financial Accounting Standards Board (FASB). Where are we? No hearings.

And what about Bitcoin? The other day, we had a great hearing with SEC Chairman Gensler, and he talked about the digital currencies, and what we need to do is have him come in, and Fed Chairman Powell come in, and talk about where we are at with that with regards to China and their digital currency and all of the things going on around that issue. Crickets. Still not there.

We have businesses being choke-pointed off again, still being choke-pointed off by these new boards being taken over by the woke group who are cutting off financial services to all of our folks, and where are we on this? Crickets. While businesses suffer.

And now we have the latest problem, which is this \$600 going through people's accounts. At that level, they become something that the IRS wants to be able to snoop around in.

Let me give you some numbers really quickly on that. The amount of money you are talking about taking in if they do this \$600 transaction with number of accounts that go through there, is \$460 billion they think they can raise over 10 years. The short-fall on taxes over 10 years is \$7 trillion. That is 6.5 percent of that amount.

This isn't about finding tax dollars, ladies and gentlemen. This is about a socialist takeover of our government and the government snooping on your daily activities in your accounts, whether you are a small business person or an individual. This has to stop. This is nonsense. Do we have a hearing on that? No.

By the way, the average person, if you really want to go this way, has \$61,000, according to Senator Crapo, that goes through their account on an annual basis. So, the average person has \$61,000, and we are trying to find people with less than \$400,000. We are going to talk about taxing them and trying to find money from them. This is nonsense.

In the meantime, what we have done is to have hearings on having bank accounts at the Fed, a national credit bureau, Post Office lending, which I guarantee you if those issues are brought up in the form of a bill in this committee, would not pass. They would not pass. There is not enough support on that side of the aisle to even get that done. So, here we are today for the umpteenth time talking again about housing.

I am also the ranking member on the House Small Business Committee, and yesterday, we had a hearing, and we had a gentleman from the National Association of Home Builders testify. His comment was that so far this year, lumber prices have increased \$36,000 per house, for an average home. His next comment was that for every \$1,000 of increased cost, 150,000 people no longer had access to a home. They couldn't afford a home mortgage.

You multiply 36,000 times 150,000, you get 5.4 million homes that can't be bought because of inflation. And where does inflation come from? Guess what, we have been talking about it this morning. The Biden inflation bills of the past continue to roil our economy and continue to feed the fires of inflation, and it is unbelievable that we continue to go down this road.

My question is for Mr. Lee. You are a small business guy. Have you looked at the tax plan that the President is proposing, the Democrats are proposing with regards to—I don't know whether you are an S corp or a C corp, but have you looked at the tax plan to see how it is going to affect you?

Mr. LEE. To be honest, I have not. I am trying to get by month to month here, Representative. We are living in very, very trying times, as are many homeowners in New York.

Mr. LUETKEMEYER. I appreciate that comment, because your Representative should be watching out for you and making sure that you don't get taxed out of business. But here is just a little bit of a deal for you. Are you an S corp or a C corp?

Mr. LEE. We are an LLC.

Mr. LUETKEMEYER. LLC, okay. Okay, did you understand that you are probably going to lose your 20 percent deduction upfront? Are you okay with that?

Mr. LEE. Oh, no, I am certainly not okay with that.

Mr. LUETKEMEYER. No, you are not. That is great. What about increasing taxes? Because you are an LLC, your individual rate is actually going to get bumped up a little bit. Are you okay with that?

Mr. LEE. No. Absolutely not.

Mr. LUETKEMEYER. Absolutely not. What is that going to mean in increased costs to you and to the people who rent from you in your building?

Mr. LEE. We are in a situation, Representative, that my rents are locked. We are heavily regulated here in New York City with rent stabilization and rent control.

Mr. LUETKEMEYER. Okay. So, if your rents are locked, what does that mean for you then?

Mr. LEE. We are on the verge of—

Mr. LUETKEMEYER. You have to eat those costs, right?

Mr. LEE. Absolutely.

Mr. LUETKEMEYER. Absolutely. That is all I need.

Thank you very much. I yield back.

Mr. LEE. Thank you.

Chairwoman WATERS. Thank you. The gentleman from California, Mr. Vargas, is now recognized for 5 minutes.

Mr. VARGAS. Thank you very much, Madam Chairwoman. I appreciate the opportunity to speak, and I really want to thank all of the witnesses who are here today.

Listening to my good friends on the other side of the aisle, my Republican friends, it sounds like they don't care about housing at all. It really is fascinating to me that they ask, why are we talking about housing? It seems that they might not be talking to their constituents.

Housing is a huge issue. Not only for my constituents, but I am confident for their constituents, too. I can't believe that they don't want to talk about housing. It is so important. Housing is infrastructure.

And Madam Chairwoman, that is why I think it is so important that we talk about it and we get something done. Now, I guess they think, too, that it is so easy to buy a home. Just have mom and

dad give you the down payment. We are all millionaires, I guess, huh? Just let mom and dad do it. I think they think that way.

Well, the real world is not like that. It doesn't work that way. I really am impressed, in a negative way, by how they have been approaching this.

Talking about inflation, yes, we do have inflation, but you forget we are coming out of a pandemic. You want to talk about facts, these are the facts. Trump gave us the worst jobs record since Herbert Hoover, literally the worst jobs record in modern history. He is the one who was responsible for that, if you want to put blame on someone. You want to blame Biden, why don't you blame Trump?

And of course, yes, because we are coming out of this pandemic, we are going to have inflation because people are buying like crazy. I am from California, and I can tell you that our ports are backed up because so many people are buying now. There is all of this pent-up demand, and now people are buying. So, yes, we are going to have a problem with inflation.

Now, the kind gentleman just spoke about lumber and how lumber has added so much to the cost of housing. I guess he hasn't been to Home Depot recently. I have, and I bought lumber.

And it is interesting that a 2x4x8 used to cost about \$3.15 for an 8-foot piece in California. That is a 2x4x8 feet long. It went up to \$8.95, \$8.95 under Trump. Now, it is back down to about \$3.45. So, it is still up a little bit, \$3.15 to \$3.45, but it is no longer at \$8.95. The inflation is transitory. It is coming down, and I think that is important.

But housing isn't coming down, and I think there are a whole bunch of things—I agree with some of the things that Mr. Lee has said. In fact, Mr. Lee, I think that we have made it overly hard in some of our cities for small business owners.

Now, I am tempted to ask you—they they tried to drag you into immigrant bashing there, and you didn't take the bait. I was going to ask you, why didn't you take the bait on immigrant bashing, but I won't ask you that. But I do agree with you that there are a lot of issues there that make it very, very hard for small business owners when it comes to renting, and I appreciate that. I really do.

But again, I find it amazing that housing, one of the biggest issues in our country, that the Republicans say there is nothing here. Don't worry about housing. Mom and dad will take care of it. We are all rich. That is not the case at all. The government has to be involved.

I have to say there is a place for everything in our country. You have people, unfortunately, who are on the street, and you say it is a disgrace. If you go to Europe, you can't find a homeless person, because they take care of their people, everybody. We don't. We should.

The government should be more involved with people who have a hard time trying to pay their rent, to make sure they are not homeless. It is a national disgrace. And for those of us who are Christians, to find people on the street like this is a scandal. What would Jesus say to see all these people living on the street and all of the good Christians passing by and saying there is no problem with housing? It really is shocking to me.

I heard all of the personal stories today, and I appreciate each and every one of you. I know that some of you have made it. You have your home. You have a beautiful oasis, I guess, in Massachusetts. I congratulate you for that.

But all of the people who are struggling, I tell you, the government should be with you. We should be with you. Madam Chairwoman, you should be with them, and you are with them. You are pushing for this.

The last thing I want to say is, everybody talks about how \$3.5 trillion is so much money, and it is. But it is only about 1.2 percent of the gross domestic product if you take a look at our economy. That is what a number of economists have said, including Paul Krugman.

The Congressional Budget Office says that during that time, 2022 to 2031, our economy will produce \$288 trillion against 1.2 percent. What is it of our budget, of a Federal budget? About 4 percent, that is all it is. We ought to pass this thing.

Thank you again, Madam Chairwoman. I appreciate it.

Chairwoman WATERS. Thank you very much. The gentleman from Michigan, Mr. Huizenga, is now recognized for 5 minutes.

Mr. HUIZENGA. Thank you, Madam Chairwoman.

And I do want to address my friend, my brother in our faith, who was just speaking, who has a background—I believe he almost went into the ministry. Here is what Christians need to do: Get involved. Don't turn it over to the government. Don't just expect the government to do it. We, as people of faith, need to step into that breach. And here is the problem: We are expecting the government to do everything for everybody. This is a big government socialist spending spree.

I am going to move on to some of the points I want to make, but I have to tell you, keep telling yourself, keep lying to yourself and your radical base that this inflation is just transitory.

My family has a long history in construction, dating back to the 1930s with my grandfather, and our family is still involved in construction. So, I know exactly what has been happening with lumber. I know exactly what has been happening with concrete. I know exactly what has been happening in the labor market.

Talk about a crisis. We have a crisis of the labor market, which is causing inflation under this Administration. And this is an important, important issue. As I said, for 3 generations, my family has done nothing but housing. In fact, when I graduated, I went into real estate full time as a REALTOR, a self-employed REALTOR.

And as important as these issues are, having 13 Full Committee hearings on housing issues without working with the other side to do anything actually productive is not the goal of this committee. I happen to be the ranking member of our Investor Protection, Entrepreneurship, and Capital Markets Subcommittee, and I think that happens to be an important issue that we ought to start tackling.

There are other subcommittees that have not had nearly the attention, that are just as important. And instead, my friends on the other side have just clearly been focused on passing a massive spending bill on their own side. And as the gentleman from Arkan-

sas noted, this hearing would be better as a Democrat caucus meeting rather than utilizing a Full Committee hearing.

Everybody knows the real goal of today's hearing is to publicly convince your fellow Democrats what should be included in the final reconciliation package, and I am not going to play along with that. Instead, I am going to use my remaining time to highlight clearly what all of this spending actually means.

If President Biden's plans all get enacted, this country will go from \$17 trillion in publicly held debt before the pandemic to over \$40 trillion in publicly held debt 10 years from now. Under Democrat control of the House, there has been \$6 trillion in deficits over the last 2 years from the pandemic, plus \$12 trillion in baseline deficits from our other government programs, plus as much as another \$6 trillion in new deficits from all of these different Democrat bills.

According to the Congressional Budget Office, over the next 30 years, we face a baseline deficit of \$112 trillion—"trillion," with a, "t"—\$112 trillion. That is just the baseline.

That assumes the expiration of the stimulus spending, expiration of the 2017 Tax Cuts and Jobs Act, no more wars, no economic downturns, no terrorist attacks, no natural disasters, and no new spending programs. Plus, the Fed must maintain the easy money policies and artificially low interest rates it has been facing and has been promoting over the last number of years. That is not going to happen.

At the end of this 30-year period, the debt is projected to be over 200 percent of our gross domestic product (GDP). Yes, I said that correctly, 200 percent. And again, this is all in a low-interest-rate scenario, which again, isn't going to be happening.

So for every 1-percent increase in interest rates, that will mean an additional \$1 trillion in cost per year, for a 1-percent hike. And since it has been artificially held low, we know that it is going to rise naturally.

In 2016, a particular Senator criticized the indifference of Congress to, "the price our children and grandchildren will pay to redeem our debt when it comes due." Something has clearly changed. Now that a Senator is President of the United States—amid cratering poll numbers, I might add—Democrats in Congress are attempting to ignore the debt crisis altogether and kick their reckless spending spree into overdrive in an attempt to not build back better, but to buy back voters.

With that, my time has expired.

Chairwoman WATERS. The gentleman from New York, Mr. Torres, is now recognized for 5 minutes.

Mr. TORRES. Thank you, Madam Chairwoman.

The Republicans have said that the American Rescue Plan has led to permanent inflation, and the ranking member cited as proof a report from the San Francisco Fed. I actually want to read an excerpt from that report.

"Our analysis suggests that the ARP is projected to cause a transitory increase in the vacancy-to-unemployment ratio, which translates into a core inflation rate that is 0.3 percentage points higher per year through 2022."

So, it is disingenuous to cite the report to support your argument but then neglect to mention the transitory nature of the inflation as identified by the same report.

I find it striking that the Republicans on the committee have spent more time speaking about process and partisanship rather than actual policies that will address the affordability crisis and the people who would benefit from those policies. Several Republicans have said that this hearing is a waste of time. The ranking member said that we should focus on the priorities of the American people, as if to suggest housing is not among those priorities.

So I am going to ask each of the panelists, and I will start with Ms. Crawford, as an American, is housing a priority for you?

Ms. CRAWFORD. Yes, definitely.

Mr. TORRES. Mr. Edmonds, is housing a priority for you, as an American?

Mr. EDMONDS. Housing is key to America, not shelter, housing.

Mr. TORRES. Ms. Galindo, is housing a priority for you?

Ms. GALINDO. Yes, it is.

Mr. TORRES. Mr. Harrison, is housing a priority for you?

Mr. HARRISON. Yes, sir. Yes, it is. Thank you.

Mr. TORRES. Mr. Lee, is housing a priority for you?

Mr. LEE. Housing is my family's business. Yes, it is.

Mr. TORRES. Okay. So, clearly, housing is a priority of the American people. It turns out the talk of political insiders is insulated from the priorities of the American people, as demonstrated by the witnesses of the committee.

Republicans often claim to support equality of opportunity rather than equality of outcome, but I ask myself, what exactly does it mean to have equal opportunity in America? It is one thing to preach it as an abstraction, but it is something else to make it a reality for every American.

And I would submit to you that an essential element of equal opportunity is access to safe, decent, affordable housing. If you are homeless, can it be said that you have equal opportunity in America? If you are so rent-burdened that you cannot afford the bare necessities of life such as food, can it be said that you have equal opportunity in America? If you are a child who has been poisoned by lead in your own home, who is brain-damaged for the rest of your life, can it be said that you have equal opportunity in America?

We, as Members of Congress, are privileged members of society, and we experience the centrality of housing in our own lives. And yet, inexplicably, there are Members of Congress who would deny to our fellow Americans the housing and stability that those same Members would take for granted in their own lives.

I have a question for you, Mr. Edmonds. You are a resident in public housing. In New York City, our public housing stock houses a population of about half-a-million people, which is larger than most large cities in America.

And most of those people would be homeless without public housing. Public housing is a safeguard against catastrophic homelessness. If you did not have access to public housing, what would happen to you?

Mr. EDMONDS. If I had not been able to get into Tucson House, I would have been on the street with everybody else, and who

knows what would have happened to me? I don't even know what would have happened to me.

Mr. TORRES. And is the same true of your neighbors?

Mr. EDMONDS. Yes. Absolutely.

Mr. TORRES. And do you feel that if you were homeless, you would be more or less productive as a citizen?

Mr. EDMONDS. There is no way I could be more productive.

Mr. TORRES. And Ms. Galindo, I think you reminded us that housing is not only about where you live, but it is about the opportunities you can access, the quality of the schools that you can attend. Right? Housing is a factor in securing the best possible education for your child. Is that correct?

Ms. GALINDO. Yes, sir.

Mr. TORRES. Do you want to speak more about that?

Ms. GALINDO. Yes. The opportunity of him receiving a great education, that he could be raised with those who have access to better education would not be given if I have to give up on the little space that we have here.

Mr. TORRES. In your case, the denial of affordable housing would mean the denial of a quality education for your child, which is not a story unique to you, but it is true of Americans across our country, right? Where you live determines your access to opportunity. And so, for me, there is no issue more important for this committee to address than housing because it is foundational to everything else.

I am ending with that.

Chairwoman WATERS. Thank you. The gentleman from Kentucky, Mr. Barr, is now recognized for 5 minutes.

Mr. BARR. Thank you, Madam Chairwoman.

And thank you to our witnesses for being here today. Unfortunately, I am not quite sure why you are here. From what I can tell, this is less of a hearing of substance than it is a lobbying exercise in the middle of an internal battle between my Democrat colleagues.

Should the blowout housing spending be included in President Biden's big government tax-and-spend socialism bill, or will it be left on the cutting-room floor after the negotiations come to a conclusion? I think it is the latter, and I think we all know it.

I think it is clear by the fact that Senator Manchin and Senator Sinema have made it clear that they are not interested in this, that this is an exercise in internal Democrat squabbling, and there is an effort to reduce the size and scope of this socialism package. And as a result of that, some of these housing priorities that the chairwoman is pushing are not going to make it into the final bill, if there is a final bill.

So, why are we having a hearing? Why are we wasting Members' time discussing this charade, monopolizing the time of our witnesses who would undoubtedly be able to participate in something more productive?

My colleague who just spoke talks about housing being a priority. Of course, it is a priority. It is a priority for every American. Look, that is why we work. That is why people go get jobs. They get jobs so that they can pay rent, and they can pay mortgages.

There are 10.5 million unfilled jobs right now. Nobody is denying housing to Americans. You have to work. You have to work for it. You have to get a job. You have to get an education and pay for rent, pay for housing.

This committee has already voted on its portion of the reconciliation bill. We had a spirited debate. Every Republican on this panel voted, "No." So why are we revisiting the issue? It is because the Majority can't get their act together and communicate amongst themselves.

The size of the package will need to shrink significantly to have any real chance of passing. This committee reported \$325 billion in its ill-conceived housing spending. If the broader package, which included extreme liberal wish-list items from across the spectrum, needs to shrink from \$3.5 trillion to something substantially less, do we actually think there is room for \$325 billion for taxpayer-funded housing, as opposed to housing that is actually financed through the efforts of individuals? I don't think so.

I ask unanimous consent to insert into the record an October 20th Politico article entitled, "Democrats Weigh Slashing \$200 Billion in Housing Aid from the Spending Bill."

Chairwoman WATERS. Without objection, it is so ordered.

Mr. BARR. So, the housing funding will not be in the ultimate bill. What will be in the bill? Let's review some of the things that are in this bill.

My colleagues supposedly want to go after wealthy tax evaders and, "close the tax gap." Their solution is to turn banks into IRS agents. The Administration and Congressional Democrats are proposing to spy on the bank accounts of most American citizens.

I take issue with this proposal for many reasons. First, it is a blatant invasion of privacy and would provide data to the IRS that it doesn't need and can't secure.

Second, it places an undue burden on our financial institutions, especially small community banks and credit unions, which will be buried with implementation costs and ongoing compliance burdens.

Finally, the proposal is based on the notion that every American is a tax cheat. That is so offensive. The Administration and my colleagues on the other side of the aisle suggest that raising the threshold from \$600 to \$10,000 will somehow ensure that only the wealthy are captured.

Let us remember that weekly inflows and outflows of just \$200 for a year would get an account past the \$10,000 threshold. This is not about millionaires and billionaires. This is about spying on you, the American people, anybody who has a job. As much as proponents of this proposal want to say it is about targeting rich tax cheats, it is clear that all Americans are vulnerable to this surveillance-state proposal.

My colleagues also want to repeal the cap on the State and Local Tax (SALT) deduction. This is a big win for blue States like New York, New Jersey, and California, but it is not going to do anything for working-class Americans. Earlier this month, the Tax Foundation released a study which found that a repeal of the SALT cap would disproportionately benefit the top 1 percent of earners, increasing their after-tax income by almost 3 percent.

So, which is it? Are we targeting the super-rich so that they pay their fair share, or are we bailing out blue State billionaires? The answer seems clear.

Our witnesses here today don't care about the SALT cap because they are not wealthy. I suggest we have a growing economy that allows people to have higher wages and upward mobility so that they can afford to pay their own rent for themselves and their own families. That is what we need.

[Gavel sounding.]

Mr. BARR. What else is in this bill? My colleagues are proposing to reverse the pro-growth corporate tax policy of the Tax Cuts and Jobs Act and enact a massive taxing of American businesses.

Chairwoman WATERS. Mr. Barr, your time has expired. I'm sorry. Most people can't hear the gavel, and I want them to hear about the National Flood Insurance Program that affects your district also.

Mr. BARR. I yield back.

Chairwoman WATERS. The gentlelady from North Carolina, Ms. Adams, is now recognized for 5 minutes.

Ms. ADAMS. Thank you. Thank you very much, Madam Chairwoman, and thank you for holding this hearing today.

And thank you to the witnesses for your testimony. I want to just begin by saying, housing is infrastructure.

But let me just ask Ms. Crawford, the lack of affordable housing units in my district has produced a real problem and has contributed to driving the price of housing higher and higher. The fair market rent for a two-bedroom apartment in Charlotte-Mecklenburg is almost \$1,100. And at the same time, the availability of low-cost rental units has decreased. Fifty-one percent of all rentals in Charlotte were low cost in 2010. By 2018, the rate slipped to 25 percent.

So, Ms. Crawford, can you tell this committee about why the lack of affordable housing units harms our communities?

Ms. CRAWFORD. Thank you for the question.

The first thing that came to mind is gentrification. People who have generational roots in the community have been forced to find affordable housing away from family and friends and support. Small business owners lose the labor force and customers they depend on to stay in business, causing a negative impact on our most-vulnerable populations.

I just think that with a lack of housing, we have more inflation as it relates to the housing crisis.

Thank you.

Ms. ADAMS. Thank you.

Ms. Crawford, can you tell me about why the investments proposed by this committee are so critical to solving the affordable housing crisis?

Ms. CRAWFORD. Sure, great question.

For decades, the Federal Government has been absent in affordable housing and, more so, affordable homeownership. We need the Federal Government as a partner to invest in this affordable housing crisis from public housing to homeownership in order to have a positive impact that is needed to end this gap that we are having and this crisis that we are having today.

Ms. ADAMS. Thank you.

Ms. Galindo, before we start, you mentioned that you had to work all types of jobs to make ends meet. I want you to know I understand that. My mother was a domestic worker. She cleaned other folks' houses so I could get a good education. So, I do know the blood, the sweat, and the tears that you put into keeping a roof over your son's head, and I respect that. Working hard is not enough if you don't make enough.

So, Ms. Galindo, can you tell us about your experience trying to balance your son's education while finding affordable housing?

Ms. GALINDO. Thank you, Congresswoman.

It is an ongoing struggle. I haven't been able to balance it, really. I have to pick good education over quality housing just so he can receive a better education and receive services for his special needs because he has learning disabilities.

So, I have to pick housing, even when it is not big enough for us, and he can't even have enough space to study. So, it is an ongoing battle for me.

Ms. ADAMS. Okay. Thank you so much for sharing.

And Madam Chairwoman, I am going to yield back.

Mr. AUCHINCLOSS. [presiding]. The gentleman from Texas, Mr. Williams, is now recognized for 5 minutes.

Mr. WILLIAMS OF TEXAS. Thank you very much.

There are a few things I just want to bring up quickly. America, this great country, was never built on guarantees; it was built on opportunities. And for those of you who don't know, America is broke. We have no money.

And we have a misleading term we keep using around here, "affordable." There is nothing affordable right now that is anywhere under the Biden Administration. It is not affordable. And a \$15 minimum wage is not a career.

With that being said, throughout this pandemic, it seems elected officials have been laser-focused on helping renters get through this pandemic while forgetting about the negative consequences that all of this government interference would have on landlords, the people who took risks and hoped they would get rewarded.

While there might have been some justification to allow greater flexibilities at the very onset of the pandemic, it is ridiculous how long these emergency measures have lasted. In many jurisdictions across the country, the landlords are still unable to evict tenants or collect rent checks because of government mandates. All the while, let us not forget, these people are still having to pay their bank with no income.

And just think about this: If the landlords don't get paid, they don't receive income, and they don't pay their bank debt. Then, the bank forecloses. And where is there for people to live?

This is so ridiculous that it bears repeating. Landlords are still being forced to provide accommodations to people without getting paid. No cash flow. No income. But pay your bills, the banks say, and the liberals. And without any legal avenues to evict horrible tenants.

We have seen some horrible stories coming out about renters who are taking advantage of this terrible public policy decision. So rather than demonize the landlords, who have also faced amazing

amounts of uncertainty because of this pandemic, I wanted to give you, Mr. Lee, and all of the other landlords across this country, my sincere appreciation for all you have done for the communities where you hold properties, I might remind everybody, while still paying the debt that you owe to your lenders.

So with the rest of my time, I want to give Mr. Lee the opportunity to talk about any stories he has seen over the past year of landlords who have been taken advantage of or hurt as a result of terrible public policy by the Democratic Party, from elected officials, whether it be the inability to collect rents or the inability to evict horrible tenants.

But before you get started, I do want to say that landlords have bills, too. And without their cash flow, they can't pay their bills. So, why we attack landlords is beyond me.

So, Mr. Lee, would you tell us a few stories of what you have experienced being a landlord?

Mr. LEE. I so appreciate this opportunity. Thank you, Representative.

I recently talked to Dr. Kennisha Gilbert, who was the victim of violence. She is a small property owner, an immigrant herself. She is a doctor, an OB/GYN, and she cares for us New Yorkers. She is an essential worker.

She had a tenant who ran an illegal puppy mill, which caused such damage to her apartment that she feared for the safety of her son. There was urine and feces dripping down the walls of her apartment, which is below this apartment.

She called every elected official that she could. She tried every avenue available to her. Because of the eviction moratorium, because the courts are closed, and even when they are open, they are limited, she had no other avenues but to go to social media and to try to get the media on her side.

And so, with the help of only 1 out of our 50-something council members, she was able to make contact with the ASPCA, and with the NYPD, who already had been to her house several times, and they told her, this is a housing issue, this isn't an NYPD issue, and she was left exasperated and tired, still going to work, still caring for us New Yorkers.

Finally, the ASPCA took the dogs away. The police did come and arrest the tenant, only to find out that he was released within hours. Dr. Gilbert came home from work and the tenant was waiting for her on her doorstep. She and her husband were beaten on their property, with their two children watching from the window.

The system has failed her. This is a story that is repeated with our owners over and over again. We must recognize that the eviction moratorium has hurt people. It has hurt some of our vulnerable property owners who are Americans and families just like everyone else.

I talked with Dr. Gilbert. She is going public because she feels that there are many people like her who are suffering from tenants who are taking advantage of this eviction moratorium. We can't keep kicking the can down the road without allowing some of our vouchers to finally come through—

Mr. AUCHINCLOSS. The gentleman's time has expired.

Mr. WILLIAMS OF TEXAS. Thank you. Thank you, Mr. Lee. Welcome to the Biden Administration.

Thank you.

Mr. AUCHINCLOSS. The Chair now recognizes himself for 5 minutes.

The ranking member and the vice ranking member and many of their colleagues in the Republican Party have described this hearing as a means for the Democrats to resolve disarray and to resolve internecine squabbles. It is certainly true that the Democratic Party is engaged in a vigorous debate right now about how best to ensure affordable housing, how to lower the cost of prescription drugs, how to tackle climate change. This is governance. This is what governance should look like.

Meanwhile, our colleagues on the GOP are debating whether QAnon is mostly true or entirely true. They are debating whether the 2020 election was a free and fair election. They are debating whether or not to support the U.S. Capitol Police following the insurrection. They are debating whether vaccines implant chips in people's arms.

So, we welcome our Republican colleagues into the fray of governance and vigorous debate, but it seems they are distracted right now by their own partisan debate.

And one of those key issues that we want to engage on is housing. Ms. Crawford, first of all, as a Representative from Massachusetts, I want to say how thrilled I am that you are running the Massachusetts Affordable Housing Alliance. Your story and your work is really an inspiration, and I thank you for your support, not just of those in Boston, but also my constituents in places like Taunton, Attleboro, and Fall River.

You know from your own work how complicated housing policy can be because it involves not just Federal but, of course, State and local policy as well. And in Massachusetts, we are really an exemplar of that. We recently passed the Housing Choice Act at the State level, and there is increasing mobilization to liberalize zoning laws at the local level.

Can you talk about what the cooperation needs to be in Massachusetts between the three levels of government to ensure not just that we have more support for people looking for housing units, but that we are also creating more of a supply of housing?

Ms. CRAWFORD. Thank you. I appreciate the question, Congressman. And while I can't speak in total confidence on the topic, I can say that the three different bodies of government can come together and figure out a way to increase supply so that the demand is lowered, so that inflation can go down. Then, on the buyer side, increase assistance for those who have been systematically excluded from homeownership, then combined, we would be able to see the racial homeownership gap really be reduced and going in the direction we want to after working decades in different ways to make this happen.

We just need to come together as one unit, knowing that the entire State needs the additional assistance from State, Federal, city, and local government to make this crisis go away.

I hope I was able to answer your question, and I thank you for asking it.

Mr. AUCHINCLOSS. Are there ways that you think that Federal programs can induce localities to expand the use of multifamily zoning? I was on the city council in my hometown for 5 years prior to coming to Congress, and I saw that, really over the last 5 years, there has been an acceleration of demand for transit-oriented, multifamily development. but our zoning laws can oftentimes make it challenging to develop it.

Are there areas that HUD can press on that would encourage cities and towns that are applying for Federal funding to commensurately liberalize their zoning laws?

Ms. CRAWFORD. One of the ways, I think, is to—whatever zoning laws we have that prohibit multifamily housing in certain neighborhoods while not prohibiting it in others should be lifted. And also, we need to stop exclusionary zoning across the State. We need to utilize those measures that especially, the City of Boston is using by building multifamily homes near the transit system so that we can get to and from work and have a choice to actually live where we want to live. Affirmatively Furthering Fair Housing is a way to get this done, and I thank you for asking the question.

Mr. AUCHINCLOSS. I yield my time back to the Chair, and the gentleman from Arkansas, Mr. Hill, is now recognized for 5 minutes.

Mr. HILL. I thank our Chair pro tem for being in the chair on this hearing. And I thank our witnesses for bringing their personal testimony about the importance of housing in their lives to the committee to help us do a better job here.

While I share the views of the ranking member and my colleagues that as the 32nd hearing on housing, we are doing a superb job in hearings about housing, but what we are struggling with are the right policies to help people in the maximum way. And that is why I believe that yet again, this hearing is not as constructive as it might be, and the reason for that is clear, which is that the Majority party is, as my friend from Massachusetts identified, having a vigorous debate within their own party on how best to serve people with housing. And therefore, this is not, I think, the most constructive use of our time.

Mr. Edmonds, again, let me thank you for being here, and your testimony was very compelling. I really appreciated your story, not only your life story but a real window, a detailed window on Tucson and the housing challenges there. And I was particularly drawn to the condition of public housing, and your testimony highlights that, from the elevator to other physical infrastructure issues. Is there anything beyond the testimony you want to add about the physical infrastructure of the public housing units with which you are personally familiar?

Mr. EDMONDS. Not that I can think of. It needs care. It needs regular maintenance. It just seems to me that the regular maintenance has not happened on schedule as it should have, and that could have been part of the problem that led it to where it is now.

Mr. HILL. Yes, I think it is a key point, and recently, in Little Rock, I visited a very successful Rental Assistance Demonstration (RAD) program by HUD whereby an old 1940 public housing set of units was completely renovated into very nice, modern, convenient apartments, complete with access to broadband and new wir-

ing, new fixtures, energy-efficient lighting and the like, and that is through the RAD Program, something that Republicans have supported in HUD's budget.

And I would argue to my friends on the other side of the aisle that in the committee's original print of this \$300-billion exercise, RAD was completely available for billions of dollars of public housing assistance. But in the bill actually marked up in this committee, and voted on in this committee, it was stripped completely out.

So RAD, I think, has done a good job in providing much more modern, safe, clean, and environmentally-appropriate housing for our families who are in public housing, and so I just remind my friends on the other side of the aisle that RAD was taken off the table in your bill as marked up.

Mr. Edmonds, have you seen tenants and those families in public housing who benefitted from afterschool care or educational tutoring or health clinics or GED preparation or things of that nature, or even drug and alcohol abuse programming? Have you seen those kinds of services being helpful to public housing tenant families?

Mr. EDMONDS. Everything you mentioned, we are trying to obtain. We have some things beginning with assistance from the Arizona State University School of Social Work and some other local agencies. But there is funding for housing, and funding for structures, and funding for personnel, and that has been the problem. There has been mostly not enough manpower available just to assist in those areas.

Mr. HILL. Thank you for that, because my colleagues and I have certainly advocated for those kinds of wraparound services connected with housing, and particularly housing vouchers. And again, the Majority has blocked our efforts to do that on the housing voucher program time and time again. And in public housing, I believe that the nonprofit sector could partner there very effectively. I had hoped that HUD, under the previous Administration, would take action on these kinds of centers and provide nonprofit access to public housing, where they could do that in an affordable way and not burden the public housing agency with it personally.

There is more work to do here. I thank you for your engagement, and I thank the rest of the panel. And I yield back.

Mr. AUCHINCLOSS. The gentleman from Georgia, Mr. Scott, who is also the Chair of the House Agriculture Committee, is recognized for 5 minutes.

Mr. SCOTT. Thank you very much, Mr. Chairman. I want to take just a moment to discuss the rental housing market and the challenges that it presents for a large share of our American people. Homeowner versus renter statistics reflect a very serious decline in homeownership, with 36 percent of American households renting their homes today, and that, ladies and gentlemen, is more than 44 million of our American families.

Ms. Crawford, we know that housing affordability in the rental market is a major determinant to a family achieving economic stability. So tell us, what impact can Federal support programs, like down payment assistance, have for renters looking to purchase their first home?

Ms. CRAWFORD. Thank you so much for the question. I would just say the impact has given those who would not have the option from family and friends to the Bank of Mom and Dad to be actually given a leg up, not a handout but a leg up, and able to enter the housing market, especially the homeownership market.

Down payment assistance (DPA) is a barrier that has prevented people, especially low- to moderate-income people, from actually obtaining homeownership, because their rent is so high and they are not able to save for that down payment and closing cost assistance.

Mr. SCOTT. You mentioned the word, "barrier." Explain what those barriers are that would have this negative impact on so many of our homeowners?

Ms. CRAWFORD. Thank you. In addition to that saving for the down payment and closing costs, we also have the high student debt, we have the credit issues, and we have the housing crisis, where there is not enough stock available for potential homeowners to actually get into the homeownership market. Those are just some of the barriers that we are seeing right now.

Mr. SCOTT. I just want to thank you for that response. This is a very important issue. And what you are saying, and your testimony is exactly why we must ensure that down payment assistance remains a key component of our Build Back Better Act that our President is pushing.

Thank you for your comments, and thank you, Mr. Chairman. I yield back.

Mr. AUCHINCLOSS. The gentleman yields back. The gentleman from Minnesota, Mr. Emmer, is recognized for 5 minutes.

Mr. EMMER. Thank you, Mr. Chairman, and thank you to our panel of witnesses today. Unfortunately, if your government worked, you would not have to be here, so I am sorry that you all have to come before the committee to plead your cause because the Majority in Congress cannot craft legislation that actually serves the American people.

On that note, I would like to point out that we have had over 30 housing hearings in the committee since the Democrats took control, and this is our 9th housing hearing this year. And as we talk and talk and talk and talk, while we talk about housing, Americans continue to suffer. To date, about \$7.7 billion of the \$46.5 billion Congress has allocated for emergency rental assistance has actually been distributed. That is pitiful, and it is wrong.

Republicans have offered a solution, the Renter Protection Act, that would cut the bureaucratic red tape and get rental assistance to the families who need it most. But Democrats are focused, unfortunately, on passing a massive partisan spending bill with little to no government oversight.

As you know, the first rental assistance program passed in December of 2020, and that program gave the Treasury inspector general the authority to conduct oversight of the distribution of funds, and recoup funds that are used fraudulently. For every dollar allocated to the inspectors general to oversee government spending, inspectors general returned approximately \$16 in savings. These are savings that can actually be returned to Americans.

Interestingly, the second emergency rental assistance program, passed in March by Democrats, is not overseen by the inspector

general. I offered an amendment to fix this last month during the markup, which was rejected by Democrats.

So as Democrats focus on passing a \$3.5 trillion, big government, socialist spending bill, just know that this bill has little to no oversight mechanism and will lead to significant waste, fraud, and abuse.

This Democratic failure to legislate extends far beyond housing. Careless spending sprees, not even designed to target those most in need, are driving inflation in this country like we have not seen in 30 years. We see rising prices at the grocery store, rising prices at the pump. Again, levels of inflation that we have not seen in decades. And it is entirely because Democrats are spending our constituents' money faster than ever before. Democrats simply have never learned that you cannot spend your way to prosperity. When we spend taxpayer dollars, we must do so thoughtfully, not frivolously. We must craft programs that work, not programs that leave Americans suffering and unable to pay rent.

I cannot emphasize this enough. We must be responsible stewards of taxpayer dollars. I am disappointed by my colleagues on the other side of the aisle who have prioritized massive government spending that simply left Americans to endure government incompetence and rapidly-increasing inflation.

I yield back the remainder of my time.

Mr. AUCHINCLOSS. The gentlewoman from Pennsylvania, Ms. Dean, is recognized for 5 minutes.

Ms. DEAN. Thank you, Mr. Chairman, and I thank all of our witnesses today for telling us your lived experience and for educating us around the issues of housing.

Mr. Harrison, thank you for sharing your experiences with us today. I also want to thank you for the work that you are doing now, as an outreach coordinator for Prince George's County. You are using your experiences to lift others. In your testimony, you described two instances of working to earn a degree, once when you did not have stable housing, and once when you did. Could you please describe, with some more details, how important it was to have housing in order to pursue and succeed in getting an education, and how else did stable housing help you or others around you?

Mr. HARRISON. Thank you for the question. When I first attempted to improve my education, I not only did not have a place to stay, but I did not have a place to study. Of course, I could use the school's library then but really, the distraction was remaining focused on getting through whatever day it was, and I really didn't have the ability to focus on my studies because my personal situation was unstable.

When I was housed, I not only was able to pass, I was able to excel in my studies, and I have earned an associate degree with a high GPA, and I have gone on to obtain professional certifications in my field that have helped me, and my experience, as someone experiencing homelessness, has helped me in the work I do now. Thank you.

Ms. DEAN. No, thank you. Thank you for that detail. And, of course, no place to stay, few places to study, but as you say, the ability to focus on your studies without the distraction of, where

will I sleep tonight? So, I thank you for those details, and congratulations on claiming your education and the work you are doing.

Ms. Crawford, to build on that experience, as a first-generation homeowner could you describe specific barriers you faced as you began working towards your goal of owning a home?

Ms. CRAWFORD. Thank you. One of the biggest barriers that I remember facing was the fact that I could not find an affordable home to live in at that time. The economic market, the housing market in 2004 almost mirrors what it is today, just that inflation has pushed the price up so much more than 2004.

So, to find an affordable home that could house my family and also allow me to pay my mortgage, I had to think about different ways to be innovative about it. I had to purchase a multifamily home so that I could get the additional rent to be able to help me to afford that high-cost mortgage.

I also needed to know how to deal with my student loans and make sure that I paid them down in order to be able to afford the home that I am living in now.

The barriers are there, and I am hoping that we can take a look at how we can use down payment and closing cost assistance to rectify those barriers. I did not have that down payment and closing cost assistance at that time, but thanks to the ONE Mortgage program that we had in Massachusetts, I was able to afford a home with that mortgage.

Ms. DEAN. I thank you for that. And to take the lens and broaden it to the work that you are doing now, among those whom you help serve at the Massachusetts Affordable Housing Alliance, what other obstacles are they facing? As you point out, you had to be creative and recognize, with the cost of housing so high, to buy a multifamily home so that you could receive some income to go toward that mortgage. What other obstacles are you seeing for those whom you serve?

Ms. CRAWFORD. The option for me, especially around purchasing a multifamily home, is almost nonexistent now. The housing market is depleted, so there is very little option in that, and the cost, when you see one, is so expensive. And again, we are talking about the down payment and closing costs, and the Build Back Better Act would really help those who need it the most, to get into housing. We have to take a look at student loans that are stopping our young people from actually leaving college and going out of their parents' homes into homes of their own that they can purchase. Low income is also a barrier. You are working three and four jobs and you still cannot afford a home. There are so many I could list, and I thank you so much for your question.

Ms. DEAN. Thank you for your experience and your eloquence, and I yield back.

Mr. AUCHINCLOSS. The gentleman from South Carolina, Mr. Timmons, is recognized for 5 minutes.

Mr. TIMMONS. Thank you, Mr. Chairman.

Mr. Lee, I appreciate you taking the time to be with us today. How many rental properties do you own?

Mr. LEE. Two tenement buildings in the heart of Chinatown.

Mr. TIMMONS. How many tenants do you have?

Mr. LEE. It is 14 in each building.

Mr. TIMMONS. And what percent of your tenants took advantage of the eviction moratorium and withheld rent for the last 18 months?

Mr. LEE. We were very fortunate in that our tenants are paid up, but that has to do with the fact that some of our rents in our buildings are one-tenth the market rate for equivalent-sized apartments in Manhattan. So they were able to afford it because the rents were so low, because they are 100-percent rent-regulated.

Mr. TIMMONS. I am glad that you did not have any challenges. I know you are here on behalf of the Small Property Owners of New York. Could you give me percentages for the larger association?

Mr. LEE. I cannot give you exact percentages, but we talk often about tenants who have just given up on the system, and I will tell you why. The Emergency Rental Assistance Program was so poorly rolled out that both tenants and landlords were waiting for a long time before the technical issues were ironed out. There was also no transparency on whether or not a tenant had applied and whether a landlord had the right information. And so, there was this opaque atmosphere where both tenant and landlord really did not see the application process go through, and many, many, many people are still without the assistance now. It is just very problematic, and in 2021, we really should not have this level of technological failure.

Mr. TIMMONS. Sure. And I think we can all agree that we needed to do something quickly at the beginning of COVID, and it was not perfect but I think it was overwhelmingly good and in the right direction. But we have run out of excuses, 18 months later. What do you think the biggest changes, other than just technological, are making it easier for people to apply and receive assistance, making sure that landlords have the ability to facilitate it, if the tenants are unwilling? What other things do you think would fix this problem?

Mr. LEE. I think that there were many millions of dollars given to nonprofits to help assist tenants. I know that was successful to varying degrees. The training required prior to the rollout of this rental assistance program would have helped a lot, because the feedback that we got was that even the nonprofits have difficulty in navigating it. We heard stories of people having to spend 4 to 6 hours sometimes in front of computers, only to find that when they finally sent their paperwork, all of the information would be lost.

So, I think that it starts to erode faith in the process, and we all want to have faith in the process. At the end of the day, both tenant and landlord have the same goal. We all need to be made whole so that we could provide safe and stable housing, as thousands and thousands of us in New York City have done, throughout the pandemic. There are more great stories of people taking care of each other than there are of the bad stories that you hear in the media. We want to continue more of that, but we need the tools to do it well.

Mr. TIMMONS. I think one of those tools is stability and not moving the goalposts. Obviously, a number of people were very concerned with the extension of the eviction moratorium by the Biden

Administration and really just the lawlessness surrounding the Supreme Court saying that they couldn't do it, and they did it, and then they got it returned.

Again, we're 18 months in, and we have the policy available to figure this out. We should have already had it figured out by now. I do not think anybody thought it was appropriate to evict anyone at the height of COVID, during the shutdown, during the lockdown. But again, there are vaccines for anyone who wants one, and it is time to get back to work, and we need to make all of the landlords—all of the rental assistance is great, but we have to make sure it gets to the right spot and that we make everybody whole.

I just really hope that this committee will find some bipartisan support to make sure that we do not leave anyone stranded, or anyone in a worse-off position. This country has come a long way in the last 18 months, and I think we can craft the policy that is needed to move past this pandemic and to get everybody back to work. So, I appreciate you taking the time, and with that, Mr. Chairman, I yield back.

Mr. AUCHINCLOSS. Thank you. The gentleman from California, Mr. Sherman, who is also the Chair of our Subcommittee on Investor Protection, Entrepreneurship, and Capital Markets, is now recognized for 5 minutes.

Mr. SHERMAN. Thank you, Mr. Chairman, and I am so glad we are having this hearing on such a critical subject. Housing is infrastructure. The rents are too high. We cannot repeal the law of supply and demand. We can occasionally have a building built, and a politician can go cut the ribbon, and we can meet a few dozen families who will live at affordable rates. But ultimately, we need millions of new apartment buildings in the cities and suburbs of this country.

And one of the greatest problems is you really cannot build apartments in so many places because zoning prevents it. We have, in so much of this country, a requirement that you cannot have more than six families live on any acre. Then you can say, well, we are not excluding people on the basis of economics or race; we just include everybody who can afford one-sixth of an acre. Given the cost of land in cities and suburbs in this country, that really does mean you are excluding people on the basis of economics and on the basis of race.

That is why I am glad Section 40103 of the Build Back Better Act will provide at least the economic incentives to sweep away these exclusionary and restrictive zonings. I want to commend to my colleagues on this committee what we are doing in Los Angeles. It is one small step, it is not a replacement for anything else, and that is allowing alternative dwelling units (ADUs) to be built basically in everybody's backyard. Given the economics, a lot of people in L.A. are doing this, and it should provide tens of thousands of additional units for rent.

The gentleman from Minnesota was decrying that the money is not getting out for rental assistance. We had a whole hearing on that, of course, but more importantly, the chairwoman has introduced the Expediting Assistance to Renters and Landlords Act. I have co-sponsored it, and so far we do not have a Republican co-

sponsor, and I hope the gentleman from Minnesota is the first. It is not enough to decry the darkness. It is time to join with us in lighting a candle.

Ms. Crawford, the rising cost of housing is putting homeownership out of the reach for so many. Many individuals, especially younger people, are thinking they are just going to rent indefinitely. Section 40201 of the bill that this committee marked up represents our piece of the Build Back Better package, which would provide first-time, first-generation homebuyers with down payment and closing cost assistance. Could you speak to the ways this would help overcome the barriers for first-time home purchase and how becoming a homeowner allows a family to start to build well?

Ms. CRAWFORD. Thank you so much for the question, Congressman. I would rather share with you the story I talked about earlier. We have Dafany and we have Akilah. They are both first-generation owners today because of our STASH program. They had so many different barriers as they thought about becoming homeowners, and had it not been for the assistance of getting some down payment and closing costs assistance, minimum though it was, it enabled them to afford their homes, along with affordable mortgages that we have here in this State.

We also have several others who are waiting to be able to afford a home, who are waiting for deeper down payment and closing costs assistance, which the Build Back Better Act would be able to provide these individuals. And there are millions more, such as Dafany and Akilah, out there, waiting.

Mr. SHERMAN. Thank you. Ms. Galindo, Section 8 is the major program to help renters, also known as the Housing Choice Vouchers. In my City of Los Angeles, we went 13 years before we even allowed people to get on the waiting list. We recently allowed a small number, about 20,000, get on the waiting list, when 180,000 people wanted to get on the waiting list. We have dramatically underfunded this program, and so there are very few slots.

In your testimony, you described the real, human problems you suffered having to wait 6 weeks for rental assistance. Could you use that experience to opine what it would be like to be living in Los Angeles and having to wait 13 years to even get on the list to get a Section 8 voucher?

Ms. GALINDO. Thank you. I do not think that we would be able to make it work. I would have to keep staying in underpaid jobs that do not give me an opportunity to at some point jump up to the middle class. If I had not had assistance, I would not be able to take another job that would help me get out of the poverty line. So, I cannot even imagine.

Mr. AUCHINCLOSS. The gentleman's time has expired.

Mr. SHERMAN. Thank you.

Mr. AUCHINCLOSS. The gentleman from Tennessee, Mr. Rose, is now recognized for 5 minutes.

Mr. ROSE. Thank you, Chairwoman Waters and Ranking Member McHenry. Let me just say this feels a little bit like, "Groundhog Day," a movie that I actually enjoy watching. But as I sit through another committee hearing on housing, the second one in less than a week, I cannot help but be reminded of that movie.

We have been talking about the same legislative proposals for months now, and because they are likely to be taken out of the Democrats' massive socialist spending package, we are discussing them again today. Since Democrats plan to pass their reconciliation package exclusively on party lines, I think this time would be better used by Democrats to talk to their colleagues.

We are dealing with the fallout now from President Biden's failed American Rescue Plan. Under the previous Administration, Treasury issued binding Emergency Rental Assistance (ERA) Program rules and FAQ guidance to accompany those funds, on January 19th. The Biden Administration then opted to rescind that guidance and publish new ERA rules in February. It then revised rules again in March, then added new rules in May, and then revised and added new rules again in June.

Mr. Lee, how has this constant revision of rules and added red tape stopped rental property owners like you from getting much-needed rent from tenants?

Mr. LEE. Thank you for the question. We had a hard time even before COVID, and with the unusual situation in New York, with residential rents being regulated for over 1 million apartments, it puts tremendous pressure on our commercial tenants, and we all know that commercial restaurants and coffee shops and bodegas and small businesses are having ever-increasing costs that they have to endure.

And so, as we talk about how much a cup of coffee has gone up, and how much a steak has gone up, or a hamburger, those are all because of things that are not just about inflation but also because we don't have enough operating money, and it puts so much pressure on the only unregulated, free market rent in many thousands and thousands of small buildings in New York. So, it puts tremendous pressure on our small mom-and-pops as much as it puts pressure on the mom-and-pop tenement buildings and small buildings that house them.

Mr. ROSE. Can you expand on what flexibility you think Congress could provide to help reach small landlords who are facing hardships like you described?

Mr. LEE. I think that there is much to be said for the efficiency of using technology, getting the money where it needs to go quickly, and very importantly, having the proper amount of staffing in the agencies that are left to administer this. We warned early on in the pandemic that whatever you do, make sure that your agencies have the training and the staffing required, because all of us are going to be applying at the same time, and indeed, we found many websites crashing. We found that there were long periods of time to get answers, and when we did, we found that some of the information was just redundant between tenant and landlord.

So if we could have a system by which the landlords and the tenants could see their applications happening in real time, that would help greatly. It would cut down on the time waiting, and every single day that we don't pay our real estate taxes, an 18-percent penalty is hoisted upon us, and it is just impossible to get on top of, so every day counts.

Mr. ROSE. In the remaining time I have, I want to shift and talk about the housing voucher program. The housing proposal passed

on a party line basis through this committee included \$75 billion in housing voucher funding. Oftentimes, voucher holders experience issues finding private landlords willing to enter the program and accept vouchers.

Mr. Lee, could you expand on how current red tape discourages private landlords like yourself from participating in the Housing Choice Voucher Program?

Mr. LEE. I think it comes back to an administrative issue. I think that there is not enough clarity on the application process, but also, in our experience speaking with many other small property owners, we feel that tenant stabilization is key. If we can stabilize tenants, no matter where they are, and have vouchers follow them to the next address, it then allows us, as small property owners, to renovate up to code, up to compliance, in an ever-changing world when compliance is becoming more and more difficult. We have apartments that have been with the same tenant for 50 years, and when that tenant leaves, we just do not have the funds to fully renovate them if we know that we are going to be locked into a rent that is the same as the previous tenant's. It's just not tenable, while our taxes are increasing, our insurance is increasing, our oil prices are increasing, and we are finding everything on the other side of the balance sheet way out of sync with our income.

Mr. ROSE. Thank you. Thank you, Mr. Lee. I see that my time has expired. I appreciate your answers, and I yield back.

Mr. AUCHINCLOSS. The gentleman from Florida, Mr. Lawson, is recognized for 5 minutes.

Mr. LAWSON. Okay. Thank you very much, Mr. Chairman, and thank you to the ranking member, as well.

I was intrigued by the introduction of a statement by the staff, which I will read, and it says, "Evidence-based research has demonstrated that having a safe, decent, and affordable home is foundational to improving societal and life outcomes for families and individuals. When families and individuals are able to secure stable and affordable housing, they are better able to find and keep employment, children are better able to thrive and do well in school, seniors are better able to age in place, and people with disabilities are better able to maintain their health and live independently. Having affordable housing also allows families to achieve greater economic mobility, build wealth, and enter the middle class."

With that, my question goes to Mr. Edmonds. As a public housing resident, how have the programs supported you in your community? How has public housing provided you with a platform to achieve housing stability and pursue opportunities?

Mr. EDMONDS. Yes, it has been interesting. When I first got in here, I said, I am going to keep my mouth shut and I am just going to get on my feet and go look for a job, or go back to school. And then, I started attending meetings about THRIVE in the 05, for the area, for Tucson House, and I started getting invited to more meetings and more meetings, and I was appointed to the Residents Council.

I have been given opportunities I never even imagined, by just being here. And again, taking aside, maybe I should be looking for a job, maybe I should go back to school, but there are so many peo-

ple in here who need me, they need somebody, that I have had to completely just ignore my needs, for the most part.

Mr. LAWSON. That is amazing. So during the time that you spent in public housing, have you ever decided that with the opportunity that you have, it could have afforded you to look then into obtaining residential housing on your own?

Mr. EDMONDS. Yes. The way things are in this area, I have always said if I ever get a job and I am able to pay, let's say, market rate, market rent, or however you want to phrase it, I am more than happy to leave, to let somebody else come in here who needs my space. That is fine. I would love to stay in this community, because of the THRIVE in the 05 Program, economic development. I can see possibilities and opportunities, and I would love the opportunity to purchase a home in this area.

Mr. LAWSON. Okay. One other thing I want to say to my colleagues, when they said that we have forgotten about the landlords is, I have worked with Congressman Taylor out of Texas to make sure that during this pandemic, we bring to the forefront the problems that the landlords are having in order to be able to pay their mortgages and keep things going, where we can have affordable housing. And, at the same time, it becomes very critical.

And so my question to Mr. Lee, if he is still there, Mr. Lee, we were always worried about the situation for landlords, even when you actually are providing affordable housing for individuals, how would this affect, with what has happened with this pandemic, your concerns about retirement and how you would be relying on the property that you own to fulfill that obligation as you go down this path?

Mr. LEE. That is such an excellent question. Thank you. Many, many of our small property owners are aging, and they rely on the income from their small buildings for their retirements. But that is all in jeopardy. We are finding that people like myself, many owners who are seniors are starting to see the investment, the legacy that they have had in the American Dream eroding right before their eyes, and that was a snowball effect that started even before COVID. With COVID, we are finding it more and more difficult, because more and more people are rent-burdened, including commercial tenants.

And so, the savings that we had were gone a year ago, family savings, loans, they are piling up, and it's just very, very difficult, and it is a shame to see our life savings, our life's work erode before us.

Mr. LAWSON. I see my time has run out, so I yield back.

Mr. AUCHINCLOSS. The gentleman from Wisconsin, Mr. Steil, is now recognized for 5 minutes.

Mr. STEIL. Thank you, Mr. Chairman. And thank you to our witnesses for being here.

It cannot be lost on me, as I look around the room, to my right and to my left, Mr. Chairman, that you and I are the only Members here. I know there are a few people online joining us as well, but in person, the committee hearing room with dozens and dozens of members, it is you and I. Look around this place. We have had 31 hearings on this topic this year. We have had two hearings in less than a week. This whole debate is on the left side of the aisle.

And how many have showed up to have it in person? The Democrats want to spend \$3.5 trillion in social spending, putting our country further into debt. The debate is on the left as to how they are going to possibly accomplish this. They cannot figure it out. Might I suggest showing up and talking to your colleagues? More importantly, show up and talk to the American people. They do not want this massive socialist spending plan to go through in the first place. Maybe that is why you cannot agree.

This is theater. This is political showmanship. We have had 31 hearings on this topic, so many that it appears nobody is showing up, Mr. Chairman. It is you and I in this room. We have a handful of people online. We can look up at the screen. We do have a few of your Democratic colleagues chiming in online with us, but why are we here? Why are we struggling? We are struggling because nobody is coming and having the conversation in person, and we have had 31 hearings on this, to spend \$3.5 trillion in social spending that the Democrats cannot reach an agreement on. We have a period of time when we have 10 million job openings but a complete disconnect in our labor force, to make sure that we are getting workers back to work.

Prices are rising. Gas prices are up significantly, hitting people in the pocketbooks. Grocery prices are up. Back-to-school shopping, and soon Christmas shopping will be hitting Americans in the pocketbooks. Americans are finding store shelves empty, and where are our priorities? I feel like we are back in the 1970s and the Carter Administration, when you look at the labor participation rate. Heck, you even have Iran flexing its muscles once again. And by all accounts, we are heading back to the malaise of the Carter years.

So it makes sense that we are once again here to discuss public housing, and a lot of ideas that are on the table are right out of the 1970s. We have discussed, in countless hearings, and we know what is driving the housing crunch in so many of our cities: Regulations. Instead of addressing the serious supply-side constraints, we are talking again about ineffective, big government programs that we have seen play out decade after decade.

Mr. Lee, can you just walk us through your thoughts about the impact to spend \$80 billion on public housing in a period of time when housing prices are going up, rather than focusing on the supply-side issue and the fact that housing has been underbuilt due to big-city regulations for decades?

Mr. LEE. There is a lot of talk in New York about rezoning New York so that more buildings could be built, so that we could have more affordable housing in New York. But as small property owners we kind of look around and say, well, we provide housing. We have available, vacant apartments. What stands in the way is regulation after regulation, and the hurdles that have been just hoisted upon us, that keep us from actually recouping a reasonable amount of money when we make major investments to improve our buildings, to bring them up to the standards to be competitive with free market apartments.

And that is where we find the dichotomy here. We have apartments. We want to get them online. We want new people to come in. We want a rotation of people so that new immigrants could

come into New York City. But we are locked in, and the only alternative is to go through these long, lengthy zoning processes and break ground and build big buildings, only to have the remaining affordable apartments that they promised be out of reach for most Americans.

And so, we really have to look at to what extent, what could be done quickly, how do we get people off the couch and working again?

Mr. STEIL. I think you are spot on. I go back and look at a 2018 study, looking at some of those regulations, adding as much as \$93,000 to the cost of a home where the average sale price of a single-family home is just under \$400,000. We are talking 25 or so percent of the cost of housing units being regulations. Is that what you are seeing, in your experience?

Mr. LEE. At every turn, we are seeing an increase in our operating costs, and unfortunately for a million apartments in New York City that are under the Rent Guidelines Board, those increases are just not reflected. They are also not reflected when it comes time to pay our taxes. We have not had any rollbacks. There are no tax deadline rollbacks.

Mr. STEIL. Understood. I am cognizant of my time. I appreciate you being here today, and I appreciate our witnesses being here today, and with that, Mr. Chairman, I will yield back.

Mr. AUCHINCLOSS. The gentleman from Massachusetts, Mr. Lynch, who is also the Chair of our Task Force on Financial Technology, is now recognized for 5 minutes.

Mr. LYNCH. Thank you, Mr. Chairman. I do want to note that all of the Republican seats are empty as well. I think it might have something to do with the pandemic, so I am not troubled at all. What I am troubled about is the disinvestment. As someone who grew up in public housing—me, my five sisters, my mom and dad—we would have been homeless but for the fact that we found housing in the Old Colony Housing Project in South Boston, which, at the time, was one of the poorest census tracts in the country for predominantly White families. And it was a blessing for us. Like I say, we would have been homeless, but for the fact that we were on a list for public housing. We eventually were successful, and it actually causes me to view public housing not as a program but for 15 years it was my home, and we were blessed to have that.

We are at an inflection point in this country, I believe, where that tipping point has been reached again, where many, many, many families, with the escalation in housing prices, have been forced to the point where they either desperately need public housing and are on the list for public housing, and in many cases they are indeed homeless, living in their cars, or living on the streets.

That did not happen by accident. It happened by disinvestment, over many years, where we actually built a housing stock in this country, but because of disinvestment on maintenance and the usual maintenance and care of those units, we lose about 10,000 units of public housing in this country every single year. That just squanders the sum costs that we have put in to create that housing in the first place. And living in and around the City of Boston, we see that every single day, with the astronomical housing prices, people being priced out of the market, and precious few public

housing projects available for those people who are on the verge of homelessness.

Mr. Edmonds, you have a good perspective on this, in terms of the investment and what that means to families who are struggling, and you have been a voice for those families as well. What do you think are the most important things that Congress could do right now to address this problem, from your perspective?

Mr. EDMONDS. Looking at it from my perspective, from Tucson House, we need manpower, number one. I cannot do everything. We, meaning the Residents Council, we cannot do everything. We have seven people on the council, and three of us are physically capable, sometimes two. There have been times where it is just me who was available and showed up and had to take care of everything that came to us. So, I would start with manpower.

Right now, I am supposed to be in the basement emptying out a truck from the Community Food Bank. I had to try to find some volunteers to take my place, and I hope they are down there. I expect they are, but I just hope they are down there. That food has to be unloaded. It has to be separated. It has to be distributed, taken to some of the residents. I need manpower. I need help.

Mr. LYNCH. Yes. In our situation, we have been blessed with some of the affordable housing developers who have actually plussed up the maintenance staff with union electricians, union plumbers, and others, during the pandemic, and guaranteed them that they would not be laid off. But I would bet that is not the usual circumstances of people living in public housing.

Mr. Chairman, my time has just about expired. I want to thank you for holding this hearing, and I hope that we can continue to maintain the position that housing in general, but especially affordable housing, is indeed infrastructure, and maintain that as a priority in the upcoming spending bills.

I yield back. Thank you.

Chairwoman WATERS. Thank you very much. The gentlewoman from New York, Ms. Ocasio-Cortez, is now recognized for 5 minutes.

Ms. OCASIO-CORTEZ. Thank you so much, Madam Chairwoman. We have seen a lot of commentary from my colleagues across the aisle, claiming that the Build Back Better Act, reconciliation, infrastructure, social infrastructure, et cetera, is some big socialist conspiracy, and I just want to address that very quickly, because the idea of a current package where we are debating means testing, modest investments, and minimized climate action as socialist is an insult to both socialists, specifically, and the general public's intelligence, generally.

But moving on, I think that when we talk about the issue of housing, and particularly public housing, we need to make sure that we are centering on the folks who are impacted most by this issue, and to the commentary that these hearings are a waste of time and that they are unnecessary, when we have individuals who have experienced homelessness testifying right before this committee, is just, frankly, unprofessional, and it is wrong.

For folks who are curious as to why we have had several housing hearings, this is a housing committee. It is the Financial Services

Committee, also previously known as the Banking and Housing Committee, so this is our job, and we are here to do our job.

Most of all, I want to thank our witnesses for coming in. We often talk about dollar figures, X billion here, X billion there, but without really understanding the human impact of what these dollar amounts add up to, it is very difficult for people to wrap their minds around what these proposals can do. Without housing, economic mobility, and security, opportunity, access to healthcare, a safe living environment, all of these other things are out of reach. You cannot get a job, or it is very difficult to get a job when you are unhoused.

Mr. Harrison, I want to thank you for your testimony and for really bringing to light everything that a lot of Members may not know about the experience of having been unhoused. In your experience today, what would have helped you improve your living situation then that you find is actually still missing for the people that you assist today?

Mr. HARRISON. Thank you for the question. I think along with the opportunity to apply for and hopefully receive a housing voucher, a lot of my clients need additional support, and the process is pretty complicated. I have been able to help my clients, for instance, understand how the value of a voucher is different in each ZIP Code in the continuum of care that I am working in, but I think that a lot of people who are experiencing homelessness have really lost their social support network and the services that help support people's efforts to address the issues that have contributed to or become greater while they are experiencing homelessness would be very helpful.

Ms. OCASIO-CORTEZ. Thank you. My last question for you is, the experience of homelessness really stays with us, as a society, and on individuals who have experienced it, long after they find housing. How would you describe what some of the lifelong impacts of having experienced homelessness have been, and how do you see this among other people that you know or have encountered about the effects of homelessness after even a person finds housing?

Mr. HARRISON. Thank you, again. Some of the long-term impacts of that period in my life were that my social mobility was downward, and I was in poverty, and it takes a long time to offset the impact, and I am only just now really emerging from that state of poverty, and so a lot of things are still out of reach for me. Thank you.

Ms. OCASIO-CORTEZ. I wish you the best in your future endeavors. Thank you.

Chairwoman WATERS. Thank you very much. The gentleman from Illinois, Mr. Garcia, is now recognized for 5 minutes.

Mr. GARCIA OF ILLINOIS. Thank you, Madam Chairwoman, for having this continuing timely conversation and this hearing. I am going to direct my comments and question to Ms. Crawford.

What we saw during this pandemic was a bigger gap between the haves and the have nots. Plenty of people in my working-class immigrant community lost their jobs. Many had to take on new debts. Businesses closed, but housing prices are through the roof. In 2019, right before the pandemic, Latino homeowners had a net worth 40 percent higher than Latino renters. That number is

alarming, and it has only increased. Can you talk about the impact of rising house prices for first-time Latino and Black homebuyers and what we can do to help them?

Ms. CRAWFORD. In short, we need that \$25,000 DPA. People like Donna Wilson, who is looking for a home, cannot find a home that she can enter into because the home prices are so high that they have been outbid by speculators or people who actually have cash to buy their homes. So, we need that to actually help people to break down that barrier. Blacks and Latinos are experiencing the same thing. We have people in our class, 3,000 people who have graduated this year, and we cannot find homes for them, so we need that DPA Program to help us to get them there.

Mr. GARCIA OF ILLINOIS. And “DPA” means, “Down Payment Assistance,” correct?

Ms. CRAWFORD. Down Payment Assistance Program, yes.

Mr. GARCIA OF ILLINOIS. Thank you. Ms. Fernanda Galindo, the eviction moratorium in Illinois expired earlier this month, so rental assistance is more important for my constituents than ever, but to be effective, it has to reach the tenant quickly and easily. We must ensure that landlords do not discriminate against tenants who need it. Can you talk about how rental assistance helped you during the pandemic, and how rental assistance and housing vouchers must be a part of our housing plan moving forward?

Ms. GALINDO. Thank you, and especially for my Latino community. I live in a large community of Latinos, and one of the things is that it helped me out to be able to, like I mentioned before, jump to a better job, which is going to help me being pulled out of this cycle of hardship financially. This could potentially give me a higher income, so I can focus my attention and my opportunities on something that is actually going to give me more incentives to do more with my life and I do not have to depend on the government assistance so much. But it is not as accessible because there are too many people needing assistance, and you need a lot of time to apply for this, and people need to go to work and to pay rent. So, it is a never-ending cycle that we can never get out because to apply for these programs, you need to skip work for one day, and we do not make enough to do that.

Mr. GARCIA OF ILLINOIS. Thank you for sharing that. Turning to Mr. Edmonds, my City, Chicago, used to have plenty of public housing, but after decades of disinvestment, it fell into disrepair. Many of our units were demolished. Without a strong supply of safe, well-maintained public housing, we got to where we are today: Much of our housing is either crumbling and unsafe or unaffordable. Could you talk about why public housing, in particular, must be a part of the solution to the affordable housing problem?

Mr. EDMONDS. If you do not have housing, you have people on the streets. You cannot have people on the streets. You cannot have the disabled, the elderly, those who have behavioral health issues—you cannot just turn them loose. You have to help them. They need help. I am still reading now about the environmentally-friendly public housing. That is quite possible. We need to look at that nationwide.

Mr. GARCIA OF ILLINOIS. Very well. Thank you for that, and, Madam Chairwoman, I yield back the remainder of my time.

Chairwoman WATERS. Thank you very much. The gentlewoman from Georgia, Ms. Williams, who is also the Vice Chair of our Subcommittee on Oversight and Investigations, is now recognized for 5 minutes.

Ms. WILLIAMS OF GEORGIA. Thank you, Madam Chairwoman. For years, our constituents have not been given the leg up that they deserve because Washington has not made necessary investments in housing and other basic infrastructure. My Democratic colleagues, along with our chairwoman and I, are here to change that, with or without the support of my Republican colleagues. People need housing. They need broadband access, childcare, and other basic necessities for life to help our economy grow. With the Build Back Better agenda, we can invest in our people and our recovery, and we can build a more inclusive economy that will benefit our constituents, our children, and our future.

We hear a lot about what Build Back Better investments cost financially, but today is an important opportunity to replace the dollar signs with faces and really see how much it will cost for people to not make these investments. I look forward to focusing my questions on the human impact of the Build Back Better Agenda.

Let's start with the cost of housing. According to the National Low Income Housing Coalition, a Georgian would have to work 2.7 full-time jobs—that is 107 hours a week at minimum wage—to afford a two-bedroom rental home. We need the Build Back Better agenda because housing is simply unaffordable for far too many of my constituents.

Ms. Galindo, you have mentioned some of the things that you give up in the short term to afford housing. Can you tell us a little more about the long-run impact that the cost burden of rent will have on your family, and what are some of the things you might have to give up long term without more affordable housing?

Ms. GALINDO. Thank you. Space is basically one. With the quality of housing that I have, we do not have enough space here for playing or even studying for my son. The amount of hours that I have to work has reduced time for my son that he needs to be around people who love him. And the security of not finding quality care for him could be also a potential danger in the long run. And also, my physical health. If I cannot afford rent, that is a basic need so that I do not lose custody of my son. I cannot even afford healthcare, so I cannot get medical attention, and my body is destroyed from working 70 hours a week for years on end just to afford housing.

Ms. WILLIAMS OF GEORGIA. Thank you. And housing affordability is critical, including when it comes to homeownership. In my district, there are several first-time homebuyer programs that are providing a gateway to homeownership.

Ms. CRAWFORD, how can first-time homebuyer programs disrupt poverty and provide a generational pathway to wealth and prosperity for its participants?

Ms. CRAWFORD. I think it will have a positive impact. Over the decades, we have seen the homeownership rate and gaps widening, and at this time, in this moment, I think the answer to that ques-

tion is to make sure that we have the necessary things in place, such as the Down Payment Assistance Program, to help people to break down those barriers so that they can be homeownership-ready and can get into homeownership.

Ms. WILLIAMS OF GEORGIA. So, we have to get these programs in place and get them funded so that we can get these programs working for the people. Thank you so much.

Mr. Edmonds, in your testimony, you mentioned how fully funding the housing components of the Build Back Better Act could translate to important repairs and upgrades within your community that will improve life for its residents. More specifically, how would ensuring broadband access in your community help provide access to new opportunities for residents?

Mr. EDMONDS. In this building, when I first moved in—and it was set up and paid for by the management—we have a wireless router down in the basement, down in what we call our library. You have to be down there nearby just to get the signal. Maybe if you are outside by the window, you can get the signal. And that is how the residents who can afford devices of any type, who have a device, can communicate with others. That was it. More recently, which we are still working on and it started this week, we got some tablets from T-Mobile, about 250, and we are trying to get them set up with residents, teach them how to use it, and create some accounts for them, things like that. So, it has been difficult—doctor's appointments, getting them to talk to the people handling their cases, family. It has been rough.

Ms. WILLIAMS OF GEORGIA. Thank you so much, and thank you to all of the people who are here to testify today. And my colleagues, I urge you to look beyond the dollars and cents. I know that is critically important as we fund these programs, but these are the faces that we are impacting in the work we are doing, and I will always focus on the people in the work that I am here to do in Congress. Thank you so much, Madam Chairwoman, and I yield back.

Chairwoman WATERS. Thank you so very much. I want to thank all of our distinguished panelists. This is our first panel—we have two today—of witnesses. And at this time, I would like to excuse the witnesses, because we are going to have a second panel, and we are going to have to stand in recess for 5 minutes to allow the second panel of witnesses to be seated. But I want you to know your presence here today is so extraordinarily important while we are in the middle of negotiating one of the biggest bills in the history of this Congress, and transformational efforts that we are putting forward, in housing, in particular. Thank you all so very much.

This panel is adjourned. Thank you.

Mr. EDMONDS. Thank you.

Ms. CRAWFORD. Thank you.

[brief recess]

Chairwoman WATERS. The committee will come to order.

I want to welcome our second panel of witnesses today: Professor Raj Chetty, the William H. Ackman Professor of Public Economics at Harvard University; Dr. Carlos del Rio, the Distinguished Professor of Medicine in the Division of Infectious Diseases at the Emory University School of Medicine; Ms. Lisa Rice, the President

and CEO of the National Fair Housing Alliance; Mr. Khalil Shahyd, the Managing Director of the Equity, Environment and Justice Center with the Natural Resources Defense Council; and Mr. Matthew Dickerson, the Director of the Grover M. Hermann Center for the Federal Budget at The Heritage Foundation.

You will each have 5 minutes to summarize your testimony. You should be able to see a timer on your screen or on the table in front of you that will indicate how much time you have left in your testimony.

And without objection, your written statements will be made a part of the record.

Professor Chetty, you are now recognized for 5 minutes to present your testimony.

**STATEMENT OF RAJ CHETTY, WILLIAM A. ACKMAN
PROFESSOR OF PUBLIC ECONOMICS, HARVARD UNIVERSITY**

Mr. CHETTY. Chairwoman Waters, Ranking Member McHenry, and members of the committee, thank you for the invitation to discuss evidence on the importance of affordable housing for economic mobility. I want to begin today by discussing the American Dream, the idea that every child in America should have a chance of succeeding regardless of their race, ethnicity, or family income, an ideal of equality of opportunity that I think we all share.

Back in the middle of the last century, virtually all kids in America had access to the American Dream. Ninety-two percent of children born in the 1940s went on to earn more than their parents did. Today, only 50 percent of kids are on track to do better than their parents. One factor that research has identified as being particularly important in determining economic opportunity is access to a neighborhood that has the resources—from good schools to social capital—to support upward mobility. Many studies have shown that there are stark disparities across a range of outcomes, from income to education to health, across neighborhoods. The maps on pages 3 and 4 of my written testimony show how children's chances of upward mobility vary dramatically across places. As you can see, kids from families with comparable incomes who grew up just a few miles apart often experience vastly different life trajectories.

Critically, neighborhoods have a causal effect on the outcomes of kids who grow up there. When a given child moves to a higher opportunity neighborhood, the amount they earn as an adult increases. Indeed, large-scale experiments conducted by HUD show that providing families housing vouchers to live in low-poverty, high-opportunity areas can dramatically improve their economic and health outcomes. Similarly, racial disparities are also shaped in large part by unequal access to high-opportunity neighborhoods. In light of this evidence, the key question in my mind is, how do we give everyone access to opportunity-rich neighborhoods?

This brings me to the second key point I want to make, which is that access to housing in opportunity-rich areas is severely constrained in the United States. Demand for housing has consistently outpaced supply in the past decade, and many poor families currently spend half of their income, or even more, on housing. Furthermore, the neighborhoods that offer the best chances for upward income mobility are often even more expensive, hence low- and

even middle-income families often cannot access the neighborhoods that offer their children the best chances of achieving upward mobility.

Now, Federal aid can play a major role in addressing some of these challenges and making opportunity more accessible to all. Indeed, many programs already exist that have precisely that aim, but those programs are vastly underfunded at the moment. At present, only 1 in 4 families who are eligible for Federal housing assistance actually receive that aid.

This brings me to my third and final point, that well-designed changes in Federal policy that expand support for affordable housing can play a key role in restoring the American Dream. Bolstering support for affordable housing through the Voucher Program, through public housing, through the Housing Trust Fund, and other policy models can increase access to housing in high-opportunity areas, and thereby increase upward mobility.

But I will note that it is very important that we design any such policies well, in an evidence-based manner, to maximize impact. To give you an example of that, we find that even among families who do receive housing vouchers at present, most of them currently live in lower-opportunity neighborhoods. In a recent pilot study, we found that providing a small set of additional support services during the housing search process can dramatically increase the fraction of families who move to high-opportunity areas, potentially generating increases in the incomes of their kids by more than \$200,000 over their lifetimes. What this illustrates is that coupling Federal assistance for housing with such support programs is likely to be critical for maximizing their impact. As another example, in addition to providing assistance for lower-income families in renting existing housing, I think it is critical to also provide support for expanding the total supply of housing in order to relieve pressure on prices.

To conclude, we now have rigorous scientific evidence that stable housing in high-opportunity neighborhoods can provide a critical foundation for a variety of outcomes, such as higher future earnings, better health, and better levels of education. Well-designed Federal support for affordable housing can give all children, irrespective of their race, ethnicity, or family income, a chance of achieving the American Dream. Thanks very much.

[The prepared statement of Mr. Chetty can be found on page 88 of the appendix.]

Chairwoman WATERS. Thank you very much. Next, we have Dr. Carlos del Rio, a distinguished professor of medicine in the Division of Infectious Diseases at the Emory University School of Medicine. Dr. del Rio?

STATEMENT OF CARLOS DEL RIO, MD, FIDSA, DISTINGUISHED PROFESSOR OF MEDICINE, EPIDEMIOLOGY AND GLOBAL HEALTH, EMORY UNIVERSITY SCHOOL OF MEDICINE

Dr. DEL RIO. Thank you, Chairwoman Waters and Ranking Member McHenry, and thank you, members of the House Committee on Financial Services, for giving me the opportunity to present to your committee.

My name is Carlos del Rio, and I am the Executive Associate Dean for Emory University School of Medicine at the Grady Health system. I am also the Distinguished Professor of Medicine in the Division of Infectious Diseases, and professor of epidemiology and global health here at Emory University. In addition, am the president-elect of the Infectious Disease Society of America, and the past chair of the HIV Medicine Association, and I am the international secretary of the National Academy of Medicine.

As a physician researcher, I want to thank you for holding this hearing on the importance of addressing housing stability through the infrastructure and economic recovery legislation. I am an infectious disease physician whose clinical care and research prior to the COVID-19 pandemic primarily focused on HIV prevention and care. I also have conducted research on the key drivers of HIV-related disparities, including factors that make certain communities and populations more vulnerable to HIV infection and to experiencing worse outcomes from HIV.

The COVID-19 pandemic has brought to the forefront the impact of social determinants of health, including housing, economic stability, education, food insecurity, healthcare coverage and access, racism, and health vulnerability and outcomes. Research evaluating the link between social and community factors from COVID-19 incidence and outcomes indicates that race and ethnicity, poverty, and housing stability put certain populations at greater risk for COVID-19 and at a higher risk for more severe outcomes due COVID-19.

One study that evaluated housing conditions on COVID-19 in all of the United States counties found that those with a higher percentage of households with poor housing had a higher incidence of COVID-19 and higher mortality associated with COVID. Alarmingly, the researchers found that the percentage of households living in poor housing conditions increased by 5 percent. In one county, the risk of COVID increased by 50 percent and the mortality increased by 42 percent. Factors found in the study are likely contributing to greater vulnerability to COVID, including overcrowding, inadequate plumbing and sanitation, as well as high rent costs, leaving no or only nominal resources to access healthcare services.

In addition to housing and living conditions affecting health status, housing instability is married to healthcare services that results in worse outcomes and higher healthcare costs for individuals and families. For people with HIV, stable housing is associated with viral suppression, which is when the level of virus in your body is reduced to undetectable levels. When individuals are virally-suppressed, their immune systems are protected, they can live long and healthy lives, and the risk of transmitting HIV to their sexual partners drops to essentially zero. The Ryan White CARE Act Program supports an overall viral suppression rate among people served by the program of 89.3 percent, but that percentage drops nearly 15 percentage points to 74.5 percent for clients who are unstably housed. I will remind you that the Ryan White CARE Act Program serves over 50 percent of people living with HIV in our country.

Community-based supportive housing that provides case management and linkages to other healthcare services also improves outcomes and breaks the cycle of chronic housing instability. In 2018, the National Academy of Sciences convened a committee to evaluate supportive housing and noted that chronic homelessness is a highly complex social problem of national importance because of the harms to health caused by unstable housing. The committee recommended expanding access to permanent supportive housing and other housing models while continuing to evaluate supportive housing programs. Stable housing coupled with case management and other services for people with chronic conditions is important in alleviating physical and mental stressors, providing sanitation and refrigerators for food and some medications, and to facilitate communications and connectivity with social services and healthcare professionals and to maintain community and social supports.

Expanding access to integrated and coordinated approaches to providing healthcare and housing services or permanent supportive community-based housing is important to improve health outcomes for people with chronic conditions experiencing chronic unstable housing, including seniors, people with disabilities, HIV, behavioral health, and substance use disorders. Stable and adequate housing is healthcare. For people with HIV, it affects their ability to connect or maintain a connection with the care and their ability to adhere to daily HIV medications, which are necessary for them to continue their viral suppression.

As a physician who cares for people with HIV and other infectious diseases at the Grady Health System here in Atlanta, I have seen firsthand the challenges that patients who are unstably-housed face in accessing and staying connected to our healthcare services. I also have seen the challenges that our patients who are unstably-housed face in securing permanent housing due to lack of affordable options. According to the National Low Income Housing Coalition, American Indian or Alaska Natives, Latino, and Asian households are more likely to be extremely low-income renters than White households. These population groups have also been disproportionately affected by HIV and COVID-19, among other infectious diseases. For Black households, 20 percent are extremely low-income renters. For American Indians and Alaska Natives, it is 18 percent, and for Latinos, it is 14 percent.

Chairwoman WATERS. Dr. Rio, your time has expired. Thank you.

Dr. DEL RIO. Thank you. I appreciate the opportunity.

[The prepared statement of Dr. del Rio can be found on page 104 of the appendix.]

Chairwoman WATERS. Thank you. Ms. Rice, you are now recognized for 5 minutes to present your testimony.

STATEMENT OF LISA RICE, PRESIDENT AND CEO, NATIONAL FAIR HOUSING ALLIANCE

Ms. RICE. Thank you, Chairwoman Waters, Ranking Member McHenry, and members of the committee for the opportunity to speak about the importance of housing and the Build Back Better Act. My organization is a non-profit civil rights agency dedicated

to eliminating housing discrimination and ensuring equitable housing opportunities for everyone.

The nation stands at a crisis, and housing is at its core. As millions of people face eviction due to the ending of the moratorium, Congress and President Biden have a once-in-a-generation opportunity to help rectify centuries of injustice in our nation's housing and lending markets, and redress the negative effects of distorted race-based laws and policies put in place by the Federal Government that provided housing and wealth-building opportunities for Whites, while simultaneously denying those same opportunities to the people of color who helped build this country. These discriminatory policies helped create inequitable systems like residential segregation, restrictive zoning ordinances, and the dual credit market that are still with us today, driving disparate outcomes in every area and facet of our lives.

For example, White families hold 5 and 8 times the wealth of Latino and Black households, respectively. That wealth gap is driven by disparities in homeownership. White households have a 40-percent higher homeownership rate than Black households, a 36-percent higher homeownership rate than Latino households, and a 21-percent higher homeownership rate than Asian, Native Hawaiian, and Pacific Islander households. If we freeze White wealth where it is today, it would take Black households 228 years to achieve the level of wealth that White households now have.

Moreover, housing insecurity brought on by the COVID pandemic has been disproportionately felt by households of color, who are more than twice as likely as their White counterparts to be behind on their housing payments. Indeed, as you have heard, housing and residential segregation are social determinants of health. Quantitative and qualitative gaps in housing are driving multiple disparate outcomes related to education, incarceration, income, health, credit access, longevity, and many other areas. Your ZIP Code determines your outcomes in life.

The overwhelming majority of Americans understand this, and they do not like it. The Bipartisan Policy Center's Morning Consult poll published last month shows that most Americans, including a majority of Republicans, Independents, and Democrats, support significant funding for housing issues, including public housing repairs, tax credits to develop and renovate homes in distressed communities, and down payment assistance for first-generation homebuyers. Voters know that there is no city in our nation where someone making minimum wage can afford a two-bedroom apartment. They view today's affordable housing challenge as a crisis that needs immediate action. Nearly 90 percent of people, including 76 percent of Republicans, believe that the government has a role to play in creating affordable housing solutions and want to see their elected officials take action.

Congress has the opportunity to change history by helping to eliminate the largest racial homeownership gap since redlining was legal. The definition of insanity is to keep doing the same thing, and expecting a different result. So, we must implement new solutions, like down payment assistance for first-generation homebuyers, as Chairwoman Waters' Downpayment Toward Equity Act provides. Every \$30 billion dedicated to down payment assistance

adds over 500,000 new Black and Latino homeowners, increasing homeownership rates for both groups, respectively, by 1 percentage point, and leveraging roughly \$141 billion in additional economic impact.

We must also support the renovation of the existing affordable housing stock, as provided by the Neighborhood Homes Investment Act and include \$1 billion for the Fair Housing Initiatives Program and \$250 million for the Fair Housing Assistance Program.

In conclusion, an overwhelming majority of Americans want Congress and the President to fix our nation's housing ills. In fact, President Biden ran on the promise of addressing racism in housing inequality through his Build Back Better platform, but we cannot address racial injustice without addressing housing and homeownership inequities. Thank you.

[The prepared statement of Ms. Rice can be found on page 126 of the appendix.]

Chairwoman WATERS. Thank you very much. Mr. Shahyd, you are now recognized for 5 minutes to present your testimony.

STATEMENT OF KHALIL SHAHYD, MANAGING DIRECTOR, EQUITY, ENVIRONMENT AND JUSTICE CENTER, NATIONAL RESOURCES DEFENSE COUNCIL

Mr. SHAHYD. Thank you. Good morning, or good afternoon now, Chairwoman Waters, Ranking Member McHenry, and the distinguished members of the House Committee on Financial Services. Thank you for holding this hearing and for the opportunity to testify. My name is Khalil Shahyd. I am the managing director for environmental and equity strategies with the Natural Resources Defense Council (NRDC). At NRDC, we recognize the importance of expanding affordable housing to address many of our nation's environmental challenges, such as climate change, and the uneven burdens faced by communities of color due to racialized land-use policies that locate hazardous materials and infrastructure disproportionately in our communities.

I am here today to urge Congress to pass the Build Back Better Act, including the critical investments voted for by this committee for affordable housing development, preservation, and retrofit. Making smart investments in affordable housing will ensure the Build Back Better Act addresses racial disparities in our nation's housing system that disproportionately burden renters of color with high housing costs, while devaluing homeowners in these same communities, leading to an ever-widening racial wealth gap.

This is a national crisis. There are no red States or blue States. We are unified by the fact that in no State, metropolitan area, or parish can a worker earning a Federal minimum wage afford a two-bedroom rental home by working a standard 40-hour work week. The private market has never been able or willing to produce an adequate supply of homes for extremely low-income households, and the growth of low-wage work exacerbates the problem. Without congressional action, 7 of the 10 occupations projected to experience the greatest growth over the next decade will pay hourly wages that are insufficient to afford modest apartments, meaning the problem is likely to be exacerbated in the coming years.

Analysts expect that over the next 10 years, more than 400 new renter households will enter the rental market, many of these households being low income. And if this were not enough, low-income families pay more per square foot—on average, 20 percent more—of their incomes on electricity and heat. That is a lot. And for a household, that means deciding between keeping heat or lights on versus paying rent, buying food, or paying for medicines or school supplies.

High energy burdens also create hidden dangers. Space heaters are involved in 79 percent of fatal home heating fires, when building heating systems are inadequate. And if that was not enough, many families are increasingly facing the prospects of dealing with major weather disasters, such as hurricanes, flooding, wildfires, and other climate-related emergencies. The number of affordable housing units at risk from flooding in coastal areas will triple by 2050 unless action is taken today.

Fully funding the Build Back Better Act will provide important investments to address the housing crisis while creating quality jobs. The shortage of affordable housing costs our economy \$2 trillion each year in lower wages and productivity. A 2015 study estimates that between 1964 and 2009, we could have had a \$1.7-trillion increase in income overall, and \$8,775 in additional wages per worker with improved housing quality. Just one year of construction of 100 affordable housing units can generate \$11.7 million in local income, and \$2.2 million in taxes and revenue, and can create 161 local jobs.

Addressing the housing crisis is also key to equitable climate action. Homes and buildings in the U.S. account for nearly 40 percent of U.S. energy consumption, and nearly a third of our greenhouse gas emissions. What we build today will have a major impact on future energy costs and the protection of communities from extreme weather due to the emission thresholds we have already crossed. Investing in our nation's affordable housing to make it more energy-efficient and resilient must be the cornerstone of our nation's Build Back Better strategy. These investments are also critical to ensure success in fighting climate change and to ensure the positive investments in the clean energy economy are shared.

With millions of Americans still struggling to afford a stable home, the Build Back Better Act is not just an opportunity; it is a national imperative. Thank you.

[The prepared statement of Mr. Shahyd can be found on page 147 of the appendix.]

Chairwoman WATERS. Thank you very much. Mr. Dickerson, you are now recognized for 5 minutes to present your testimony.

STATEMENT OF MATTHEW DICKERSON, DIRECTOR, GROVER M. HERMANN CENTER FOR THE FEDERAL BUDGET, THE HERITAGE FOUNDATION

Mr. DICKERSON. Chairwoman Waters, Ranking Member McHenry, and members of the committee, thank you so much for the opportunity to be here and testify. My name is Matthew Dickerson, and I am the Director of the Grover M. Hermann Center for the Federal Budget at The Heritage Foundation. My views

in this testimony today are my own and should not be construed as an official position of The Heritage Foundation.

Housing is an important component of the American economy, but more importantly, housing is often the largest part of a family's budget, and it is a vital determinant in their quality of life. The affordability of housing depends on basic economic factors, including an ample supply of available housing as well as a growing economy where people can enjoy the dignity of the fruits of their labor.

So, it is important that we consider housing in the context of economic policy. Unfortunately, too often, government erects barriers to opportunity. It should be no surprise that the sectors of the economy that people express the most frustration with—things like healthcare, education, energy, and housing—are the ones where government is already the most involved. Government rules, regulations, subsidies, and disincentives all limit consumer choice. They stifle innovation, drive up costs, and ultimately make things more difficult and less fulfilling for people all around the country.

Congress is currently considering a massive tax and spending package that is meant to transform the American economy and expand government control over some of the most personal aspects of people's lives. It would put more of the economy's resources under the control of politicians and bureaucrats rather than the people. It would use the force of government to pick winners and losers, and that unfairly empowers special interests. And all of this will just exacerbate the challenges that families and communities are facing as we continue to struggle to emerge from this pandemic.

Americans have been feeling the effects of price increases. The Consumer Price Index has increased 5.4 percent in the last year, which is among the highest increases since the 1970s. Total government spending in Fiscal Year 2021 was 53 percent higher than it was in 2019—53 percent higher. Of the roughly \$5.2 trillion in new Federal debt that was added since the beginning of the pandemic, \$2.8 trillion of that, or 54 percent, was purchased by the Federal Reserve. Fifty-four percent of the new debt added since the beginning of the pandemic has been monetized by the Federal Reserve. All of this is unprecedented, and I am concerned that pumping even more government cash into the economy could fuel a dramatic surge in price inflation.

One of the biggest issues on the minds of people throughout the country is the disruptions to the goods and services that they need, that they rely on. Consumers are seeing shelves that are bare of goods while the White House warns that Christmas may be interrupted. We have even seen some basic goods disappear from the shelves in stores. Factories have seen work slowdowns and shortages due to interruptions of vital supplies and components. Meanwhile, throughout the country, we see help wanted signs posted in shops and restaurants. In August, there were 8.3 million unemployed workers, and that is way too many, but at the same time, there were 10.4 million job openings. That is 2.1 million more job openings than people who were looking for work.

The economy is facing very significant challenges, and the Build Back Better Act threatens to make those worse by increasing regulations and fiscal burdens, especially on small businesses and independent workers like truck drivers, especially as the economy is

struggling to recover from government lockdowns and economic disruptions. These policies would reduce wages, cost jobs, harm economic growth, cut investment, increase prices, and harm working families. And that is the exact opposite of what we are supposed to be here to do. Instead, I think we should focus on doing better. We should be removing barriers. We should be rolling back regulations, getting the budget on a sustainable path, and giving people more opportunity.

And with that, I am happy to yield back the remainder of my time, and thank you so much for the opportunities.

[The prepared statement of Mr. Dickerson can be found on page 110 of the appendix.]

Chairwoman WATERS. Thank you very much. Votes have been called on the House Floor. We will stand in recess, and we will reconvene immediately following the conclusion of these votes. I appreciate your patience.

The committee will stand in recess.

[recess]

Chairwoman WATERS. The committee will come to order.

I now recognize myself for 5 minutes for questions.

Thank you for your testimony today, Professor Chetty. I have long been a supporter of the Housing Choice Voucher Program. Housing choice vouchers help families escape homelessness and poverty, and they support the development of more affordable housing. That is why we included \$75 billion for new Housing Choice Vouchers in my committee's section of the Build Back Better Act.

This funding is a top priority for me. Just a few weeks ago, I was out in the streets of my district working with the Los Angeles County Development Authority to try and move people experiencing homelessness immediately into permanent housing. However, Los Angeles County simply does not have enough housing resources to do so.

As a matter of fact, I had what is known as LAHSA, which is the coordinating agency for the homeless in getting shelters, et cetera, I had L.A. County and the City and the Housing Authority, all come out. We met. I stayed out there 6 hours with them. All of these makeshift tents that were lining the median of this major street had been there for months, and I have passed them week after week and month after month.

And so I went to each of the tents, and I asked them if we could get them some temporary housing, the hotel housing operation that we have, what they call the Hotel Key, I believe, but it is very temporary, overnight style. They said yes. So, we helped them to get some of their stuff stored, and some of it they could not take with them, and that was carried away.

But the idea was that we had all of the agencies—the City, the County, the Housing Authority, and LAHSA—all there, and we had people coming from the community around what we were doing. They saw the activity, and they were begging me for vouchers. They wanted vouchers. They knew that there is something called Section 8 vouchers, and if you could get one, you would have an opportunity to find a place.

So, I want to ask you about vouchers, because I have given it a high priority in my funding. How can a significant infusion of

vouchers help places like Los Angeles address the affordable housing crisis in the short term as we work to increase our country's affordable housing stock? And really, the question is not only about Los Angeles or California, but vouchers everywhere that we can get to give people an opportunity to go look for housing using these vouchers.

Do you think that vouchers can help us deal with this homeless problem in significant ways?

Mr. CHETTY. Thank you, Chairwoman Waters.

I completely agree with those sentiments. I think there is good evidence that vouchers can help families find stable housing, and expanding funding for vouchers, especially given that only a small fraction of the families who are actually currently eligible receive vouchers, is a critical step towards getting more families vouchers and the housing they are ultimately seeking.

Now that being said, I think there are two important things to keep in mind. One, there are also serious supply problems. If we just give people more vouchers, but there aren't more total houses for people to rent, more total apartments, then that is going to drive up prices and not necessarily lead to more total housing.

So, I think in parallel to expanding vouchers, which is critical, it is also important to figure out how you relax the zoning restrictions and do other things to increase the supply.

And the second thing, I will go on quickly, is trying to get people housed in areas that provide good opportunities for upward mobility more generally. Schools, other resources, networks, and so forth are extremely important to keep in mind as well.

Chairwoman WATERS. Thank you very much.

Ms. Rice, the Build Back Better agenda has been championed as a way to uplift America's middle class. Given the growing racial wealth gap and demographic trajectories which show that people of color will make up the majority of America by 2042, is it really possible to build back better without robust affordable housing investments?

Ms. RICE. No, it is not. And it is also not possible to build back better without significant down payment assistance, since those families do not have intergenerational wealth to pass down due to our nation's legacy of inequitable housing policies.

Chairwoman WATERS. You mentioned how long it would take to make up this wealth gap. Do you mean if we keep doing what we are doing now, or do we need to do new and bigger things to close that wealth gap?

Ms. RICE. Yes, we need to do new and bigger things. If we keep doing what we are doing now, we will never close the racial wealth gaps.

Chairwoman WATERS. Thank you very much. I appreciate that.

The gentleman from Florida, Mr. Posey, is now recognized for 5 minutes.

Mr. POSEY. Thank you once again, Madam Chairwoman, for holding this important meeting.

I don't see Matthew Dickerson in the lineup here. Is he still with us?

Mr. DICKERSON. Yes, sir. I am here in person.

Mr. POSEY. Oh, okay. Mr. Dickerson, can you tell us what your research shows about the importance of reducing the cost of building affordable housing and solving our overall affordable housing challenges?

Mr. DICKERSON. Absolutely. I think that is really the goal. If the goal is to get more people into housing and make more housing available to people, we should be removing government barriers to building new housing, and that is the best way to increase access to housing is to allow more housing supply to be built. And also, allowing people to keep more of their dignity and the fruits of their labor to be able to afford it.

Mr. POSEY. Does any of your research give any basis whatsoever for estimating how much Federal housing expenditures have merely driven up the market prices and rents of housing as opposed to reducing the costs of building new housing and increasing the supply of housing in the private market?

Mr. DICKERSON. I think that is a great question, and there is no question that when the Federal Government gets involved and it starts subsidizing different forms of housing, that just drives up prices in the marketplace artificially rather than allowing true market-rate housing to be available. So, I think a lot of times when we are talking about market rate housing, that doesn't actually exist in the housing market.

If you look at the mortgage financial system, nearly 90 percent of mortgages are backed by the Federal Government. The Federal Reserve owns more than \$2 trillion worth of mortgage-backed securities. There is too much government intervention in the housing marketplace.

Mr. POSEY. Thank you. How do you foresee Congress being able to help reduce the costs of building affordable housing in the private market?

Mr. DICKERSON. That is a great question.

There are some things in the Tax Code. The Tax Code is actually biased against building new construction for housing. If you want to build a new apartment building, you have to depreciate those costs over 27½ years. So, it takes multiple decades for a developer to build a new house and then be able to write that off over the course of time.

What we could do—there are a couple of easy suggestions. We should allow expensing, full and immediate expensing for those types of investments like we do other capital expenditures. Or we could allow other ways to write that down which allow companies to actually recoup those costs so we can build more and increase investment, which would, of course, lower costs.

Mr. POSEY. I remember a story about Mother Teresa in New York. She built a house for the homeless, and they wouldn't let her open it, because they said it didn't have enough bathrooms, and they might have to wait in line. So they didn't have a house, and they just went in the street.

Are there any estimates of how much reducing the cost of building new housing and reducing regulatory cost burdens on new housing could potentially increase the stock of affordable housing in the private market?

Mr. DICKERSON. That is another great point. We should reduce the regulatory burdens to building at the local, State, and Federal levels. There are things like Davis-Bacon prevailing wage requirements, that if the Federal Government is involved in building a project, that just artificially drives up the cost. So, if the goal is to build more public housing, we should try to build as much as we can in a cost-effective manner for the taxpayers, rather than artificially increasing the price of those projects.

Mr. POSEY. Thank you. Have there been pretty solid studies to back this up, of which you are aware?

Mr. DICKERSON. Absolutely. I think there are lots of basic economic studies that have been done by my colleagues at The Heritage Foundation and many others throughout the country. I know our colleagues at the Mercatus Center at George Mason University have been specialists in this area. And there are folks at the Manhattan Institute who have done very good work in this space, that I would recommend as well.

Mr. POSEY. Thank you, Mr. Dickerson, for joining us today, and I thank the other witnesses as well for coming and sharing.

I see my time is about to expire, so I yield back, Madam Chairwoman.

Chairwoman WATERS. Thank you very much. The gentlewoman from New York, Ms. Velazquez, who is also the Chair of the House Committee on Small Business, is now recognized for 5 minutes.

Ms. VELAZQUEZ. Thank you so much, Chairwoman Waters.

Dr. del Rio, for years I have been outspoken in saying that the state of our nation's public housing system has become a public health crisis. And earlier today, I told the first panel that the residents of the New York City Housing Authority (NYCHA) endure a consistent lack of hot water, insufficient heat during the winter months, rodent and insect infestations, and a widespread and recurring lead and mold problem.

As a result of these conditions, many NYCHA residents suffer from respiratory illnesses. In your expert medical opinion, is there a connection between poor housing conditions and the development and exacerbation of respiratory illnesses?

Dr. DEL RIO. Thank you for your question, and I appreciate the opportunity to address that.

Absolutely, I think when we talk about having decent housing for individuals, we are also talking about people having access to clean air and to adequate water and sanitation in the place they live. Simply having a wall or a roof over your head, which may be living in the streets in a made-up housing, is not sufficient, right? You need to have other things, and we know people suffer from respiratory illnesses. We know people suffer from gastrointestinal illnesses because their water is contaminated. We know recently that because of water that was contaminated with lead, citizens in Michigan have problems with that.

So your house can be the safest and the most secure place, but it could also be—the place you live could also be where you acquire infections. And I think in the case of COVID, we saw that, that when people were brought together and you had overcrowding, even though people were housed, because they were overcrowded, the risk of transmission increased significantly.

Ms. VELAZQUEZ. Yes. Are respiratory problems and other health conditions among residents in public housing an issue you see across the country?

Dr. DEL RIO. I am not an expert on respiratory diseases, so I cannot tell you, yes, that is the case. But in my reading, I would say that we see in people who live in public housing a higher incidence of asthma and other respiratory diseases.

People don't realize that, for example, asthma, is actually more common in poor individuals. It is much more common in people who live in unstable—in public housing than for people who live in adequate housing.

Ms. VELAZQUEZ. Dr. del Rio, last year Senator Gillibrand and I wrote to the NYCHA chairman highlighting our concern about the poor conditions in NYCHA and the Authority's reported failure to fix mechanical fan equipment, exacerbating the spread of COVID among residents. Can you please explain how improving housing conditions could have helped mitigate the effects of the coronavirus?

Dr. DEL RIO. One of the things that I think we did wrong in our country is when somebody was diagnosed with COVID, then instead of sending them—in many places, people were found a place to isolate, so they wouldn't infect other people. Here, we diagnose individuals, and we send them back to their house. And if their family members and the people living in the house were not infected, they became infected, because the infected person transmitted the disease.

Ms. VELAZQUEZ. Thank you.

Dr. DEL RIO. One of the most important things is the ability to be able to isolate when you have COVID. And for that, you need to have a private room and a private bathroom and the ability to stay away from others who are not infected in your household in order to prevent transmission.

Ms. VELAZQUEZ. Yes, and there are concerns about the ventilation systems in public housing, as one area that could have any type of connection with the spread of COVID-19.

Ms. Rice, as you know, our nation faces a homelessness and affordable housing crisis. Can you explain the importance of creating additional units of affordable housing and how the Build Back Better Act helps us meet that challenge?

Ms. RICE. Congresswoman Velazquez, thank you for the question.

Yes, we need 5 million additional affordable housing units in the United States, and the Build Back Better plan would provide funding to support the development of new affordable housing units using funds from the National Housing Trust Fund and also via tax credits. But it also provides funding to fix the already-existing plethora of naturally-affordable housing units that are in very, very poor condition in communities throughout the States.

So, it provides a tax credit to update that housing so that it can be onboarded and used for affordable housing purposes.

Ms. VELAZQUEZ. Thank you. Madam Chairwoman, I yield back.

Chairwoman WATERS. Thank you very much. The gentleman from Kentucky, Mr. Barr, is now recognized for 5 minutes.

Mr. BARR. Thank you, Madam Chairwoman.

And once again, I would like to thank the panel of witnesses for appearing before the committee, and once again, I must question why they are even here. We have had this debate multiple times. In fact, since Democrats took control, we have had 31 housing hearings, and 13 of those hearings have been in the Full Committee.

We voted on the bill that this hearing purports to review, and the final negotiations are apparently nearing the finish line, arguably with little or no input from Democrats on this committee. I say that because in public reporting, I am reading that Democrats are considering cutting housing funding in this massive socialism spending bill to roughly a third of the initial amount proposed, as they try to lower the cost of the bill to perhaps try to earn the support of Senator Manchin or Senator Sinema.

The committee's portion of this bill and the broader reconciliation package are simply a big government spending blowout. Spending another \$3.5 trillion financed through debt and massive tax hikes will not only put us on the downhill slide to socialism, it will perpetuate devastating inflation felt by Americans across the country.

Rising prices are compounded by shortages due to supply chain bottlenecks and the Biden Administration's failure to adequately take action to address them. Higher prices and scarcity at the grocery store are not, "high-class problems," as senior White House officials suggest, and Americans should not just, "lower their expectations," as some in the mainstream media have said.

Imagine being a middle-class working parent who sees the price of milk, eggs, meat, and gas rising rapidly and once-full shelves at the grocery store now bare. Now imagine being told by so-called elites that you just need to suck it up and hope for more government handouts. That is the reality in President Biden's America: Just hope for more government handouts.

The argument that inflation is transitory is getting thinner and thinner with each passing month. Increases in the Consumer Price Index have topped 5 percent month after month after month. Some of my colleagues may try to dismiss the dramatic rise in prices as temporary due to supply chain bottlenecks, increased demand from reopening the economy, or overly-accommodative monetary policy. And while these elements may play a role, let us be clear that reckless government spending and across-the-board tax hikes will ensure that these upward price pressures will remain with us for years to come.

Just this week, the Federal Reserve Bank of San Francisco published a report that examined this question specifically: Does runaway government spending have an impact on inflation? And the answer was absolutely, yes.

The report finds that significant Federal spending under the Biden Administration has resulted in higher inflation. There is simply too much demand chasing too little supply, and that is a basic recipe for increases in prices.

And the message is clear as we look to the future: Greater amounts of wasteful government spending mean higher prices for everyday Americans. And continuing to pay people to not rejoin the labor market is also going to push prices higher because you are just going to continue to have these supply chain disruptions.

So, make no mistake about it, prices are up: the price of gas is up 42 percent; beef, 18 percent; bacon, 19 percent; and used cars, 24 percent. These aren't high-class products. These are items that everyday Americans in Kentucky's Sixth Congressional District and around the country need. And our constituents are paying the price.

This is Joe Biden's inflation tax, and it is not a tax on the wealthy; it is a tax on lower- to middle-income Americans. A recent nationwide survey showed that consumers are worried about rising prices and increasingly blaming blowout government spending. Seventy-eight percent said rising prices were a concern, and two-thirds said that they believed increased government spending was a significant contributor to upward price pressures.

Not to mention the concern about our government going bankrupt and that future generations of Americans are going to be paying the price tag. No matter how much the Biden Administration and my colleagues on the other side of the aisle want to sweep this problem under the rug or pretend that big government tax-and-spend policies don't contribute, the data is clear. And Americans are paying attention.

Inflation is a tax. It is a tax on Americans, and it is dampening the spending power of consumers. Real wage growth is down just as America is recovering from a global health and economic crisis.

The Biden Administration's answer is more Keynesian blowout spending the likes of which we have never seen. This threatens to perpetuate inflation, bankrupt small businesses, and compromise U.S. global leadership and economic security. So, let us stop pushing for more wasteful government spending.

I yield back.

Chairwoman WATERS. The gentleman yields back. The gentlewoman from Iowa, Mrs. Axne, who is also the Vice Chair of our Subcommittee on Housing, Community Development, and Insurance, is now recognized for 5 minutes.

Mrs. AXNE. Thank you, Madam Chairwoman, and thank you for all of the work that you understand is important to this country, which is housing for Americans and affordable housing in all parts of our country.

I am here to actually ask questions about the real issues that we are facing, and thank you to all of our folks here for attending.

A study recently found that in Iowa, 75 percent of our children under 6-years-old had lead in their blood. This is the fourth-highest rate in the country.

Dr. del Rio, I know this isn't quite your specialty area, but can you tell me a little bit about how lead can affect children?

Dr. DEL RIO. Thank you very much for your question, Representative Axne.

Yes. Lead accumulates in the brains of children, and therefore, it impacts their development. Many years ago, the government banned lead in paint and in toys and in other things that could lead to children licking that lead and leading then to lead intoxication, which causes anemia, causes many things, but eventually will cause developmental deficits. And those children with lead intoxication in their house are probably never going to develop normally

and will have developmental disabilities, which will lead them then to actually not be able to be productive Americans.

So, we are really hurting our future by exposing children to lead.

Mrs. AXNE. I appreciate you bringing that up. If I am hearing you correctly, there is literally no safe level of lead for children. Is that correct?

Dr. DEL RIO. Again, I am not an expert in that area, but my answer will probably be, no, lead is not something that normally goes into our bodies. So, any lead could probably be dangerous lead.

Mrs. AXNE. I appreciate that. Having this level of lead poisoning in Iowa's children is very concerning to me, and so I want to focus on some of the causes and solutions that we might have here.

Mr. Shahyd, my understanding is that lead is far more likely in areas where there is more older housing, especially housing from 40 years ago or more. Does that fit with your research?

Mr. SHAHYD. Yes, thank you. Thank you, Representative, for that question.

Yes, it does. Our housing stock across the nation has not gotten the attention, particularly the housing that is relied on by households with fixed incomes. So, our elders as well as low-income families just haven't had the type of upgrading and regular upkeep and maintenance.

And the lead issue, it is both an issue of paint inside the house, but also issues, as we know, obviously with Flint, Michigan, and with many other municipal water systems as well. So, lead is also in the water lines.

Mrs. AXNE. Thank you for that. I appreciate it.

It appears we don't see the same level of issues with new housing. So, Ms. Rice, is building new housing or replacing older housing with new, as we have structured in the Build Back Better Act, likely to improve our children's health by better protecting them from lead?

Ms. RICE. Yes, it definitely will. And in addition to that, as I alluded to earlier, the Neighborhood Homes Investment Act provides substantial subsidies to enable the refurbishment, the renovation, and the rehabilitation of naturally-occurring affordable housing that already exists in our communities throughout the nation. So, it provides the funding needed to remove the lead paint and to update the water lines.

Mrs. AXNE. Thank you for that.

One last thing, I was surprised to learn when I got to Congress that we had no USDA multifamily housing built in more than a decade. This is, of course, housing for our rural communities. And we all know you can't expect to have safe, affordable housing for everyone if we don't build anything new, and that is why I have been working to fix this for a couple of years. Funding for new USDA housing is included in the bill we passed here last month.

Ms. Rice, I am wondering if you can describe the impact that you think bringing also affordable housing out to our rural areas could do for this country?

Ms. RICE. That is tremendously important. One of the challenges that we face in rural communities is problems around infrastructure and the ability of that infrastructure to support safe and

healthy housing. So, the funding to support rural housing development is really critical.

Mrs. AXNE. Thank you so much.

I know that we need to get this work done to build more affordable housing, of course, for our working families. And a key part of that for me is to make sure that we protect our Iowa kids from the dangers of lead exposure in these older homes. I hope that we can all come together as Americans to make sure that we protect our children and have safe, affordable housing for people across this country.

Thank you so much for your time and for being here. I appreciate all of your testimonies, and I yield back.

Thank you.

Chairwoman WATERS. Thank you. The gentleman from Texas, Mr. Williams, is now recognized for 5 minutes.

Mr. WILLIAMS OF TEXAS. Thank you, Madam Chairwoman.

There are so many different issues facing the American people right now, and we are using the committee's time to hash out arguments that the Democrats are having within their own party. While the Democrats deal with their intraparty fighting, I wanted to highlight some of the concerns I am hearing about every single day in my district in the great State of Texas.

First of all, businesses can't find workers to hire as they hope to ramp up for the holidays. Heating prices are expected to climb over 50 percent this winter, and the Biden Administration continues to wage war on the fossil fuel industry.

Our grocery store shelves are empty, and supply chains are falling apart. Inflation is wiping out any wage gains for the middle-income workers, and there is a record inflow of illegal immigrants coming to our country illegally, with 1.7 million illegal encounters this year alone.

And out of all of these concerns, the single-largest I am hearing about, the issue I am hearing about is tax increases and the effects that this will have on their ability to survive. We have people on this panel, for example, who are tenured professors who can only be fired under truly exceptional circumstances. This guarantee of tenure gives you peace of mind, knowing that you will continue to receive a paycheck and be able to provide for yourself and your family regardless of outside economic factors or how bad things can get.

Small business, like mine and others, don't have the luxury of the guarantee of tenure. They are fighting every day to compete with other businesses providing better products and services within the marketplace. Let the customer decide whom they want to do business with, not the government. And this competition is at the heart of the American capitalism that makes our country one of the top innovators in the world.

Now, I can tell you, everyone here today, when we are talking about tax increases that the Democrats' so-called—in their program called the Build Back Better plan, Main Street America is scared to death of this, totally scared. Because look, you can't raise taxes and help the economy. You have to cut taxes and help small business and put cash flow in the economy.

Main Street America sees through these lies. They see through the lie that no American making under \$400,000 will have to pay more in taxes. Inflation alone is increasing their costs of doing business.

So, Mr. Dickerson, thank you for being here, and thank you for being on the scene to talk to us today. Can we discuss this misleading point that we keep hearing from the left about this terrible proposal and how these tax proposals would be especially bad for small businesses, in other words, Main Street America?

Mr. DICKERSON. Absolutely. Thank you so much, sir, and I know that you are a small businessman and have that experience. So, thank you.

The Build Back Better Act would increase taxes. It would increase taxes on people earning less than \$400,000. It would increase taxes on small businesses. It would increase taxes on people all throughout the economy.

And what does that do? That raises prices. That costs jobs. That costs people to not get the raises that they would otherwise get. Why? Because the Federal Government has taken it, so it can go under the control of politicians so that they can dole it out for new spending programs.

And that is just bad for the American economy, it is bad for families, and it is bad for our communities.

Mr. WILLIAMS OF TEXAS. And small businesses right now, you are probably seeing, too, are totally playing defense. They are scared to death of tax increases. They are scared to death of mandates that are being put on them, that are going to cost them. So they have to decide, do I save money to pay my taxes and cut a person loose and terminate a job? Or do I have to terminate a job because I may have to pay for vaccinations or whatever the case may be?

This is not inviting to the risk and reward that built this country, where people can invest money and get a return on their investment. And if you are the banks, you are worried about this reporting system. They have no clue. The banks have no clue what this \$600 reporting system is going to cost them.

And that is going to go down to where people can't make loans, the banks won't make loans. You dry up money, and big government takes over. So we have to fight this, and I appreciate you being here, I appreciate all of the panel being here.

And the remainder of my time, Madam Chairwoman, I give back to you.

Chairwoman WATERS. Thank you very much. The gentleman from New York, Mr. Torres, is now recognized for 5 minutes.

Mr. TORRES. Thank you, Madam Chairwoman.

I just want to respond. During the first panel, I think one of my colleagues, Representative Barr, responded to a comment I made about how housing is a priority. We both agreed that housing is a priority, but I believe he said that if you need housing, get a job so that you can pay the rent.

And I agree, except there are millions of Americans who do, indeed, have jobs but who, nevertheless, cannot afford market rate rent. The affordability crisis has two causes. Not only is the rent too high, but the wages are too low.

According to the National Low Income Housing Coalition, there is something known as the, “housing wage,” the wage that a tenant would need to earn to afford an apartment. The national housing wage is more than \$20 an hour, versus a Federal minimum wage of \$7.25. So, let that sink in.

The Federal minimum wage is about a third of the national housing wage. And if you earn the Federal minimum wage of \$7.25 an hour, you would have to work 72 hours to afford a one-bedroom apartment—72 hours. And in the United States, not only do we have the working poor, but increasingly, we have the working homeless.

Nearly half of the household heads in the New York City shelter system are working people, essential workers who put their lives at risk for all of us during the peak of the pandemic, but who find themselves languishing in a shelter system because the affordability crisis is raging out of control.

Now, the Republicans on the committee have consistently said that the latest hearing on housing is a waste of time, and Representative Barr asked, why are we here? And if you wish to know why we are here, look no further than the research of Dr. Chetty. Dr. Chetty’s research demonstrates that housing is foundational not only to who we are, but to who we can become. It is foundational to the American Dream.

Where you live in America determines your opportunity and mobility. It determines the quality of the schools you attend and the quality of the services you can access.

And so, Dr. Chetty, I want to ask you, can we build back better without housing investments aimed at promoting upward mobility?

Mr. CHETTY. Thank you, Representative Torres.

And I absolutely think investments in housing designed in the right way are central for creating economic mobility and the type of inclusive prosperity for which I think we all aim.

Mr. TORRES. I have a question for Mr. Dickerson. I know you are from The Heritage Foundation, so I suspect we have radically different worldviews. You have emphasized the role of the government in raising the cost of housing. Is single-family zoning an example of the kind of housing intervention that raises the cost of housing?

Mr. DICKERSON. Yes, sir. Thanks for the question. I think we probably have a lot more in common than we might have different as Americans.

And yes, I do think that local zoning regulations are an example of government intervening in the marketplace and making it more difficult for people to do what they want to do with their own private property, to develop it, which can create an opportunity to build more housing. So, I think that is a perfect example of things—

Mr. TORRES. Including single-family zoning?

Mr. DICKERSON. The types of reforms that could be done—

Mr. TORRES. But single-family zoning is an example of a housing intervention that would raise the cost of housing?

Mr. DICKERSON. Yes, absolutely. If a local community wants to make those rezones.

Mr. TORRES. We do agree. My colleagues have characterized the housing component in the Build Back Better Act as some kind of nefarious socialist scheme. The Build Back Better Act invests billions of dollars in lead remediation and abatement. Do you think protecting children from lead exposure in public housing and elsewhere—does that strike you as a nefarious socialist scheme or an evil thing to do or—

Mr. DICKERSON. I don't think lead exposure is a good thing. I think it is important for us to consider how we do that.

Mr. TORRES. So, you would agree that the government has a legitimate role to play in protecting children from lead paint exposure?

Mr. DICKERSON. I would say it is important for us to consider what the proper role of the Federal Government is in that type of a policy. Did the Federal Government put—

Mr. TORRES. Let us take public housing. Public housing was founded by the Federal Government. It is primarily funded and regulated by the Federal Government. Do you think that the Federal Government has an obligation to protect children from lead exposure in public housing, which we founded, which we regulate, and which we fund.

Mr. DICKERSON. I think that is a good argument for getting the Federal Government out of housing. It should be devolved to the State and local levels.

Mr. TORRES. But we have been in the business for 8 decades. There are a million people who live in public housing. We cannot withdraw overnight. So, there are children who are exposed to lead. And as you know, if you are exposed to lead, you could be brain-damaged for the rest of your life.

Should we just let those children be brain-damaged, or should we actually remediate the mold and make the Federal investments required for mold remediation or lead remediation?

Mr. DICKERSON. And I think that is why we should get the Federal Government—

Mr. TORRES. So, you are not in favor of lead remediation?

[Gavel sounding.]

Mr. TORRES. Okay.

Chairwoman WATERS. The gentleman's time has expired. The gentleman from Georgia, Mr. Loudermilk, is now recognized for 5 minutes.

Mr. LOUDERMILK. Thank you, Madam Chairwoman. I appreciate the opportunity to be here.

Earlier this week, the Washington Post ran an opinion piece that has gotten quite a bit of coverage, saying that everyone should stop complaining about understaffed stores and supply chain problems. Unbelievable.

The American people just need to quit complaining about what they have been used to for decades and centuries as actually having the products they need on the shelves. In other words, the American people should lower their expectations, they were saying, and just accept that this Administration and the outgoing Majority in Congress can't seem to get anything right.

The Secretary of Transportation said, look, these shortages are because the economy is good. Expecting that people are going to ac-

cept that paying over \$3 for a gallon of gas is good, and the inflation that we are seeing is good, yes, it may be that the people are buying, but what they are getting for what they are spending is less than it was in the previous Administration. That is clear.

I have a better idea. Let's stop pushing the policies that are causing the problems. Out-of-control spending is causing consumer prices to skyrocket. The massive expansion of entitlements has caused millions of people to stay at home and not go to work. Hence, the supply chain catastrophe that we are currently in.

There is an all-time record of unfilled jobs. And by the way, an economist just came out and said the reconciliation bill will cost 8 million jobs. I guess that is one way of balancing out the 10 million jobs that are available, just make 8 million of them disappear. That takes care of part of it.

But the outgoing Majority is engaging in the very definition of insanity. They are doing the same thing over and over again, expecting different results. I have some bad news for the outgoing Majority. A new poll came out yesterday, which shows that 62 percent of Americans believe the Biden Administration's out-of-control spending policies are responsible for the skyrocketing inflation that we are experiencing.

In other words, they don't want Congress to spend another \$5 trillion because that is the primary cause of this inflation. Also, I might add, two-thirds are opposed to the Orwellian proposal to spy on their bank accounts. But even with nearly 75 percent or 73 percent or 66 percent, whatever the numbers are, an overwhelming majority of Americans are opposed to this, and the lame duck Speaker, Nancy Pelosi, has continued to push this proposal.

Mr. Dickerson, would spending another \$5 trillion to expand entitlements make our economic problems better or worse?

Mr. DICKERSON. Thank you so much for that question. I think that is a really key question, and I am really glad you are bringing that to the forefront.

I think that the proposal in front of Congress would significantly exacerbate the problems that we are seeing, that our families and our communities are seeing.

Mr. LOUDERMILK. Mr. Dickerson, housing prices have skyrocketed over the last year-and-a-half. Would another \$330 billion of housing entitlement spending make the housing market better or worse?

Mr. DICKERSON. I don't see how it would.

Mr. LOUDERMILK. Do you think it would make it worse?

Mr. DICKERSON. I don't see how it would make it better.

Mr. LOUDERMILK. Yes. I think it is basic economics, and it is interesting that one of my colleagues on the other side just mentioned that the Federal Government has been engaged in Federal housing for 80 years, which makes me think of a quote by Ronald Reagan, "The closest thing to eternal life on this planet is a government program."

Whether it works or it doesn't, we just believe that to throw more money into it will fix the problems. But as Ronald Reagan said, "Government is not the solution to the problem. Government is the problem in most instances."

The economic disaster we find ourselves in is a direct result of government meddling in the economy and out-of-control spending. The economy was at full strength not long ago when the Republicans were in control, and we can get that back, we can get back to that, and it looks as if we are on a trajectory to be able to do that before too long.

The solution is simple. Get the government out of the way. Empower the American people. They can take care of their problems, and let us make equal opportunity for everyone.

With that, I yield back.

Chairwoman WATERS. Will the gentleman yield?

Mr. LOUDERMILK. I have yielded my time back.

Chairwoman WATERS. Will the gentleman yield?

Mr. LOUDERMILK. Are you asking me to yield my time back? I have already done that.

Chairwoman WATERS. Thank you. I think that the gentleman has the ability to do that if he desires.

Mr. LOUDERMILK. I am not sure what you are asking for.

Chairwoman WATERS. I just simply wanted you to yield your time.

Mr. LOUDERMILK. Madam Chairwoman, I have already yielded my time back to you.

Chairwoman WATERS. I'm sorry. I wanted you to yield to me—

Mr. LOUDERMILK. The 22 seconds I have remaining.

Chairwoman WATERS. Okay. Thank you.

I would just like to ask if when you talk about government spending, did you support the government spending for all of the restaurants and the airlines and all of the big businesses that also were beneficiaries of the government response to the pandemic?

Mr. LOUDERMILK. Madam Chairwoman, if I can reclaim that time to answer you, I did support that because that was an issue, an economic issue that the government caused. And so, therefore, I did support the government providing relief to private institutions who were forced to shut their doors because of government mandates.

Chairwoman WATERS. The gentleman's answer is yes. Thank you.

The gentlewoman from Massachusetts, Ms. Pressley, who is also the Vice Chair of our Subcommittee on Consumer Protection and Financial Institutions, is now recognized for 5 minutes.

Ms. PRESSLEY. Thank you, Chairwoman Waters.

And I wish to associate myself with your most recent comments and query right there, and also with the words of my colleague, Congressman Torres, as well. I am just sitting here shaking my head. Some of the commentary offered here, I am not sure if it is callousness, cluelessness, or both. But it certainly is at the height of hypocrisy here.

But, Madam Chairwoman, housing is a human right, period. Everyone deserves a safe and stable home, period. But for some of my colleagues in the Senate who don't share this view, let us break down the economic need for housing investments.

Experts estimate that the bipartisan infrastructure bill and the Build Back Better Act combined would create nearly 4 million new good-paying jobs each year. Now, these new jobs are sorely needed

as millions of people in America, as our colleagues across the aisle continue to underscore, are still unemployed. However, if we don't also make housing more affordable, job gains from these bills will be severely weakened.

Professor Chetty, you are an economist and an expert on economic mobility. In your opinion, could you characterize what it means to have a, "good-paying job?" What is that? What does it look like?

Mr. CHETTY. I would say it is being financially secure, having some savings, having a good quality of life, having stability.

Ms. PRESSLEY. I would agree with that. So if someone is paying 50 percent of their income on rent, and has no savings month after month, would you say they are financially secure?

Mr. CHETTY. No, I would not.

Ms. PRESSLEY. Yes, me neither. If someone can't afford a \$200 medical bill on top of their monthly rent, would you consider them financially secure?

Mr. CHETTY. No, I would not.

Ms. PRESSLEY. Yes, me neither. If someone's rent is so high that they can't afford to order takeout once a month on their income, would you consider them financially secure?

Mr. CHETTY. No, I would not.

Ms. PRESSLEY. Yes, me neither. So, passing legislation that creates millions of good-paying jobs is absolutely critical. But if housing costs continue to rise at these rates, those good-paying jobs will barely keep folks housed. They will barely be making ends meet when factoring in their housing expenses.

Residents in my district are moving farther and farther away from work to find housing that is affordable. Right now, they have to work an 87-hour work week to afford a median market rate one-bedroom apartment. Boston area drivers spend 164 hours in traffic per year. They are moving farther and farther away from work to find housing.

Not only is the added commute time impacting the quality of life and the environment, but it costs the economy \$4 billion—that is "billion," with a "b"—a year from lost productivity. So, Professor Chetty, how would investing in affordable housing in opportunity-rich neighborhoods help boost local economies and break the cycle of intergenerational poverty?

Mr. CHETTY. Thank you, Representative Pressley.

I think investing in affordable housing in opportunity-rich areas is likely to be critical, both for people who are facing precisely the challenges you just laid out in allowing them to achieve better lives, but I would argue more broadly in helping our economy in general by giving more kids pathways to the types of jobs that will lead to innovation and lead to development that will help all of us in the long run.

Ms. PRESSLEY. Thank you, Professor Chetty.

The Build Back Better Act must include investments to preserve and build new affordable housing. If you don't support that because it is the right thing to do, if you can't do that out of benevolence, then support it because it is the smart thing to do for our economic recovery.

Thank you, and I yield back.

Chairwoman WATERS. Thank you. The gentleman from Tennessee, Mr. Kustoff, is now recognized for 5 minutes.

Mr. KUSTOFF. Thank you, Madam Chairwoman.

Mr. Dickerson, if I can go back to your testimony, I think you had a statistic that in 2019, Americans spent more on taxes than on food, clothing, and housing combined, which is an incredible statistic. Can you talk about the tax burden, and let us play things out. Let us assume that a reconciliation package of some type passes along party lines. What will the increased government borrowing and the spending—how will that impact quality of life for the people that you cited in your remarks?

Mr. DICKERSON. That is a great question, and I think that should be why we are here, and one thing that we are taking into consideration is what is the effect on real people throughout the country of the policies that Congress is considering?

Increasing the tax burden even further would take money away from people who earned it, and it would give it to the politicians here in Washington, D.C., and away from the people who earned it. And I think that some taxes are necessary, probably way less taxes than Congress currently collects from people, because Congress spends too much. They spend too much on the wrong things that are outside of the proper role of the Federal Government.

Mr. KUSTOFF. And again, taking it further, and obviously at this point, we don't know whether reconciliation is going to pass or not. We don't know at what limits. We do know that we have inflation. There are some economists who characterize the inflation as transitory. How do you characterize inflation?

Mr. DICKERSON. I am concerned about it, especially if Congress does go through and spend another \$3.5 trillion or potentially even more if this \$1.1 trillion infrastructure bill. So much money, borrowed money going into the economy, printed cash going into the economy, that severely increases the risk of drastic price increases.

It would, as Mr. Barr described earlier, cause even more cash chasing even fewer goods. Combined with the rest of the policies in the bill that would restrict the supply of goods, and restrict the supply of labor, that is just a recipe for disaster for our economy.

Mr. KUSTOFF. And how would increased taxes that would be passed in reconciliation to pay for some of this affect not high earners, not high-income Americans, but everyday Americans?

Mr. DICKERSON. That is a great point as well.

President Biden has promised over and over and over that he would not increase the tax burden on anyone making under \$400,000. Unfortunately, we know that is not true, based on the Joint Committee on Taxation's (JCTs) analysis of the Build Back Better Act. The JCT analysis shows that hundreds of thousands of Americans making less than \$20,000 a year will see their taxes go up in 2023 under the bill. That is the Joint Committee on Taxation's analysis.

By 2027, more than half of all middle-income earners will see their tax burden go up by a collective \$3 billion. That is a violation of the President's promise, according to the nonpartisan official congressional scorekeeper.

Mr. KUSTOFF. Mr. Dickerson, we talked about State and Local Tax (SALT) deductions. As we know from reports, there has been

some talk that the SALT deduction that was part of the 2017 Tax Cuts and Jobs Act, which I think a lot of us can argue was a main driver for the economy performing as strongly as it did before the pandemic and even after the pandemic, that with that deduction, there is some talk of either increasing that limit or maybe outright repealing the deduction cap.

When we talk about the SALT deductions, whom does that benefit the most?

Mr. DICKERSON. Almost exclusively high earners and high-tax States.

Mr. KUSTOFF. And in the earlier panel, we heard from a property owner who talked about having a tough time with making ends meet. Part of it is property taxes. What would the repealing of the SALT cap deduction or increasing it, what effect would that have, in your opinion, on local governments and their ability to increase property taxes?

Mr. DICKERSON. It would be a Federal subsidy for local property taxes, which high-income earners would be able to deduct, and low-income earners would not be able to deduct.

Mr. KUSTOFF. Thank you. My time has expired.

Chairwoman WATERS. Thank you very much. The gentleman from Florida, Mr. Lawson, is now recognized for 5 minutes.

Mr. LAWSON. Thank you, Madam Chairwoman, and I thank the ranking member as well. And I would like to welcome our panelists to the committee today.

I know from the standpoint of when we are talking about affordable housing, now the panel has heard everything except affordable housing what people are talking about. I can tell you during my tenure in the legislature in Florida for 20-some years, even when we had full employment, one of the biggest concerns then, when they said there were jobs and everything around, there were still concerns about affordable housing. How can we get affordable housing because of the amount of minimum wage, as you heard some of my colleagues explain about, and how would people be able to have access?

We have had the problem in Florida with schoolteachers, where communities wanted to invest in affordable housing in order to keep teachers in the State of Florida, because of the amount of money that they were earning.

And my question will probably go to Dr. del Rio. What we have found is that where hospitals have decided also to invest in affordable housing because of the shortage of nurses and bringing nurses into different communities, especially into the larger cities, is finding affordable housing for them so they can function and help take care of our medical needs. Some hospitals have begun to do a lot of investment in that area.

Dr. del Rio, please discuss how affordable housing can lower medical costs for individuals and diminish the need for such expensive care?

Dr. DEL RIO. Thank you, Representative Lawson.

This is actually a really important issue. What we learned is that very little healthcare actually happens in hospitals, right? A lot of the healthcare happens in the community. A lot of your health happens in the community.

While we, as a nation, talk a lot about how genetics determines your disease and how we are doing personalized medicine, I can tell you that your disease outcomes and the type of diseases that you are going to get are more determined by your ZIP Code than by your genetic code. Where you live determines what kind of diseases and what outcomes you are going to have.

If you are going to have cancer, your outcomes may be a lot worse if you live in certain ZIP Codes than if you live in others—same individual, same genetics.

In the hospital, as a clinician, not uncommonly we will have somebody that we need to discharge who happens to be homeless, and that person may go to a shelter, but sometimes will also go to the street. And then, not uncommonly, that individual will then not take their medications, not be able to fill their prescriptions, and then will be readmitted. So the cost to healthcare is frequently the cost of readmissions and the cost of unnecessary care that could have been avoided by doing housing.

For that reason, many healthcare systems across the nation are now actually investing in creating housing and in finding housing so they can have patients housed. They are partnering with organizations like that. There is an important need to create housing for people who are unstably housed and are being discharged from the hospital. It is a way to decrease the cost of healthcare in America.

Mr. LAWSON. Thank you, Doctor. And I would like to see if Ms. Rice would like to respond to that?

Ms. RICE. Thank you, Congressman Lawson.

Yes, I agree with the response by Dr. del Rio 100 percent. We know that housing and residential segregation are social determinants of health. In fact, my organization, the National Fair Housing Alliance, just partnered with Zillow Corporation because Zillow, as a company, is so concerned about this issue.

Zillow found that healthcare facilities are hyper-concentrated in predominantly White communities, and they are very sparsely located in communities of color. And that has contributed to the disparities that we are seeing related to the COVID pandemic. So, yes, we definitely need to address housing issues and build more affordable housing in areas that are very well-resourced.

Mr. LAWSON. Thank you very much, Ms. Rice.

And I know my time is running out, but I want to say to my colleagues that it is not just affordable housing for the poor, but it is affordable housing for everyone who has been left out, without the opportunity to have a roof over their head.

With that, Madam Chairwoman, I yield back.

Chairwoman WATERS. Thank you very much. The gentleman from Ohio, Mr. Davidson, is now recognized for 5 minutes.

Mr. DAVIDSON. I thank the chairwoman.

And it is like *deja vu* all over again. Here we are talking about housing. And housing truly is important, but it is one of many things that are important within the Financial Services Committee. But of course, when you are homeless, one of your priorities is to get housing. But let us talk about the whole scope of housing within our committee.

Housing affordability and homelessness have been used really as a proxy to try to implement Bernie Sanders' socialist agenda. A lot

of Democrats feel betrayed because they voted for Joe Biden, not Bernie Sanders. But what we are voting on here in the House is gussied up, rebranded, and called something else, but it is really Bernie's agenda.

Massive spending is already fueling inflation, and it is destroying the purchasing power of the U.S. dollar. And who does this hurt the most? Retirees and working-class Americans. Despite how much President Biden and his staff would like to think that inflation is a, "high-class problem," it is the working class who suffer most when you destroy the purchasing power of the U.S. dollar.

Just to quote one of our witnesses from earlier today speaking to you, Madam Chairwoman, was John Harrison. He was formerly homeless and now works for Prince George's County Department of Social Services. And he said that the housing vouchers aren't going as far anymore because of the price of housing.

Housing isn't deflating. It is getting more expensive. And the more money we dump into the market, the more expensive it gets. And this highlights one of the problems at the Federal Reserve. They provided essential stability when this crisis first hit in March and April of 2020. The market needed liquidity, and they provided important backstops.

But since then, they have continued to inflate the housing market. They are adding \$40 billion a month of mortgage-backed securities purchases. It is driving up the housing values by funding the market, fueling low interest rates that are putting that cash out of dollars into property.

When people go out and they say, the good thing about inflation—because we heard from our Press Secretary that inflation is actually a good thing. It is not a bad thing. Most people don't think it is a good thing. But, okay, if you got a raise, 2 or 3 percent, I guess that is good, except it is not keeping up with inflation that is at 5 to 8 percent.

But even if you get one of those raises, what is happening to the money? What is happening to the money? You get a raise, and if you are on the edge in a safety net program and you are starting to work your way out of it, you could hit a benefit cliff.

This is why I want to talk about a bill I have called the People-Centered Assistance Reform Effort. It is designed to create a commission that would work together, four Republicans, and four Democrats, and they would get a year-and-a-half to work together, and what could they do?

They couldn't cut spending, but they could redesign the program. So instead of five programs intended to accomplish the same purpose, you could have one common goal and one set of funds. And you could have onramps and offramps in that program. But whatever they do, it would be up to the commission, and then Congress would get a vote.

So, here is the solution. Our safety net programs cost our country about \$1 trillion a year. This isn't Social Security or Medicare. This is just means-tested programs. Collectively, 90-plus programs, \$1 trillion a year. And they are hard to administer, they are expensive to administer, and they are not incredibly effective.

As the 31 hearings we have had in the committee on housing highlight, the system, in spite of the resources, isn't effective be-

cause we aren't using the resources well. So this commission, I hope everyone in the committee would cosponsor, is that it doesn't advantage or disadvantage any one party, and frankly, it goes way beyond the scope simply of this committee to look at the whole safety net and to deal with benefit cliffs.

Mr. Dickerson, in the time we have left, could you just highlight how important it is to deal with the impact of inflation? And when you look at the means-tested programs, what is the impact of, I guess, mal-administration in some of those programs?

Mr. DICKERSON. I think that is a great question.

The Ways and Means Committee has produced a really interesting infographic that has this crazy spiderweb of more than 80-plus means-tested welfare programs that exist at the Federal level, and that just has to be incredibly difficult to navigate.

We have spent trillions and trillions of dollars since the war on poverty was declared, without a measurable advancement in outcomes. So, I do think that is a really important thing that Congress should be examining. How do we get better results for people and make it so that we can have an opportunity society and allow people to not have to depend on Federal Government welfare programs?

Mr. DAVIDSON. Thank you so much for that.

And look, it is important that we explore these issues, and it is really important that we work together where we can agree because, obviously, with two parties, we disagree about some things. But we have really in the House, a leadership in Speaker Pelosi and, frankly, some of our other leaders are opposed to working with any colleagues on any issue.

I yield back.

Chairwoman WATERS. I tried to get it in before you—will you yield?

Mr. DAVIDSON. I yield to the Chair.

Chairwoman WATERS. Thank you very much.

As you know, Mr. Davidson talked about this working relationship that we should have, and I am sitting here not really understanding how is it we can work with those who would deny that January 6th was an invasion on our Capitol and an undermining of our democracy?

How can I work with people who won't even protect voting rights for all of the people in this country? How can I work with people who would deny vouchers to the poorest people in this country, but support the biggest businesses in this country for tax cuts?

Give me a break. Yes, we could work with each other if there was some respect for the basic issues that affect people of color and poor people in this country. Without that, it is very difficult, if not impossible.

I yield back.

Thank you very much. The gentlewoman from North Carolina, Ms. Adams, is now recognized for 5 minutes.

Ms. ADAMS. Thank you. Thank you, Madam Chairwoman, and amen to that.

Thanks for holding this hearing, and thank you to the witnesses for their testimony.

Ms. Rice, you have spoken extensively about the links between racial inequality and access to housing. And I think a number of us on this committee are actually aware of the links between those topics, but I would like to hear directly from you. Can you talk about why it is important for any substantial investment in our nation's housing infrastructure to address the intersection of systemic racism and access to housing?

Ms. RICE. Congresswoman Adams, thank you so much for the question.

For centuries, since before the inception of our nation, laws and policies enacted to create land, housing, and credit opportunities were race-based. They were race-conscious, denying critical opportunities to Black, Latino, Asian American, and Native American individuals.

Throughout the course of this hearing, I have heard some Members of Congress refer to the Build Back Better plan as, "social spending," and if that is the case, I feel compelled to point out that this nation, the United States, has always, always had social spending, invested in social spending to support land and homeownership, but it was just social spending for White citizens to the exclusion of people of color.

The Indian Removal Act was massive social spending that transferred hundreds of millions of acres of land away from Native American populations and into the hands, overwhelmingly, predominantly, of White households. The Homestead Act was social spending. The Land Grant Act was social spending. The Home Owners' Loan Incorporation Act, in which we saved predominantly almost exclusively White homeowners from foreclosure during the Great Depression, was social spending. The National Housing Act was social spending.

But again, these policies were developed and implemented in an explicitly racially-discriminatory manner. These laws and policies created residential segregation, unequal credit markets, institutional redlining, restrictive zoning, and other structural barriers that are still with us today.

And the Build Back Better plan provides that all of the housing provisions remain in the bill; provides a start. It gives us a beginning in helping to remove these structural barriers because it contains critical provisions to address housing inequities and fair housing.

Ms. ADAMS. Great. Thank you.

Professor Chetty, I would like to touch briefly on something that I brought up earlier in this hearing, the link between accessible affordable housing and quality education. Ms. Galindo earlier today talked about how difficult it was to provide both a good home and a quality education for her son. So, Professor, can you discuss the links between affordable housing and education outcomes for our students?

Mr. CHETTY. Thank you, Representative Adams.

Yes, I think there is a strong link between affordable housing and educational outcomes in particular because we have such varied school systems across neighborhoods in the United States due to local property tax financing typically and issues of single family zoning that was brought up before. This creates a lot of variation

in the quality of schools across areas. And often, it is very difficult for families to afford housing in the neighborhoods that can give their children the best chance of getting a good education and ultimately achieving better life outcomes.

So, I view these two things as integrally connected.

Ms. ADAMS. Thank you.

Dr. Shahyd, can you elaborate on the intersections of racial inequality, climate change, and the need for housing investment?

Mr. SHAHYD. Yes, thank you, Representative Adams.

Housing and climate change are intricately linked in a number of ways. First and foremost, the expansion of the interstate highway system, the suburbanization of America was largely fueled by White Flight racism, moving out of the inner cities, the transfer of wealth from Black communities, the transfer of public investment from inner-city communities to build suburban communities outside of the city, which really fueled our transportation emissions, our car-dependent infrastructure, and our car-dependent cultures, which have really fueled climate change.

So, the relationship between climate change, the disinvestment of Black communities across this country, and the buildout of our residential neighborhoods are all intricately linked to our histories and our legacies of racism in this society.

Ms. ADAMS. Thank you so much.

Madam Chairwoman, I yield back. I am out of time.

Chairwoman WATERS. Thank you very much. The gentleman from North Carolina, Mr. Budd, is now recognized for 5 minutes. Thank you.

Mr. BUDD. Thank you, Madam Chairwoman.

And Mr. Dickerson, thank you for being here, and thank you for being here in person.

The physical condition of America's public housing stock has declined, and it has a lot less to do with funding and more to do with a shift over the last 40 years toward modern housing programs. There is simply little justification to put enormous amounts of new funding into a public housing system that is mismanaged and outdated when better alternatives exist.

Mr. Dickerson, can you talk about some of the ways that we can better use funding to achieve public housing goals?

Mr. DICKERSON. I think that is a great question, sir, and I think that is a good argument for devolving public housing programs away from the Federal Government so that those types of investments can be made by State and local communities and civil society groups that are much closer to the problem than the bureaucrats here in D.C.

Mr. BUDD. Okay. The Federal Government will hit record high spending levels this year. We poured trillions of dollars into the economy already, and now Democrats are trying to spend trillions more in reckless spending. As a percentage of GDP, our public debt reached 125 percent in the second quarter. Do you believe that there is a level of debt that is unsustainable for our economy, and if so, what is that number?

And I asked—in that very seat, I asked Secretary Yellen that a few weeks ago, and she indicated that we could sustain a significantly higher debt burden than we have right now. A Democrat fol-

lowing my questions actually, in a dialogue with Secretary Yellen, said that number could be closer to Japan's number, which is 250 percent of GDP. That would be doubling our debt to \$60 trillion or more.

What do you think?

Mr. DICKERSON. There certainly is a natural debt limit, and what I mean by that is there is a point at which creditors will not lend to the United States Government. The problem is nobody knows what that is. It is impossible to predict that because as soon as you know when that is, that pulls the crisis forward in time, as people try to get ahead of the global financial crisis.

So, at some point, we will hit that point. We don't know when that is going to be. We do know that if we continue on the current path, at some point over the long run, we can't keep spending more at the Federal Government faster than the growth of the economy. We can't legitimately promise our creditors that we will be able to tax at high enough rates in order to pay back the creditors if we continue spending at a rate that is faster than the growth of the economy.

Mr. BUDD. Thank you.

In closing, I hear every day from people back in North Carolina how inflation is impacting them. They are telling me how much harder it is to make ends meet.

What impact does this level of spending have on American families? What do you think, Mr. Dickerson, about this level of spending?

Mr. DICKERSON. I think it is unsustainable, and it is damaging. Not only the level of spending, but the things that the Federal Government is spending on that are outside the scope of what the proper role of the Federal Government is.

It distorts markets. It creates inefficiency. It creates waste. There is all sorts of duplication in the Federal Government. And as you mentioned, all of this additional debt-fueled government spending goes into the marketplace, and then it drives up prices. And that is very concerning.

Mr. BUDD. Yes. Thank you for your time. I yield back.

Mr. TORRES. [presiding]. The gentleman from Indiana, Mr. Hollingsworth, is now recognized for 5 minutes.

Mr. HOLLINGSWORTH. Wonderful. I appreciate the time that has been afforded and I certainly appreciate the Majority holding such an important hearing to talk about these really weighty topics. I know a lot of us have done much work over the past few Congresses in trying to find solutions to this that will be workable and hopefully enduring to close some of these gaps that are so important.

Ms. Rice, I wanted to ask you a few questions, because I read with eagerness your lengthy written testimony. On page 15 of that testimony—I don't know if you have it in front of you—you have a chart, "Denial Rates Based on Race." I am trying to divine your intent with this chart to help me understand what you were showing me by virtue of its inclusion.

Ms. RICE. Congressman Hollingsworth, thank you so much for the question.

Yes. So, we were speaking to and explaining the impact of historically discriminatory policies and the inequitable systems that they have created. For example, one of the inequitable systems that we have now in existence is our dual credit market in which—

Mr. HOLLINGSWORTH. Right.

Ms. RICE. Yes.

Mr. HOLLINGSWORTH. Okay. I guess what I am trying to understand from this is, is the aim to have equal denial rates based on race?

Ms. RICE. No, that is not the aim. The chart is just an explanation of the current reality.

Mr. HOLLINGSWORTH. Got it. But the reality is we want to have equal denial and equal acceptance rate for anyone who is similarly situated, irrespective of their race, right?

Ms. RICE. Yes. So people who are substantially—

Mr. HOLLINGSWORTH. Correct.

Ms. RICE. Yes.

Mr. HOLLINGSWORTH. Correct. So when you break this down by race, what you are really doing is showing that race is closely correlated with income and wealth, which is a historic inequity that needs to be corrected. But it is not really that the denial is dependent on race. It is more that race is correlated with income and wealth, which is also correlated with denial rate. Isn't that the case?

Ms. RICE. Yes. And race is also highly correlated with structural inequities.

Mr. HOLLINGSWORTH. For clarity, the outcomes are highly correlated with race. Structural inequities may be the reason why those outcomes exist. Correct?

Ms. RICE. What I mean by that is race is highly correlated with structural inequity. For example, race is the number-one predictor of whether or not a payday lender will be geographically located in a neighborhood.

Mr. HOLLINGSWORTH. Right. But that is also just a proxy variable for income level in that particular neighborhood. My point is you cannot say—

Ms. RICE. No, it is not.

Mr. HOLLINGSWORTH. My point is that you cannot say that structural inequities are closely correlated with race. What you can say is that the outcomes from inequities historically are highly correlated with income and wealth, which are also highly correlated with race.

And on page 13 of your testimony, you say the following, "The bias in our markets is not a bug, but a feature. They were built that way and intended to operate in a discriminatory fashion." Can you distinguish between a bug and a design feature? What do you mean?

Ms. RICE. What I mean by that is that it is not a fluke. The bias that we see in our marketplace is not a fluke. It is not a happenstance. It is not perchance.

Mr. HOLLINGSWORTH. What you mean is it is intentionally designed into the system?

Ms. RICE. Yes.

Mr. HOLLINGSWORTH. You believe that in the architecture of the financial markets system, there was intent to create discrimination today?

Ms. RICE. Yes.

Mr. HOLLINGSWORTH. Okay. Buttress that really kind of astoundingly broad claim with data or some sort of understanding of what the intent was in the creation of the financial system. You don't go on to provide any evidence to that.

Ms. RICE. Yes, it is in the testimony.

Mr. HOLLINGSWORTH. Okay, where is it?

Ms. RICE. Yes, it is in the testimony. For example, the Home Owners' Loan Corporation, which we explain in the testimony, developed a system for underwriting homes and rating communities and rating consumers that was race-based. So, if you look at the residential security surveys that were developed by the Federal Government, they specifically ask for the number of African Americans living in a geographical area.

Mr. HOLLINGSWORTH. Do they do that today?

Ms. RICE. No, but—

Mr. HOLLINGSWORTH. The problem today is that race has become highly correlated with income and wealth. That is a problem I want to solve. But we should not pretend the problem is its correlation with race. We should find the underlying variable, not the variable between the two.

And with that, I will yield back.

Mr. TORRES. The gentleman's time has expired.

I would like to thank our witnesses for their testimony today.

The Chair notes that some Members may have additional questions for these witnesses, which they may wish to submit in writing. Without objection, the hearing record will remain open for 5 legislative days for Members to submit written questions to these witnesses and to place their responses in the record. Also, without objection, Members will have 5 legislative days to submit extraneous materials to the Chair for inclusion in the record.

This hearing is adjourned.

[Whereupon, at 4:01 p.m., the hearing was adjourned.]

A P P E N D I X

October 21, 2021

Affordable Housing as a Pathway to Economic Opportunity

Raj Chetty

William A. Ackman Professor of Public Economics, Harvard University and Director, Opportunity Insights

Testimony Before the House Financial Services Committee

October 21, 2021

Chairwoman Waters, Ranking Member McHenry, and members of the Committee: Thank you for the invitation to discuss the importance of affordable housing to economic mobility. I appreciate the opportunity to testify today.

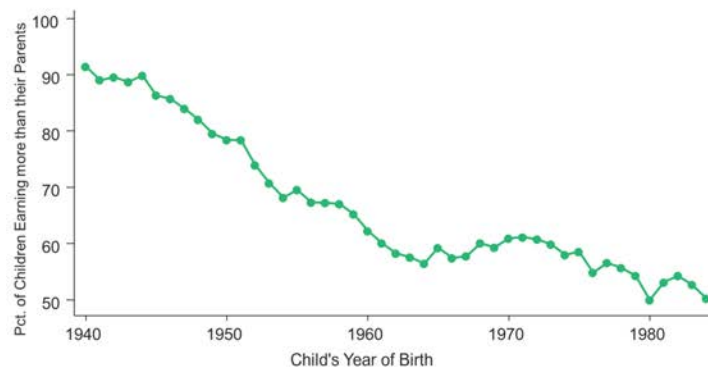
Providing affordable housing in opportunity-rich neighborhoods can be a powerful lever for increasing upward economic mobility and breaking the cycle of intergenerational poverty. The data are unequivocal: neighborhoods matter. From one's future earnings, to their likelihood of attending college or becoming incarcerated to their health outcomes, neighborhoods play a key role in shaping children's life trajectories. Unequal access to neighborhoods that provide opportunities for success amplify the stark racial and income disparities that are prevalent in America today. As I describe in the testimony that follows, increasing our supply of and improving families' access to affordable housing in high-opportunity areas through federal support can help close these gaps and increase upward mobility, giving more children access to the American Dream.

Introduction

The United States is often hailed as a “land of opportunity,” a place where a child’s chances of success depend little on their family background. Indeed, for children born in the 1940s upward mobility was a virtual guarantee: over 90 percent went on to earn more than their parents did at the same age. Over time, however, there has been a dramatic fading of the American Dream such that only 50 percent of children born in the 1980s, who are in their mid-30s today, earn more than their parents.

The Fading American Dream

Percent of Children Earning More than Their Parents, by Year of Birth



Source: Chetty, Grusky, Hell, Hendren, Manduca, Narang (Science 2017)

There are many factors playing into this trend and no one policy reform will fully reverse it. However, one key area that research has identified as being central in determining upward mobility is access to a neighborhood that has the resources – from good schools to social capital – to support upward mobility. In this testimony, I will draw on extensive research to show how our current affordable housing crisis effectively denies many low-income children access to neighborhoods that are crucial to their long-term success and how well-designed federal support for affordable housing can play a significant role in increasing upward mobility across the United States. I organize my testimony into three parts: (1) showing why neighborhoods matter for upward mobility; (2) discussing why many low-income families currently lack access to affordable housing in opportunity-rich areas; and (3) discussing policy and program changes that could help address the problem.

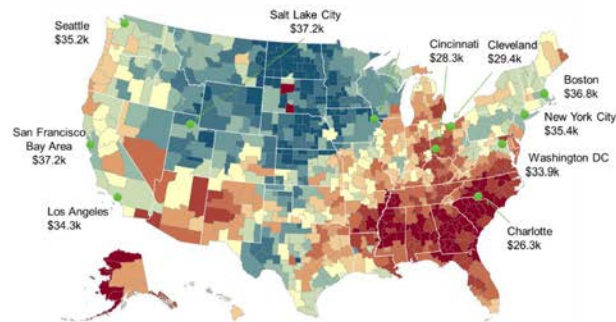
Part I: Neighborhoods Matter for Children's Long-Term Outcomes

Children's Outcomes Vary Substantially Across Places

Children's chances of achieving the American Dream of upward mobility vary widely across areas in the U.S. In some parts of the U.S., low-income children still have a high probability of growing up to join the middle class. The map below shows the average income in adulthood for children born in low-income families from each of the country's 741 metro and rural areas. In much of the Great Plains and along each coast, children whose parents earned roughly \$25,000, on average, achieve substantial levels of upward mobility across generations. In Salt Lake City, for example, children born in low-income families grow up to earn an average of \$37,200 each year. In other parts of the U.S., however, such as the Southeast and the Industrial Midwest, low-income children tend to remain locked in place across generations.

The Geography of Upward Mobility in the United States

Average Income at Age 35 for Children whose Parents Earned \$27,000 (25th percentile)



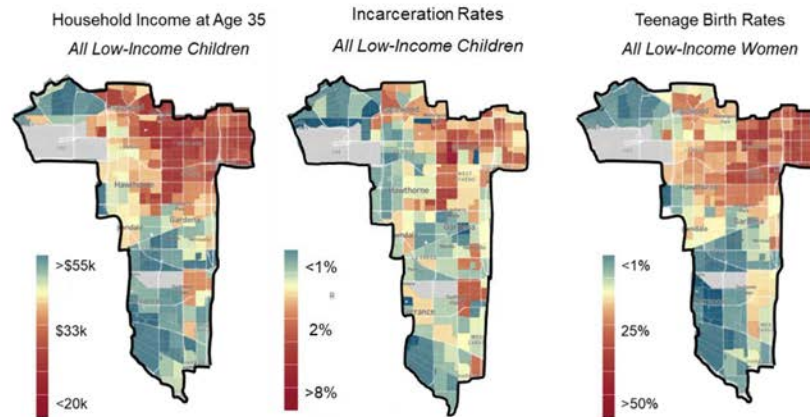
Source: Chetty, Friedman, Hendren, Jones, Porter (2018)

More pertinent to discussions of affordable housing, there is a tremendous amount of variation in levels of upward mobility at the *local* level as well. The maps below illustrate this point by showing a range of outcomes (earnings, incarceration rates, and teenage birth rates) for low-income children who grew up in California's 43rd congressional district. In some parts of the district, low-income children grow up to earn as much as \$50,000 in adulthood, representing substantial upward mobility across generations. In other areas, however, they grow up to earn as little as \$20,000 on average each year. We observe similar differences across other outcomes, with stark disparities in incarceration rates for low-income Black men and teenage birth rates for low-income women. Outcomes in other cities and towns in the United States follow similar patterns (which can be

viewed in the Opportunity Atlas at www.opportunityatlas.org), with children growing up within a few miles of one another experiencing vastly different life trajectories.

Neighborhood-Level Variation in Children's Life Trajectories:

Census-Tract Level Data from California's 43rd Congressional District



Source: Chetty, Friedman, Hendren, Jones, Porter (2018)

Neighborhoods Have Causal Effects on Children's Outcomes

To better understand the drivers of the types of disparities documented above, the U.S. Department of Housing and Urban Development designed an experiment aimed at testing whether providing low-income families assistance in moving to better neighborhoods could improve their economic and health outcomes. As part of the Moving to Opportunity (MTO) experiment, 4,600 families living in high-poverty public housing projects across five large US cities were randomly assigned to one of three groups: an experimental voucher group that was offered a subsidized housing voucher that came with a requirement to move to a census tract with a poverty rate below 10%, a Section 8 voucher group that was offered a standard housing voucher with no additional contingencies, and a control group that was not offered a voucher (but retained access to public housing).

By linking information on families who moved as part of MTO to tax records showing their earnings many years later, we find that there were significant earnings impacts for the *children* whose parents were assigned to the experimental voucher group and moved to a low-poverty neighborhood. Children who moved to low-poverty areas before age 13 experienced earnings

increases of 31%, on average. These gains were consistent across all five experimental sites, and for white, Black, and Hispanic children, as well as for boys and girls.¹

The fact that neighborhoods have such substantial causal effects on children's outcomes indicates a tremendous capacity to increase upward mobility by providing low-income children with access to housing in high-opportunity neighborhoods. Our estimates imply that moving a child out of public housing to a low-poverty area when young (at age 8 on average) using a subsidized voucher like the MTO experimental voucher would increase the child's total lifetime earnings by about \$302,000. This is equivalent to a gain of \$99,000 per child moved in present value at age 8, discounting future earnings at a 3% interest rate.²

In addition to these economic impacts, we also find that moving to a lower-poverty neighborhood significantly improves college attendance rates among children who were young (below age 13) when their families moved. These children also tend to live in better neighborhoods themselves as adults and are less likely to become single parents.³ They also have significantly better health outcomes as adults, with lower rates of hospitalization and health care needs.⁴ In addition, researchers have documented a range of positive health impacts for the *adults* who moved as part of MTO. Adults who moved to lower-poverty neighborhoods were less likely to suffer from extreme obesity, diabetes, and physical limitations (such as difficulty climbing stairs or carrying groceries),⁵ and experienced lower levels of psychological distress and depression.⁶

Numerous studies have now replicated the findings of the Moving to Opportunity experimental study using other quasi-experimental methods, data from other countries, and other types of policy changes. The neighborhoods that exhibit the highest rates of upward mobility exhibit a shared set of characteristics: they have lower poverty rates, strong schools, larger rates of two-parent households, and higher levels of social capital. In short, there is a clear consensus in the social sciences that neighborhoods are a key factor that shapes life outcomes.⁷

Neighborhoods Also Shape Racial Disparities

In addition to differences in upward mobility across places, we also observe stark disparities between different racial and ethnic groups in the United States. The figure below plots the expected income rank in adulthood for Black and white boys with parents from each income percentile, from 1 to 100. There are large gaps in upward mobility across the income distribution. (By contrast, we find that Black and white women born in families with similar earnings levels experience comparable levels of upward mobility.) These disparities exist in virtually all regions and neighborhoods, with Black boys experiencing lower rates of upward mobility than white boys in 99 percent of census tracts in the United States.⁸

¹ Chetty, Hendren, Katz (2015)

² Chetty, Hendren, Katz (2015)

³ Chetty, Hendren, Katz (2015)

⁴ Pollack et al. (2019)

⁵ Ludwig et al. (2011)

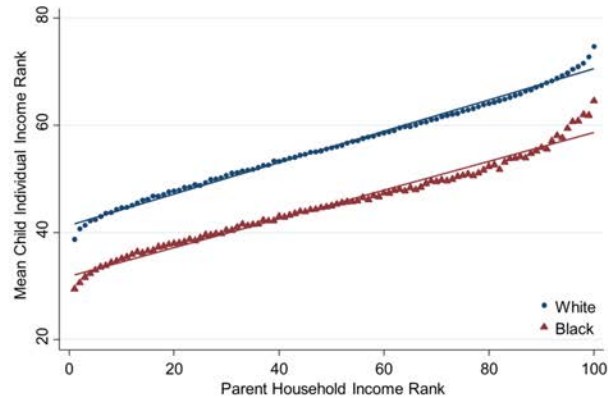
⁶ Sanbonmatsu et al. (2012)

⁷ Chyn and Katz (2021); Chetty and Hendren (2017); Deutscher (2020)

⁸ Chetty, Hendren, Jones, Porter (2020)

Black-White Gap in Child Individual Income Rank vs. Parent Income Rank

Male Children



Source: Chetty, Hendren, Jones, Porter (2020)

Neighborhoods again play an important role in shaping such racial disparities. Black men who move to areas associated with better outcomes for Black men – such as those with low poverty rates, low racial bias, and higher father presence – earlier in their childhood have higher incomes and lower rates of incarceration as adults. The challenge is that very few Black children currently grow up in environments that foster upward mobility. Fewer than five percent of Black children currently grow up in areas with a poverty rate below ten percent and more than half of Black fathers present. In contrast, 63 percent of white children grow up in areas with analogous conditions. Hence, improving access to high-opportunity neighborhoods is crucial to reducing racial disparities in the United States. The key question is how we give everyone access to such “opportunity-rich” neighborhoods – regardless of their parental income, their race, or their ethnicity.

Part 2: Access to Housing in Opportunity-Rich Areas is Severely Constrained

The United States faces an affordable housing crisis. There is not a single county in the country in which a minimum-wage earner can comfortably afford a two-bedroom rental.⁹ Since the

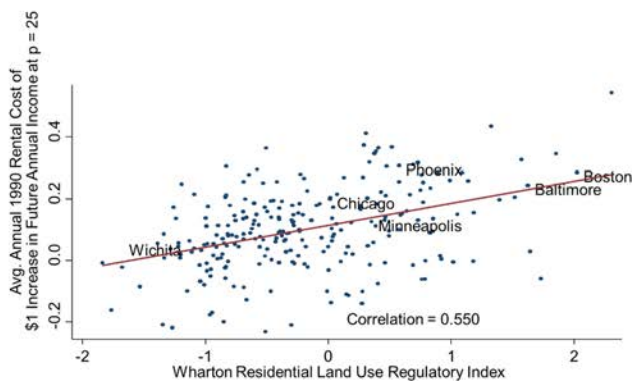
⁹ National Low Income Housing Coalition (2020)

collapse of the housing market in 2008, demand for housing has consistently outpaced supply, and the majority of poor renting families currently spend half their income or more on housing.¹⁰

This affordable housing crisis is especially concerning in light of the importance of neighborhoods for upward mobility. Low- and even middle-income families are effectively barred from accessing the opportunity-rich neighborhoods described above. The core challenge is that the neighborhoods that offer the best chances for upward mobility are often more expensive, effectively making high-opportunity neighborhoods inaccessible to the very same families who would stand to benefit most from the resources that they offer.

Across all metro areas in the U.S., the average “price of opportunity” is \$0.19 – that is, “buying” a \$1,000 increase in future annual income for children costs an additional \$190 in annual rent for each year of their childhood. In many parts of the country, high-opportunity neighborhoods are even more expensive. To take one example, in Washington, DC the average low-income family would need to pay an additional \$375 in rent annually to afford an expected annual earnings increase of \$1,000 for their child.¹¹

Relationship Between Land Regulation and the Price of Opportunity



Source: Chetty, Friedman, Hendren, Jones, Porter (2018)

What kinds of places have a steeper price of opportunity? One key predictor is the extent of land-use regulations. As shown in the figure below, there is a strong positive relationship between the level of land use regulations in a given metro area and the “price of opportunity” in that area. In

¹⁰ Einstein, Katherine Levin, David M. Glick, and Maxwell Palmer (2019)

¹¹ Chetty, Friedman, Hendren, Jones, Porter (2018)

lightly regulated cities, such as Wichita, KS, the price of predicted outcomes is just \$0.05 in annual rent for a \$1 increase in future annual income; in highly regulated cities, such as Boston, MA, or Baltimore, MD, the price is five times higher, at approximately \$0.26.¹² This finding suggests that local restrictions in *housing supply* are a key barrier that may hamper access to opportunity and thereby inhibit upward income mobility.

Federal aid can play a major role in addressing these challenges and making opportunity more accessible to all. Indeed, many programs already exist that have precisely this aim. But these programs are vastly under-funded. At present, only one in four families who are eligible for federal housing assistance actually receive that aid. Meanwhile, 16 million low-income families – including 5.3 million families with children – are left without any federal assistance.¹³

Bolstering affordable housing supply and affordability – through the voucher program, public housing, the Housing Tax Credit, and other policy models – can increase access to housing in high-opportunity areas and thereby increase upward mobility. In addition to providing assistance for lower-income families in renting existing housing, it is also important to provide support for expanding the total supply of housing in order to relieve pressure on prices.

Part 3: Providing Supports Beyond Funding Can Amplify Program Impacts

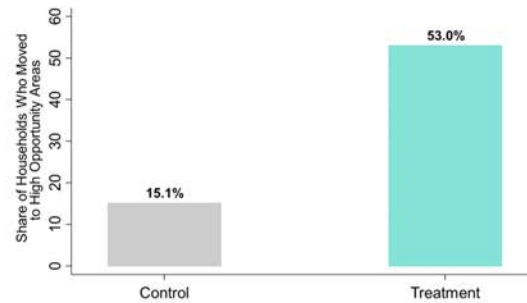
Greater funding for affordable housing – particularly housing that provides access to opportunity-rich neighborhoods – is an important first step for improving long-term outcomes. But lack of funding for government programs is not the sole barrier preventing low-income families from accessing higher opportunity neighborhoods. Even among families who do receive housing vouchers, the majority currently live in lower-opportunity neighborhoods.

In a recent pilot study called Creating Moves to Opportunity (CMTO), we investigated why this is the case. In the CMTO study, the Seattle and King County Housing Authorities provided a randomly selected group of voucher recipients with a range of services aimed at reducing the barriers that might be preventing them from moving to high-upward-mobility neighborhoods. These services included search assistance, landlord engagement, and short-term financial assistance. The impacts were substantial: the CMTO support services increased the number of families who moved to high-opportunity neighborhoods dramatically, as shown in the figure below.

¹² Chetty, Friedman, Hendren, Jones, Porter (2018)

¹³ Center on Budget and Policy Priorities (2021)

Fraction of Families Who Leased Units in High Opportunity Areas



Source: Bergman, Chetty, DeLuca, Hendren, Katz, Palmer (2019)

Based on the data from the Opportunity Atlas, we estimate that children who move to high-opportunity neighborhoods at birth as part of the CMTO program will go on to earn approximately \$214,000 more over their lifetimes than those who were in the control group and did not move to high-opportunity areas despite receiving the same voucher assistance.

We find similarly large effects across key subgroups including racial minorities, immigrant families, and the lowest-income households in our sample, indicating that similar interventions have the potential to help reduce segregation and close mobility gaps along lines of race and income.

To understand the barriers that families face in finding housing and the mechanisms through which CMTO addressed them, we conducted interviews with many of the participants. Families identified five key mechanisms through which the CMTO program helped them move to opportunity: providing emotional support, increasing motivation to move to a high-opportunity neighborhood, streamlining the search process by helping to prepare rental applications and “rental resumes,” providing direct brokerage services and representation with landlords, and providing crucial and timely assistance for auxiliary payments that could prevent a lease from being signed.

This evidence suggests that the CMTO program’s ability to respond to each family’s specific needs and circumstances was critical to the program’s impact. Service utilization was highly heterogeneous across families, with some families relying heavily on search assistance, while others used more financial assistance or took advantage of direct landlord referrals. One participant described the custom support she received from a CMTO Housing Navigator as follows:

“It was this whole flood of relief. It was this whole flood of, “I don’t know how I’m going to do this” and “I don’t know what I’m going to do” and “This isn’t working,” and yeah...I think it was just the supportive nature of having lots of conversations with [my Housing Navigator].” –Jackie

The bottom line from this analysis is that customized search assistance and support represents an important, high-return component of affordable housing policy, above and beyond resources for housing itself. We therefore recommend expanding housing mobility programs that are aimed at helping low-income families with children use Housing Choice Vouchers include resources to support families' search processes and access to high-opportunity neighborhoods. Such support services have a very modest incremental cost but greatly amplify the program's impacts. More broadly, it is critical to make sure to invest in end-line delivery and support for any policy, above and beyond allocating funding for the program itself, in order to maximize impact.

Conclusion: Affordable Housing as a Pathway to Opportunity

Stable housing in high-opportunity neighborhoods can provide a critical foundation for a variety of outcomes such as future earnings, health, and education. Failing to meet our children's basic housing needs serves to worsen already-stark racial and economic disparities and bar generations from growing up and joining the middle class.

Today, we have an unprecedented opportunity to expand access to neighborhoods that research shows are foundational to children's and families' long-term success. Well-designed expansions of the Housing Choice Voucher program, public housing investments, the Housing Tax Credit, and place-based investments could significantly increase housing supply and access to opportunity. Such investments can give all children an opportunity to grow-up in communities that will support their long-term success.

More broadly, to achieve long-term mobility for all children in the United States, we must reduce historic patterns of segregation that have limited access to opportunity-rich neighborhoods, particularly for Black and Hispanic Americans. Equally important, we must also increase opportunity in communities that do not presently see such outcomes. Expanding access to affordable housing can be valuable on both fronts. We must continue to deploy our resources towards increasing options for low- and middle-income families living in areas currently offering high levels of opportunity, and simultaneously to maintain and expand high-quality housing options and community development efforts in areas that currently offer lower levels of opportunity. These strategies will help ensure that all families have a true choice about where to live, reduce the present bifurcation between 'high' and 'low' opportunity areas across the country, and give all children – irrespective of their race, ethnicity, or family income – a chance of achieving the American Dream.

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Thank you, Chairwoman Waters and members of the House Financial Services Committee. My name is Symone Crawford. I am here today as the incoming executive director of the Massachusetts Affordable Housing Alliance based in Dorchester, Massachusetts, and a first-time, first generation homeowner.

We are a statewide organization singularly focused on breaking down barriers for first-time and first-generation homebuyers and closing the racial homeownership and wealth gaps. We have graduated 40,000 Massachusetts residents from our homeownership education programs and have negotiated a mortgage program that has made it possible for over 23,000 low-to-moderate income first-time homebuyers to purchase their first home.

That was me in 2004. As an immigrant from the Island of Jamaica that migrated here in 1998, I was a renter in Boston experiencing an unstable housing situation in a high-cost market. An extended family member was kind enough to offer us a small temporary space to live, but it wasn't a long-term solution for our family of five. My husband and I realized that we needed to buy a home and stabilize the living environment for our three growing daughters.

I took a first-time homebuyer class at MAHA in 2004. They assisted us as we found an affordable mortgage that MAHA had negotiated with an area bank thanks to the Community Reinvestment Act. We bought a three-family home in Mattapan, where we still live today. We garden in the backyard and benefit every day from the fixed costs of owning our own home. Now that our daughters are grown, we are happy to report our oldest daughter bought her first home less than a mile from where we live. And the two younger ones are each on their path to owning a home as well.

We are experiencing a crisis in the United States where buying a first home is out of reach for many of our working families, particularly first-generation homebuyers, those without the Bank of Mom and Dad. Investments in homeownership from our federal government will stabilize individuals and communities and benefit our economy.

If you are a person of color, Massachusetts is arguably the hardest state in the nation to buy a home. We rank 48th in affordability and 45th in closing our

racial homeownership gap. 69% of white households in Massachusetts own their homes, but just 35% of people of color are homeowners. Homeownership is generational. Children of homeowners tend to become homeowners. Children of renters are more likely to stay renters throughout their lifetime. We can, and we need to break this pattern.

We desperately need funds to address racial and economic inequities that existed *before* Covid-19 struck and then worsened over the course of the pandemic. Communities of color that were hit the hardest by Covid-19 have been deliberately, systematically excluded from homeownership opportunities for generations. We can use housing funds in Build Back Better, at this moment of racial reckoning, to begin to repair the harm that has been done. And we should ensure that a significant portion of these resources benefit households making below the area median income, those who need this assistance the most in order to buy a home in this country.

We need supply-side solutions that build and renovate homes for households below median income like what is proposed for the Build Back Better legislation. More affordable homes are needed. All I need to do to remind myself of that, is to look at the nearly 3,000 people that will graduate from one of our homeownership classes this year. Just a couple of years ago, we graduated one-third of that number.

We need a historic investment in first-generation homebuyers. First-gen homeowners can be anyone - those homebuyers without a parent who is a homeowner. Disproportionately first gen buyers are Black, Latinx, Asian, Native American and other people of color that have been redlined out, discriminated against or otherwise unable to afford a piece of the American Dream.

We need to give first-gen buyers a leg up in competing for homes in this housing market. Proposals for downpayment assistance for first-generation homebuyers will help millions of homebuyers achieve their dream of owning a home and help us narrow the racial homeownership gap. Homebuyers like Akilah who is now a first-generation homeowner in Taunton thanks, in part, to MAHA's STASH program and the innovative first-time homebuyer product – ONE Mortgage from the Massachusetts Housing Partnership and participating lenders. Akilah completed an seven year journey to homeownership last July.

In her own words...”About a month and half before I had to move because of a rent increase, my neighbor mentioned a friend was looking to rent a single room with its own bathroom and a shared kitchen. This was not an ideal situation for me and my son, one because it was only one room and not the 2-bedroom apartment I was looking for. I had to really think about the bigger picture, my homeownership goal. The rent was going to be less than half of the lowest 2-bedroom I searched for in Boston. With that in mind, I could save an extra \$200-\$300 a month on top of what I was already saving. So I made a huge sacrifice and rented the room also knowing that the landlord had two cats and a dog. That meant my son couldn’t stay with me full time as I didn’t want to further aggravate his asthma and allergies.

“In January 2019, I retook the first-time home buyer classes at MAHA as I felt my financial situation was in much better condition to move forward. The STASH matched savings program was introduced to the class and I thought this was an excellent way to help reach my goal. The extra money I was saving I began to put the funds into my STASH account, and I was able to save an additional \$2,000. The match was a huge help to my overall condo purchase in July 2020. I am extremely grateful the program was available to me and is still available to others who might be in a similar situation as I was. I’m elated to finally become a homeowner after the long journey I went through. I faced a number of hard obstacles between 2013 and July 2020, and now am able to provide my son an environment free of anything that may trigger his allergies and asthma. I’m grateful for it all. It’s rewarding to me that my son was able to watch and learn the process with me and see that with hard work and sacrifice you can reach your goals.”

Another first-generation homeowner that we have worked with is Dafany of Mattapan. She enrolled in MAHA’s STASH program in 2019 and worked closely with me as she began her journey toward homeownership. After many twists and turns, not to mention being outbid five times by homebuyers with more resources, Dafany was able to close on a single-family home in the Boston neighborhood of Mattapan last summer, thanks to the assistance and encouragement she received during our first-generation homebuyer program, and the ONE Mortgage. As she states, “STASH kept me on track and motivated to complete my dream of homeownership.”

We know this works because we started the nation's first program targeting first-generation homebuyers. MAHA's matched savings program known as STASH (Saving Toward Affordable Sustainable Homeownership) is helping first-generation homebuyers like Akilah and Dafany afford the costs associated with purchasing a home. Launched in 2019 with support from Boston Children's Collaboration for Community Health and the City of Boston, 97% of the participants to date are persons of color. This is an example of a race-conscious homeownership policy that we need to expand considerably if we are to close the racial wealth gap. STASH participants are those without the "Bank of Mom and Dad." They enter the competitive housing market at a disadvantage. A robust first-generation homebuying program can help level that playing field.

MAHA enrolls first-generation homebuyers and challenges them to save \$2,000 over 12 months. Participants are eligible for a match of that savings to be used in one of three ways: 1) Lowering the interest rate on an already affordable mortgage; 2) Down payment or closing cost assistance; 3) Post-purchase assistance for home repairs on a newly purchased home.

It is working. We have enrolled 227 participants over the last two years. 28 have already purchased homes in a Greater Boston market that is unaffordable to many. Sixty-four others have met savings and education goals and are ready to buy. Most of the others are on the path to completing those goals. Two-thirds are under 40 years old. 60% have children. We need to scale. If we scale a national first-generation homebuyer assistance program now, we will realize immediate benefits and will realize lasting benefits when those children grow up and buy homes of their own.

The Urban Institute estimates that a national first-generation downpayment program of \$25,000 would cover about 5 million households, disproportionately Black but also including millions of white, Asian and Hispanic households. This is a necessary part of a Build Back Better Act and there is no time like today to significantly invest in our nation's first-generation homebuyers. We thank Chairwoman Waters, my own Congresswoman Ayanna Pressley, Senator Warren and all those who are fighting hard to include housing and first-gen homebuyers in this legislation. Thank you.

Testimony of Carlos del Rio, MD, FIDSA

Executive Associate Dean, Emory University School of Medicine at the Grady Health System,
Distinguished Professor of Medicine in the Division of Infectious Diseases at Emory University
School of Medicine, and Professor of Epidemiology and Global Health at the Rollins School of
Public Health

U.S. House Committee on Financial Services

Hearing: "A Strong Foundation: How Housing is the Key to Building Back a Better America"

October 21, 2021, 10 am EDT

My name is Carlos del Rio. I am Executive Associate Dean of Emory University School of Medicine at the Grady Health System and a Distinguished Professor of Medicine in the Division of Infectious Diseases at Emory University School of Medicine. I am Professor of Epidemiology and Global Health at the Rollins School of Public Health of Emory University. I also am the President-Elect of the Infectious Diseases Society of America, a Past-Chair of the HIV Medicine Association and the International Secretary of the National Academy of Medicine.

As a physician and researcher, I want to thank Chairwoman Waters and Ranking Member McHenry for holding this hearing on the importance of addressing housing instability through the infrastructure and economic recovery legislation.

I am an infectious diseases physician whose clinical care and research prior to the COVID-19 pandemic primarily focused on HIV prevention and care in the U.S. and globally. I also have conducted research on the key drivers of HIV-related disparities, including factors that make certain communities and populations more vulnerable to HIV infection and to experiencing worse outcomes from HIV.

The COVID-19 pandemic has brought to the forefront the impact of social determinants of health, including housing, economic stability, education, food security, health care coverage and access, and racism on health vulnerability and outcomes. Research evaluating the link

between social and community factors on COVID-19 incidence and outcomes – indicates that race and ethnicity, poverty and housing stability put certain populations at greater risk for COVID-19 and at a higher risk for more severe outcomes due to COVID-19.^{i ii}

One study that evaluated housing conditions and COVID-19 in all of the United States counties found that those with a higher percentage of households with poor housing had a higher incidence of COVID-19 and higher mortality associated with COVID-19.ⁱⁱⁱ Alarming, the researchers found that as the percentage of households living in poor housing conditions increased by 5% in a county, the risk of COVID-19 increased by 50% and mortality risk increased by 42%.^{iv} Factors noted by the study authors as likely contributing to greater vulnerability to COVID-19, included overcrowding, inadequate plumbing and sanitation as well as high rent costs leaving no or only nominal resources to access health care services.

In addition to housing or living conditions affecting health status, housing instability is a barrier to health care services that results in worse outcomes and higher health care costs for individuals and families.^{v vi viii} For people with HIV, stable housing is associated with viral suppression – which is when the level of virus in the body is reduced to undetectable levels. When individuals are virally suppressed, their immune system is protected, and they can live long and relatively healthy lives and their risk of transmitting HIV to their sexual partners drops to zero. The Ryan White HIV/AIDS Program reports an overall viral suppression rate among people served by the program of 89.3%, but the percentage drops nearly 15 percentage points to 74.5% for clients who are unstably housed.^{ix} The Ryan White Program serves over 50% of people with HIV in care.

Community-based supportive housing that provides case management and linkages to other health care services can improve outcomes by breaking the cycle of chronic housing instability. In 2018, the National Academies of Sciences convened a committee to evaluate permanent supportive housing noting that “chronic homelessness is a highly complex social problem of national importance.” Because of the harms to health caused by unstable housing the committee recommended

expanding access to permanent supportive housing and other housing models while continuing to evaluate supportive housing programs.^x Stable housing coupled with case management and other services for people with chronic conditions is important to alleviate physical and mental stressors, provide sanitation and refrigeration for medications and food required with some medications, to facilitate communications and connectivity with social services and health care professionals, and to help maintain community and social supports. Expanding access to integrated and coordinated approaches to providing health care and housing services or permanent supportive community-based housing is important to improve health outcomes for people with chronic conditions experiencing chronic unstable housing, including seniors, people with disabilities, HIV and behavioral health and substance use disorders.^{xi xii xiii xiv}

Stable and adequate housing is health care for people with HIV as it affects their ability to connect or maintain a connection to care affecting their ability to adhere to their daily HIV medications, which are necessary for them to achieve and maintain viral suppression.^{xv} As a physician who cares for people with HIV and other infectious diseases at Grady Health System in Atlanta, I have seen firsthand the challenges that patients who are unstably housed face in accessing and staying connected to our health care services. I also have seen the challenges that our patients who are unstably housed face in securing permanent housing due a lack of affordable options.

According to the National Low Income Housing Coalition, Black, American Indian or Alaska Natives, Latino, and Asian households are more likely to be extremely low-income renters than white households. These population groups also have been disproportionately affected by HIV, COVID-19 and other infectious diseases. For Black households 20% are extremely low-income renters, for American Indian or Alaska Native households 18%, for Latino households 14% and for Asian households 10%, as compared to 6% percent of white non-Latino households. The coalition also reports that no state in the country has an adequate supply of affordable low-income housing, and nationwide there is a shortage of 6.8 million affordable rental homes available to extremely low-income renters or those whose incomes are at or below the federal poverty level, which is currently \$21,960 per year for a household of three.^{xvi xvii}

Given the magnitude of the housing crisis and its impact on health and public health, a comprehensive and robust response is needed to support sustainable interventions that will dramatically increase access to adequate, affordable housing for individuals and families with lower income levels and to offer supportive housing to people with chronic conditions, including HIV, who have experienced chronic housing challenges.

The housing recommendations included in the infrastructure and economic recovery package would help to improve the health of millions of Americans, including many people with HIV. The proposals, including investments in expanding rental assistance; maintaining and improving public housing and developing and building homes through the National Housing Trust Fund for the lowest income households would help to mitigate housing as a social determinant of health. I also urge the committee to support efforts to evaluate and replicate the innovative programs implemented during the COVID-19 pandemic to rapidly provide safe and stable housing to individuals who needed it by establishing temporary housing options.^{xviii}

From my perspective as an infectious diseases physician, investing in housing solutions should be foundational to addressing health inequities and to reducing the impacts of future pandemics.

In his 1944 State of the Union address, President Franklin Roosevelt declared that the United States has a Second Bill of Rights, including the right to a decent home. In 1948, the United States signed the Universal Declaration of Human Rights, recognizing adequate housing as a component of the human right to an adequate standard of living. With the COVID-19 pandemic it has never been clearer that housing is health care, let's make 2021 the year that we finally make housing a human right in the United States.

Finally, while not within the jurisdiction of this committee but relevant to the committee's goal of improving health equity, I urge each of you to support efforts to foster an adequate

infectious diseases workforce through loan repayment or other incentives to address ID workforce shortages. Currently, it is estimated that nearly 80% of U.S. counties lack an ID specialist and interventions are needed to ensure infectious diseases providers are available in communities across the country.

I want to thank the committee for inviting me to speak at this hearing and I look forward to working with you to ensure that decent housing is not a privilege but an essential intervention to improve the health and wellbeing of all Americans.

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CONGRESSIONAL TESTIMONY

Testimony for Hearing on: A Strong Foundation: How Housing is the Key to Building Back a Better America

Testimony before the
Committee on Financial Services

U.S. House of Representatives

October 21, 2021

Matthew Dickerson
Director of the Grover M. Hermann Center for the Federal Budget at The Heritage Foundation

My name is Matthew Dickerson. I am Director of the Grover M. Hermann Center for the Federal Budget at The Heritage Foundation. The views expressed in this testimony are my own and should not be construed as representing any official position of The Heritage Foundation.

Housing is an important component of the American economy. More importantly, housing is often the largest part of a family's budget and a vital factor in their quality of life.

The affordability of housing depends on basic economic factors, including an ample supply of available housing units as well as a growing economy where people can enjoy the fruits of their labor.

So, it is important that we consider housing in the context of economic policy.

Unfortunately, too often government policy erects barriers to opportunity. As President Reagan famously said, "The nine most terrifying words in the English language are: I'm from the Government, and I'm here to help."¹

It should be no surprise that the sectors of the economy that people express the most frustrations with – such as healthcare, education, energy, and housing – are the ones that feature the most government interference. Government rules, regulations, subsidies, and disincentives all limit consumer choice, stifle innovation, drive up costs, and ultimately make things more difficult and less fulfilling for people around the country.

Congress is currently considering a massive tax and spending package mean to "transform the American economy"² and expand government

¹ President Ronald Reagan, News Conference, August 12, 1986, [https://www.reaganfoundation.org/ronald-](https://www.reaganfoundation.org/ronald-reagan/reagan-quotes-speeches/news-conference-1/)

[reagan/reagan-quotes-speeches/news-conference-1/](https://www.reaganfoundation.org/ronald-reagan/reagan-quotes-speeches/news-conference-1/)

² Speaker Nancy Pelosi, "Dear Colleague on Advancing the Build Back Better Agenda,"

CONGRESSIONAL TESTIMONY

control over the most personal aspects of peoples' lives.

It would put more of the economy's resources under the control of politicians and bureaucrats, rather than the people. It would use the force of government to pick winners and losers, unfairly empowering special interests.

And this will only exacerbate the challenges families and communities are facing as we struggle to emerge from the pandemic.

Increasing Government Spending and Debt

The last two years have seen fiscal policy that is unprecedented during peacetime.

Total government spending in Fiscal Year 2021 was 53 percent higher than in 2019.³

Of the roughly \$5.2 trillion of new federal debt added since the beginning of the pandemic, \$2.8 trillion, or 54 percent, was purchased by the Federal Reserve.⁴

Congress should conduct oversight to ensure transparency and understand the consequences of these unprecedented actions.

Even prior to the COVID-19 pandemic, the federal budget was on an unsustainable trajectory.⁵ Over the long run, the growth of

spending cannot outpace the growth of the economy.

The Congressional Budget Office's (CBO) current law Long-Term Budget Outlook shows that even though tax revenues are projected to rise above normal historical levels, spending will continue to grow out of control.

This overspending drives inefficiency and waste, threatening economic growth which would lead to a lower quality of life and less opportunity for American families. The first step down the road to fiscal responsibility should be rejecting efforts to further increase government spending.

The CBO says that the current fiscal trajectory would "reduce business investment and slow the growth of economic output," and would "increase the risk of a fiscal crisis." CBO also warns of "significant, adverse effects, such as expectations of higher rates of inflation."⁶

Inflation

Americans have been feeling the tax of price increases. The Consumer Price Index increased 5.4 percent in the last year, among the highest increases since the 1970's.⁷

At \$3.5 trillion, this bill would increase government spending by \$27,000 for every household in the country.

September 13, 2021,

<https://www.speaker.gov/newsroom/91321-2>

³ Congressional Budget Office, "Monthly Budget Review: September 2021," October 8, 2021, <https://www.cbo.gov/publication/57476>

⁴ Richard Stern, "Clean Debt-Limit Suspension Is a Blank Check for Ever-Expanding Government," Heritage Foundation Issue Brief No. 5214, September 30, 2021,

<https://www.heritage.org/debt/report/clean-debt-limit-suspension-blank-check-ever-expanding-government>

⁵ Paul Winfree, "Causes of the Federal Government's Unsustainable Spending," Heritage Foundation Backgrounder No. 3133, July 7, 2016,

<https://www.heritage.org/budget-and-spending/report/causes-the-federal-governments-unsustainable-spending>

⁶ Congressional Budget Office, "The 2021 Long-Term Budget Outlook," March 4, 2021,

<https://www.cbo.gov/publication/56977>

⁷ Bureau of Labor Statistics, "Consumer Price Index Summary," Economic News Release, October 13, 2021,

<https://www.bls.gov/news.release/cpi.nr0.htm>

Pumping so much additional cash into the economy could cause a dramatic surge of price inflation.

Furthermore, Green New Deal climate policies will push up energy prices, on top of the 40 percent hikes already felt at the pump.⁸

Supply Chain Problems

One of the biggest issues on the minds of people are the disruptions to the goods and services they need.

Consumers are seeing shelves bare of goods. While the White House warns that Christmas may be interrupted, some basic goods like bread and dairy are even disappearing from store shelves. Factories have seen work slowdowns or shortages due to interruptions in the supply of vital components.

Meanwhile, throughout the country, help wanted signs are posted in many shops and restaurants. In August, there were 8.3 million unemployed workers – and yet there were 10.4 million job openings. That is 2.1 million more job openings than people who are looking for work.

The economy is facing significant supply side challenges, and the Build Back Better Act threatens to make these worse by increasing regulations and fiscal burdens, especially on small businesses and independent workers like

truck drivers. This is the exact opposite of what people need. It would restrict the supply of both goods and services. And that hurts real people.

Damaging Tax Policy

The tax proposals provide a case study.

The Build Back Better Act includes more than \$2 trillion in tax hikes. As a share of the economy, it would be the largest tax increase in more than 50 years.

Especially as the economy is struggling to recover from government lockdowns and economic disruptions, such a massive tax increase would reduce wages, cost jobs, harm economic growth, cut investment, increase prices, and harm working American families.

In 2019 Americans spent more on taxes than on food, clothing, and housing combined.⁹

President Biden has repeatedly promised that his massive tax increases won't hit people earning less than \$400,000. But that promise just is not true.

According to the non-partisan official Congressional scorekeepers at the Joint Committee on Taxation, nearly 6 million taxpayers taking home less than \$100,000 per year would see their taxes go up in 2023 under the Biden legislation. It would even hike taxes on hundreds of thousands of families earning less than \$20,000 per year.¹⁰

⁸ Kevin Dayaratna and Nicolas Loris, "Assessing the Costs and Benefits of the Green New Deal's Energy Policies," Heritage Foundation Backgrounder No. 3427, July 24, 2019, <https://www.heritage.org/energy-economics/report/assessing-the-costs-and-benefits-the-green-new-deals-energy-policies>
Bureau of Labor Statistics, "12-month percentage change, Consumer Price Index, selected categories," Graphics for Economic News Releases, September

2021, <https://www.bls.gov/charts/consumer-price-index/consumer-price-index-by-category.htm>

⁹ Erica York, "Tax Freedom Day 2019 is April 16th," tax Foundation, April 10, 2019, <https://taxfoundation.org/publications/tax-freedom-day>

¹⁰ Matthew Dickerson, "Will Biden's Spending Bill Hike Taxes on Those Making Less Than \$400,000?," Heritage Foundation Commentary, October 4, 2021, <https://www.heritage.org/taxes/commentary/will>

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By 2027, more than half of all families earning \$75,000 to \$100,000 would see their taxes go up by a total of more than \$3 billion.

Of course, this should surprise no one. It would be mathematically impossible to fund this spending agenda by only raising taxes on high-income individuals.

Even if the government confiscated 100 percent of the income of everyone who earned more than \$1 million in 2018--when the economy was going full throttle--it wouldn't cover half of the proposed government expansion.

The tax increases would harm American competitiveness.

Under the Build Back Better Act, the federal tax rate on U.S. corporations would be raised to 26.5 percent – even higher than the 25 percent rate imposed by the Chinese Communist Party. Adding in corporate taxes these employers have to pay at the state level, the tax rate on U.S. corporations would increase to 30.9 percent, third highest among our OECD competitors.

These taxes will be felt directly by all Americans. Business taxes necessarily show up through reduced wages, through diminished investment in expanding operations and employment, and increased prices to consumers.

One study found that the price increases after a corporate tax hike “are larger for lower-price

<https://www.heritage.org/taxes/commentary/5-myths-about-the-state-and-local-tax-deductions-cap>

¹¹ Scott R. Baker, Stephen Teng Sun & Constantine Yannelis, “Corporate Taxes and Retail Prices,” National Bureau of Economic Research, April 2020, <http://www.nber.org/papers/w27058>

¹² Adam Michel and Travis Nix, “5 Myths About the State and Local Tax Deduction’s Cap,” Heritage Foundation Commentary, June 25, 2019,

items and products purchased by low-income households.”¹¹

There are some tax policies Congress should consider that affect housing affordability.

An important reform included in the Tax Cuts and Jobs Act was to cap the deduction for State and Local Taxes (SALT). The SALT deduction subsidizes high taxes imposed by state and local governments, such as property taxes.

While not currently included in the Build Back Better Act, some are proposing to repeal or increase the cap on the SALT Deduction. This proposal would benefit wealthy taxpayers in high-tax states. Instead, Congress should finish the job and repeal the SALT deduction which would put pressure on municipalities to reform property taxes.¹²

Tax policy is also biased against new investments in buildings where people live.

Under current law, investments in residential rental property must be deducted over a 27.5 year schedule. That means if someone wants to build new housing in your local community, they will be forced to recover those costs over decades.

Allowing businesses to deduct the cost of making investments immediately rather than waiting for years encourages them to invest as soon as possible, reduces the cost of capital, improves productivity, creates more jobs, and substantially improves wages.¹³

<https://www.heritage.org/taxes/commentary/5-myths-about-the-state-and-local-tax-deductions-cap>

¹³ Marie Fishpaw et al, “Being a Parent Is Hard Enough: It’s Time for Congress to Help Families Thrive,” Heritage Foundation Backgrounder No. 3647, August 12, 2021,

<https://www.heritage.org/marriage-and-family/report/being-parent-hard-enough-its-time-congress-help-families-thrive>

To fix the tax treatment of investment in structures, Congress should either allow full and immediate write-offs or allow for neutral cost recovery with the deduction taken over time but adjusted for inflation and the time value of money. The Tax Foundation has estimated that neutral cost recovery for structures would result in 231,000 more jobs, increase wages by 1 percent, and increase the capital stock by 2.3 percent.¹⁴

Conclusion

Congress could make housing more affordable by tearing down government barriers to opportunity, rather than increasing government spending, higher taxes, and piling on new rules, regulations, and mandates.

¹⁴ Tax Foundation, "Implement Neutral Cost Recovery for Structures," Options for Reforming America's Tax Code 2.0, April 19, 2021,

<https://taxfoundation.org/tax-reform-options/?option=8>

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My name is Michael Edmonds. I am a resident of public housing in Tucson, Arizona and I currently serve as the secretary of the Tucson House Resident Council where I live. I am begging on my behalf, and for those who are in similar situations as myself and my neighbors, that you provide all of the funding that is necessary towards housing in the Build Back Better Act. Housing is key to a better America.

A summary of my experiences with housing in my life is in the biography I submitted to the Committee on Financial Services. I was raised by my great-grandparents until I was nine years old, because I was the child of a teenage mother. The happiest memories of my life are during these nine years. My mother took me from them, and I joined a household which was never financially stable. My great-grandparents owned the property that my first step-father, my mother, and their daughters, lived in. Had my great-grandparents not been able to provide the residence, I suspect we would have been homeless. In that household, abusive acts were committed.

My family moved to Albuquerque, New Mexico and many times were forced to attempt to survive in shelter that was deteriorating. I specifically remember a trailer and shack on an alley a few feet away from railroad tracks. Somehow I remember my family became eligible for a housing project on Gun Club Road Southwest. My mother divorced my step-father and married my second step-father who was in the Air Force. In 1976, I was forced to move with my family to West Germany. From 1976 to 1979, because the Air Station we were assigned to had only a few hundred Americans there, I attended high schools in southern and northern West Germany. I lived in dormitories during the school years.

After returning to the United States, I became conditioned to expecting housing and shelter to be very unstable. I was unable to achieve upward economic mobility. Only able to gain part-time employment, all I could afford to rent was a converted storage shed that had a shower and toilet installed, with no cooling or heating in Arizona. After saving enough money for an old Ford Galaxy 500, I lived in it. At that time my mother had divorced my second step-father, and obtained public housing for her and one of my sisters, but there was no space for me to be with them.

After couch-surfing among bouts of homelessness for over a decade, I was offered the privilege to live in Tucson House in 2019. After moving in, I immediately began to investigate my options to get a job, return to college, begin a business, and get involved in my new community. After attending some meetings in my building, I was invited to more and other meetings throughout the community. I became actively involved in the "Thrive in the 05" initiative in my neighborhood, which is a community-driven collaboration that involves crime reduction, neighborhood improvements, and workforce and economic development, including a Choice Neighborhoods Planning and Action Grant from HUD focused on Tucson House. I was appointed Secretary of the Tucson House Resident Council, became a member of the Thrive in the 05 Steering Committee, volunteered as a Street Ambassador for the City's transportation department, and

was appointed by Tucson's Mayor and Council to their Commission on Equitable Housing and Development, of which I am now the Vice Chair.

When the COVID-19 pandemic began, my role in the Tucson House Resident Council changed because the primarily older and disabled residents were in need of daily assistance and attention, including food, personal care items, and other requests that were communicated to me. My neighbors were suddenly isolated, scared, and extremely vulnerable to the disease. These requests from residents -- varied and sometimes unique -- have been ongoing. Myself and the rest of the Tucson House Resident Council began to coordinate weekly door-to-door food deliveries to residents. We helped pass out care packages of hygiene and personal care items and gave out books and puzzles to keep residents occupied in their apartments. We created a free thrift store in the building and helped new formerly homeless residents who arrived with nothing to furnish their apartments. I also provide tech support to many residents throughout the building who need help with their phones or computers so they can access services remotely and connect with loved ones. I host a monthly virtual Zoom show where residents can hear directly from City staff or other providers while we are still limiting in-person meetings. As a volunteer, I have not had access to funds with which I could apply towards serving my neighbors. I have been contacting agencies and organizations for donations. I tell them, "Anything and everything. Whatever it is you may think of, I need it for my neighbors."

After moving into Tucson House, my medical group determined that my health had deteriorated enough for them to hire an agency to file for me to receive Supplemental Security Income or disability payments. I was denied multiple times. However, I have not had time to file again for eligibility, due to the time I spend answering the call from my neighbors for assistance. When I take time for myself, my neighbors do not know of anyone they can turn to and rely upon.

The stable housing that Tucson House provides has been life-changing for many residents during the pandemic, especially those who were formerly homeless like myself. However, the physical needs of our 70-year-old building have created additional stress and uncertainty for residents during this time. For instance, with the elevators routinely breaking, older and disabled residents who cannot take the stairs can be forced to wait for long periods for an elevator, which creates conflicts and fighting among residents. I believe I have experienced the longest wait time for an elevator at 45 minutes. Tucson House lacks building-wide internet, without which many residents were suddenly cut off from contact with their neighbors, service providers, and friends and family. Entire systems like water or cooling occasionally fail and require emergency response and repairs.

Public housing like Tucson House is in dire need of attention and support. Repairs have not been completed, and the lack of maintenance has caused the cost of repairs to become more expensive than it should have been. Ignoring those needs has led, and can lead, to requiring future funding to unnecessarily compound. My building needs major renovations. Without full funding for the needs of Tucson House, over four hundred people would need to be permanently relocated to housing which can accommodate the physical limitations of current residents. This should include support services, internet access, enough large elevators to

move hundreds of people, hallways wide enough for motorized wheelchairs and scooters to be able to pass by each other, etc. However, funding to support development of such new public housing or rehabilitation of existing buildings to accommodate modern standards does not meet the need. Existing programs like Choice Neighborhoods are not enough, and also add barriers to eligibility for implementation funding that Tucson House may not ever meet

I read that H.R.5376, the bill commonly referred to as the Build Back Better Act, "provides funding for...housing, rental, and homeowner assistance programs." Housing is a primary objective of the bill. Starting with housing, from which all other objectives can follow, is the proper and logical way to successfully support the citizens of the United States of America.

President Biden's Build Back Better Plan website states: "Building back better means an updated social contract." If there ever was a social contract, it has been broken and destroyed. If it does exist, I need someone to describe what it is to me, and to our fellow citizens, so we will clearly understand what the expectations are to be. What specifically does our United States federal government owe to its citizens? Is housing only to be a possibility, as opposed to being a right or an expectation supported by Congress?

I do not believe the United States of America is unable to reasonably house all of its citizens. There has been a lack of will to provide housing. I question the desire of our federal government to do so. There has been a lack of compassion for those who are in need. People who have amenities and resources have been able to not consider those who are without, and in need.

Housing, and nutrition, are primal necessities. All of the citizens of our country will never be able to grow and thrive and prosper until we provide stable and safe shelter from which they can feel strength, and begin to feel hopeful. Housing allows for increased physical and behavioral health.

There is not enough accessible housing. Disabled individuals, and those aging, are struggling to survive in housing within which they are unable to maneuver and traverse. This population does not have enough options. I always thought they would have options; that they would be cared for by our government. To me, it seems as if they are often being discarded.

Housing needs funding for the structures, as well as the systems needed to support them. After providing shelter, some residents will need counseling and other assistance. After they are no longer homeless, many may not have mental strength and the education or skills to care for themselves. They may not know who to turn to for specific types of assistance, and how to communicate to someone that they are in need of help. There are old, bad habits which they will need to work to overcome. They will need to know that they have support available for when they are in need.

I am beginning to learn that there is a way to build environmentally friendly public housing, rather than using past construction techniques. I strongly encourage Congress to fund these types of designs.

In the building where I live, I enjoy the mixture of generations and heritages. There are children, and a newborn. I look forward to being able to watch them grow. Maybe there will be times when "Mister Edmonds" can help them with their homework, or they can complain that they need to behave because "Old Man Edmonds" can see what they are doing. Tucson House is truly a "city within a city", as well as being "a city under one roof".

Public housing is a vital resource to provide stable, affordable housing for the members of our community who have the greatest need. Tucson is experiencing a housing crisis, with the costs of rent rapidly increasing recently. We must preserve, maintain, and increase our public housing as one ongoing solution to our housing shortage. I urge you to fully fund the housing component of the Build Back Better Act so that myself and my neighbors can live in safe, high-quality housing that meets their needs.

Thank you for this opportunity to testify today.

Testimony of Fernanda Galindo
U.S. House Committee on Financial Services
Hearing: "A Strong Foundation: How Housing is the Key to Building Back a Better America"
October 21, 2021

Chairwoman Waters, Ranking Member McHenry, and Members of the Committee: Thank you for the opportunity to share my story with you about my housing struggles and the importance of investing in housing and rental assistance.

My name Fernanda Galindo, I am 32 years old. I have a 5-year-old son, with learning disabilities. We live in Washington, D.C., in a studio apartment. We have lived in Washington, D.C. for almost 6 years.

Throughout these years, I have always struggled to afford to pay rent. I have worked as a nanny, assistant teacher, maid, and line cook. Sometimes I have worked three jobs at the same time just to make ends meet. Some months, I had to work over 70 hours a week to afford to pay rent and care for my son, yet I still faced the risk of eviction on several occasions.

With time I was able to start making more money with only one job, but I still struggled many months to afford rent. On occasion, I had to choose between paying rent on time or buying food.

When the pandemic hit, I was lucky enough to have employers who continued to pay me even though I could not come to work. When the lockdown was lifted, I was not able to return to work because my kid needed care and there was no one else to watch him. I was lucky to find another job, where I could bring my kid with me and I was able to pay rent on time. However, I always worried about money. Even when I could pay my bills on time, any medical emergency or even an unplanned expense would have put us in financial hardship again. If any unexpected expense occurred, I would be unable to maintain housing for me and my son. I could not and still cannot even entertain the idea of saving money to buy a house one day.

After the school year was over, the families who employed me no longer needed care for their kids. I searched for another job and when I found one, I placed my kid in summer camp. Summer camp was closed after a few weeks because of several cases of COVID, so I could not go to work anymore because I could not find care for my son. I had no idea how to pay for rent anymore.

I found out about a program called STAY DC, which is run by the DC Government to help families who owed rent or could not afford rent anymore. I reached out and a few hours later I was called by one of the connectors to assist me with my application. The next morning, we submitted my application and I was told to wait about 6 weeks to hear back. I hope you never experience the amount of distress I felt while waiting for a response! I was granted money to pay for 3 months of rent in advance. When I read the email, I cried, I called my friends and my mom, and I told them I could breathe again.

Some people claim that such help is a handout that creates dependence on government services. This is not true. The support I've received is a critical bridge to self-sufficiency—it gives me peace of mind and provides me interim financial stability that will help me keep my job, plan for the future, and support myself and my son.

I mentioned at the beginning of my testimony that we live in a studio apartment. I have tried to find a bigger place for my son and me where he can have his own bedroom. I do not care about luxuries; I just think that a kid should have a bedroom. There are limited options for us, as there are few affordable housing options in the city and existing options have years-long waitlists. I have signed up for several of them and have never heard back. The need for quality affordable housing in this area is an urgent matter.

My kid was accepted to one of the best schools in DC. As exciting as I was when I heard the news, I was also worried about how I am going to be able to make this sustainable for us. He can only attend if he is a DC resident, so if we cannot find affordable housing where my child can have his own room, I may have to give up the good school to meet my housing needs. This may cause us to relocate and lose the opportunity that my son has to receive the quality education that will open doors for him in the future and potentially end this cycle of never-ending financial hardships.

But there is also a third option, which is why I am here today: Congress needs to include robust funding for housing and rental assistance in the "Build Back Better" bill. Throughout my life, I have worked very hard to build a dignified life for myself and my child. I have played by the rules, yet the struggles that I have experienced alongside millions of other moms often seem insurmountable. If Congress doesn't ensure people have access to safe, reliable, affordable housing, it will undermine my and others' ability to hold down a job, pay rent and bills, and build a better life for our families—it will, in effect, undermine our nation's recovery.

Thank you again for inviting me to speak with you.

Testimony

Good morning. My name is John Harrison. I began working as a young adult in the early 1980s. At that time the median home price was \$68,900, but interest rates were over 15%. I was renting then as it did not seem like a good idea to pay \$200,000 interest on a \$55,000 loan. I had an ok job at a company then, but the company went bankrupt in 1985. After that I had other jobs in the area and continued to rent the same house for over ten years, eventually paying the owner more than the house cost him to build. My financial circumstances were not bad, but they were not great either. I did not have a college education. The relevance of my job skills eroded over time, and that along with the responsibilities to provide for my family made it difficult to save much money. During the 1990s my family broke up and my marriage ended in divorce. I moved to the eastern shore of Maryland, where housing costs were lower but decent employment was difficult to find. I was able to get an ok job and eventually save a little bit of money. One of the things that helped me to save was that I lived in an abandoned warehouse and helped the owner to repair and re-purpose the building. I chose to live there so I would not be paying rent.

In 2001 I bought a house that was for sale by owner. I had been working for a fulfillment company for six years. Right around the time that I bought my house that company was sold, and the new owners began making changes, as was their privilege. One of the changes was to eliminate my position, and so I got laid off. I was out looking for a job one day a couple weeks later and came home to find that my house had burned down. I had been naive when I bought it and trusted that the owner would take care of some things. Anyway, I did not receive any insurance settlement, and would have been homeless right then, but some kind neighbors allowed me to stay in a shed behind their house. I fixed it up a bit and stayed there for over a year, but eventually their landlord said that I had to go.

I had decided that I really needed to go to college if I wanted to improve my situation long term, and so I enrolled in a community college. I did well but it was difficult because I did not have stable housing. Sometimes I would stay in a patch of woods on campus and other times I would sleep in my car. I did not finish school and my overall situation declined further as well. I became discouraged. I felt I had not succeeded in my career, my education, my family life, life in general.

Eventually I became literally homeless, living on the streets. The longer I was homeless, the less I thought my prospects would improve. I came close to feeling hopeless and the daily difficulties of living without stable housing began to take a toll on my health and on my sense of self. The wait for housing support was years long and I did not apply nor qualify for any programs that I was aware of. I also lost all of my identification documents and had to restore my proof of identity. Then I was able to obtain SNAP benefits and Medicaid. My homelessness lasted for several years but I am now housed and I was able to return to school and earn an Associates Degree. That has helped me employment-wise and I now work for the Department of Social Services in Prince George's County. I have been saving some of my pay but the cost of housing is rising faster than I can save a down payment so I will continue to rent for now.

In my work for Social Services I am a street outreach worker. I talk to people experiencing homelessness and try to build rapport with them. I make an effort to connect them to resources that may improve their situation. My own lived experience has become an asset now even though it was a very difficult time in my life.

Thank you

**Written Testimony of
Jan Lee, New York City Rental Property Owner
on behalf of
Small Property Owners of New York (SPONY)
for the
Financial Services Committee hearing
“A Strong Foundation: How Housing is the Key to Building Back a Better America”
October 21, 2021**

Good morning, Chairwoman Waters, Ranking Member McHenry, and members of the House Committee on Financial Services. Thank you for giving me the opportunity to address the Committee today on the experiences and challenges that small property owners are facing during these trying times.

My name is Jan Lee, and I'm a 3rd generation property owner in NYC's Chinatown. I'm also a board member of SPONY, the Small Property Owners of New York, an all-volunteer advocacy organization representing a unique but important sector of the real estate industry.

Just before the turn of the 20th century my grandfather came to NYC.

He was a young man, who upon his first visit to America developed such a love for this country that he would do everything he could to partake in the American dream of home ownership, this despite an avalanche of laws that barred many Chinese from both coming to the country *and* from settling here permanently.

My grandfather Lee Sing Foon would start a family and put down roots, *he* was “here to stay.”

At around the time that Rogers and Hart would write a song that would become part of the American song book – “*We'll Take Manhattan*” in 1925 – you know, the song that included the famous phrase “*and what street compares to Mott St. in July?*”...my grandfather by then would have worked for some time as a bookkeeper, and as fortune would have it, he would be putting a down payment on two tenement buildings on that very famous street in heart of what is known as Chinatown.

After 96 years of owning these small rental properties, I look back on grandpa's life since that song was written and remember how he shoveled the snow, swept the halls and struggled as the only Chinese family in the building at the time.

The building's income, after paying for maintenance, taxes, and a mortgage has never been enough for any member of my family to just sit back and collect rent.

In fact, there was nothing "lord-like" about being landlords for us, and to this day we find that phrase laughable when it comes to us or the other Americans who own small rental properties. We're hardly "lords," we're just small property owners.

The ownership of property meant so much to us that we kept holding on, through the depression, WWII, 9/11, hurricanes, black outs, recessions, we kept hoping for an eventual breaking point where we'd finally turn a profit, but that day never seems to come, as our savings are spent on the building's taxes and expenses year after year.

As I sit before you, the 3rd generation to manage our family properties which are old buildings built when Ulysses S. Grant was president... I'm here to tell you – it has only gotten more difficult since my father and grandfather's time.

Policies that are created to supposedly help housing providers have actually kept us from being able to renew our century old buildings and left us with no choice but to leave apartments vacant.

What's been created are regulatory statutes that are so onerous that only the largest corporate owners have the funds to comply, leaving the rest of us small owners in a perpetual tailspin as we try to manage taxes, insurance, and maintenance, and that was *before* COVID-19.

Family funds, and emergency savings have been tapped out long ago because of this pandemic. Loans are okay but they need to be paid back and they often piggyback on other loans compounding the burden of recovery.

Mortgage deferments are not mortgage forgiveness, and it would be unwise to defer payments for too long. Interest never stops.

In NYC the penalties for late tax payments are a staggering 18 percent, and since the global pandemic started, not one tax deadline has been rolled back. Lien sales are on the horizon again this December.

And yet we hope upon hope that our Government will find the solutions that will keep us in our homes, and in our neighborhoods. As *minority* owners we often serve as the gateway for many immigrant families like ours, and we are proud to contribute our part in taxes, but we need to be able to make a profit at the end of the day, stable housing relies on stable income.

Providing robust and stable housing that is fully compliant with ever-changing building codes and health codes and every other regulatory statute that seems to crop up like weeds can only happen when our income is robust and stable. We can't provide the best housing for our tenants if we are expected to do so while hobbled, blinded, muted, and starving.

We are humans in the care of humans, but we are not magicians, we need to be made stable and made whole, and time is running out for us.

To sum everything up, the message I want to leave with you today is that small property owners are not the bad guys out to take advantage of others as some might want you to believe. We are hardworking small business owners who have our own bills to pay and struggle in tough economic times just like everyone else.

Small property owners provide an important service in every city and town in America, and we take pride in providing it. Our voice deserves to be included in these conversations, and we stand ready to help be part of the solution.

Thank you again for this opportunity to tell my story. It is an honor to testify in front of the committee today, and I look forward to your questions.



Testimony of Lisa Rice
President and CEO, National Fair Housing Alliance
Before the U.S. House Committee on Financial Services
Thursday, October 21, 2021

**A Strong Foundation: How Housing is the Key to
Building Back a Better America**

I. Introduction

Good morning, Chairwoman Waters, Ranking Member McHenry, and other members of the United States House Financial Services Committee. I am Lisa Rice, President and CEO of the National Fair Housing Alliance (NFHA). NFHA is the country's only national non-profit civil rights agency solely dedicated to eliminating all forms of housing discrimination and ensuring equitable housing opportunities for all. We do this by providing leadership, education, outreach, advocacy, community development, enforcement, and services to our membership. NFHA is also the trade association for more than 200 fair housing organizations throughout the U.S.

For centuries, laws and policies enacted to create land, housing, and credit opportunities were race-based, denying critical opportunities to Black, Latino, Asian, and Native American individuals. Despite our founding principles of liberty and justice for all, these policies were developed and implemented in a racially discriminatory manner. Federal laws and policies created residential segregation, the dual credit market, institutionalized redlining, and other structural barriers. Families that received opportunities through prior federal investments in housing are some of America's most economically secure citizens. For them, the nation's housing policies served as a foundation of their financial stability and the pathway to future progress. Those who did not benefit from equitable federal investments in housing continue to be excluded.

Now, Congress and President Biden have the opportunity to take significant steps to rectify these inequities perpetuated by the federal government by investing in our nation's bedrock of opportunity: housing. Our nation stands at a crossroads of several crises: a reckoning that demands an end to racial injustice; deepening racial and gender wealth gaps; and a housing affordability and homelessness crisis — all of which threaten our nation's future prosperity. The majority of the public understand and feel these crises deeply, and it is up to Congress and President Biden to deliver solutions in the Build Back Better Act.

My testimony today shows that there is strong support among most Americans for a substantial investment in housing as a critical part of the infrastructure and reconciliation bills. I'll briefly review the nation's history of discriminatory federal housing investments and the legacy of economic exclusion that it created. I'll conclude by showing how a substantial investment in housing can help to deliver on President Biden's promise to Build Back Better, spur economic growth, and promote racial justice and equity during this once-in-a-generation opportunity.

II. Americans Across the Political Spectrum Support Stronger Housing Investments

The Bipartisan Policy Center's Morning Consult Poll published on September 23, 2021, shows that most Americans, including a majority of Republicans, Independents, and Democrats, support funding for public housing repairs, tax credits to develop and renovate homes in distressed communities, down payment assistance for first-time and first-generation homebuyers, funding for energy efficient and disaster resilient home improvements, and tax credits to develop low-income affordable housing units.¹ More than 80 percent of all Americans — including 93 percent of Democrats, 85 percent of Independents, and 82 percent of Republicans — believe in the American value that every child and family should have access to a safe, decent, and affordable home.² Most Americans view today's affordable housing challenge as a crisis that needs immediate action, and nearly 90 percent — including

¹ BPC/Morning Consult Poll on Recent Housing Issues, Bipartisan Policy Center, September 23, 2021, available at <https://bipartisanpolicy.org/blog/bpc-morning-consult-2021-housing/>.

² Ibid.

76 percent of Republicans — believe that the government has a role to play in creating affordable housing solutions and want to see their elected officials take action.³

A. Housing Is a Fundamental Value and Human Right That Requires Significant Reinvestment

For most Americans, housing is seen as a fundamental value and human right, and there is a long American tradition of local, state, and federal programs and investments that have improved quality and access until relatively recently in our nation's history. Housing is so essential to opportunity that a myriad of local, state, and federal laws have been enacted starting with the Civil Rights Act of 1866,⁴ which outlawed housing discrimination for formerly enslaved Africans who received citizenship under the Fourteenth Amendment. This landmark legislation was followed by local housing ordinances requiring safety for tenants starting in New York City in 1867.⁵ Localities like Milwaukee followed with the nation's first public housing project.⁶ New York was next, and created the nation's first affordable housing subsidy program.⁷ Roosevelt's New Deal created the Federal Housing Administration (FHA) to subsidize the cost of mortgage loans to help expand the American middle class through suburbanization.⁸ The Housing Act of 1937 followed and created public housing for low-income Americans.⁹ Congress followed this action by creating the GI bill to provide loan guarantees to make homeownership affordable for veterans.¹⁰ In 1965, Congress established the Department of Housing and Urban Development (HUD) as a cabinet level agency to help the federal government play a leading role in addressing poor housing conditions throughout the nation.¹¹ Then in 1968, merely days after the assassination of Dr. Martin Luther King, Jr., Congress passed the Fair Housing Act to outlaw housing discrimination, redress segregation, and create thriving and inclusive communities. Congress continued to prioritize housing, creating advancements for women, people with disabilities, families with children, domestic violence survivors, and is currently working on protections for people that identify as LGBTQIA with its ongoing debate on the Equality Act. After the 2008 financial collapse, unsustainable mortgage features were prohibited to safeguard homeowners from abuse and the economy from further collapse. More recently, housing has been so central to individual well-being and our nation's economy that evictions and foreclosures were prohibited in the majority of properties at the start of the COVID-19 pandemic.

Housing is also viewed as a human right in our nation. This view was initially adopted in federal policies during President Roosevelt's 1944 State of the Union address that declared that there is a Second Bill of Rights, which included housing.¹² Further, the United States recognized adequate housing as a human right when it signed the Universal Declaration of Human Rights in 1948.¹³ Other treaties have been

³ Public Opinion Polling on Housing Affordability and Policy in June/July 2021, The Tarrance Group, June 28 – July 1, 2021, available at <https://www.opportunityhome.org/wp-content/uploads/2021/09/Tarrance-NLIHC-Poll-Fact-Sheet.pdf>.

⁴ <https://www.thenation.com/article/archive/americas-housing-history/>

⁵ Act of April 9, 1866 (Civil Rights Act), Public Law 39-26, 14 STAT 27.

⁶ 151 Years of America's Housing History, The Nation, May 24, 2018, available at <https://www.thenation.com/article/archive/americas-housing-history/>.

⁷ *Ibid.*

⁸ *Ibid.*

⁹ *Ibid.*

¹⁰ *Ibid.*

¹¹ *Ibid.*

¹² Eric Tars, Housing As a Human Right, 2020 Advocates' Guide, National Low Income Housing Coalition, January 6, 2021, available at https://nlihc.org/sites/default/files/AG-2021/01-06_Housing-Human-Right.pdf.

¹³ *Ibid.*

passed since then that the U.S. signed and has yet to ratify. However, the U.S. ratified the International Convention on the Elimination of All Forms of Racial Discrimination, which creates a right for all people to be free of discrimination in housing.¹⁴ Most recently, our nation committed to “guarantee the right by all residents in the country to adequate housing.”¹⁵

In our country, housing is the bedrock of opportunity, and where you live matters. Your address determines almost everything about you — your chances of graduating from high school or college, getting arrested, net worth, income, ability to own a home, credit score, and how long you will live. Your ZIP code is a better determinant of your health than your genetic code. Our education system, our transportation, healthcare, food, employment, credit, broadband, and Internet systems are not equitably resourced because the quality and amount of these services are not the same; they vary based on where people live. For example, the same flood and storm protection systems in predominantly White communities in Houston, New Orleans, and many other cities do not mirror the systems that are in predominantly Black communities in those same cities. The grocery stores and health facilities in predominantly White communities do not look like grocery stores and health facilities in predominantly Black communities. The quality of amenities in Black and Brown neighborhoods is not as high as the quality of the same amenities found in White communities, and people of color have fewer options. Accordingly, we have these quantitative and qualitative gaps and inequities that impact every aspect of people’s lives. The following graphic explains just how significant these disparities are. Why where you live matters is explained further in Section III.

¹⁴ Ibid.

¹⁵ Ibid.



A substantial investment in housing infrastructure creates the opportunity to address persistent gaps in other priorities for people's lives, such as health disparities, unemployment, and poor educational outcomes that all stem from a lack of housing equity.

B. Housing is Infrastructure and Critical to the Economy

While investing in housing from a human rights perspective is critical, it is equally important from an economic standpoint. The nation's economy is stronger when all families have access to safe and affordable housing. Today, in the U.S. housing accounts for nearly 20 percent of the overall gross domestic product (GDP) with \$885 billion spent on residential fixed investment and \$2.8 trillion spent on housing services, including rent and utilities.¹⁶ According to the Congressional Research Service, owner occupants reside in nearly 65 percent of the nation's housing units, home equity accounts for a significant portion of household wealth, and housing construction plays a significant role in creating employment opportunities, creating 872,000 employees as of March 2021.¹⁷ Since the start of the COVID-19 pandemic, the Federal Reserve Board's \$120 billion in monthly bond purchases, including \$40 billion per month in agency mortgage-backed securities, has allowed homeowners to see their home equity grow by more than \$1.5 trillion dollars.¹⁸ This increase in household wealth has indirect effects on the economy because increases in housing prices cause consumers to have stronger confidence in

¹⁶ Lida R. Weinstock, Introduction to U.S. Economy: Housing Market, Congressional Research Service, May 3, 2021, available at <https://sgp.fas.org/crs/misc/IF11327.pdf>.

¹⁷ Ibid.

¹⁸ Ibid; Home Equity Continues to Soar: Homeowners Gained Over \$1.5 Trillion in Equity in 2020, CoreLogic, available at <https://www.corelogic.com/press-releases/home-equity-continues-to-soar-homeowners-gained-over-1-5-trillion-in-equity-in-2020-corelogic-reports/>.

the economy.¹⁹ Additionally, the Federal Reserve's actions to mitigate the economic impacts of COVID-19 resulted in it lowering the federal funds rate, helping mortgage interest rates remain at historic lows and stimulating home purchasing and refinancing. In fact, 70 percent of all household debt is mortgage debt, and in 2020, sales of homes increased by 25 percent.²⁰ However, this support is mostly being felt by wealthier families with the most pristine credit profiles.

1. Housing Creates Jobs

Furthermore, the impact of housing on job creation cannot be overstated. According to the National Association of Home Builders (NAHB), building just 1,000 single-family homes generated nearly 3,000 jobs, \$162 million in wages, \$118 million in business revenues, and \$111 million in taxes for localities, states, and the federal government in 2014, with half the jobs being in the construction industry.²¹ The NAHB also estimated that construction of 1,000 rental units produced 1,130 new jobs and that \$100 million in home renovations will create 890 jobs.²²

C. The COVID-19 Pandemic Illustrated Why Housing Must Be Included in Infrastructure²³

Housing and residential segregation are determinants of health, and this has been made devastatingly clear during the COVID-19 pandemic. The Centers for Disease Control and Prevention (CDC) found that residential segregation is linked to a variety of adverse health outcomes and underlying health conditions, which can also increase the likelihood of severe illness or death from COVID-19.²⁴ The CDC also points out not just the disproportionate access to healthy food, but also the unequal access to medical facilities. Communities of color have a shortage of hospitals and a shortage of adequate medical treatment. The CDC also briefly discussed that a disproportionate percentage of underlying health conditions are suffered by the Black population in particular. Some of these underlying health conditions include diabetes, possibly caused by the lack of access to fresh affordable food, and asthma and other respiratory illnesses, possibly linked to harmful environmental factors exacerbated by housing segregation. Because of the link between COVID-19 and residential segregation today, we face a new, more dangerous housing crisis. This one is not caused by unsafe mortgages and excess leverage in the capital markets. Rather, the COVID-19 pandemic is wreaking havoc on employment and quite literally killing hundreds of thousands of Americans, disproportionately those who are Black and Brown. Yet, like the Great Recession, this crisis has a high potential to damage families and neighborhoods and endanger homeownership opportunities both now and after the pandemic. Predictably, this crisis, too, is

¹⁹ Weinstock at 1, available at <https://sgp.fas.org/crs/misc/IF11327.pdf>.

²⁰ *Ibid*, page 2.

²¹ Drivers of Job Creations, United States Senate Committee on Banking, Housing and Urban Affairs Subcommittee on Economic Policy, 113th Cong. (May 7, 2014) (Testimony of Dr. Robert Dietz), available at <https://www.banking.senate.gov/imo/media/doc/DietzTestimony5714EP.pdf>.
<https://www.nahb.org/news-and-economics/housing-economics/housings-economic-impact/housing-equals-jobs-resonates-with-lawmakers>

²² *Ibid*.

²³ This section draws heavily from a joint paper with the National Community Stabilization Trust, Julia Gordon, David Sanchez, Lindsay Augustine, et al., Protecting Homeownership From the Impact of COVID-19, May 10, 2021, available at https://nationalfairhousing.org/wp-content/uploads/2021/05/2021_05.04-Protecting-Homeownership-from-the-impact-of-COVID-19-NCST-NFHA-edits-accepted-and-formatted.pdf.

²⁴ Health Equity Considerations and Racial and Ethnic Minority Groups, Centers for Disease Control and Prevention, April 19, 2021, available at <https://www.cdc.gov/coronavirus/2019-ncov/community/health-equity/race-ethnicity.html#fn10>.

impacting households and communities of color the hardest. This could lead to a widening of the racial wealth and homeownership gaps, further entrenching inequities that threaten our nation's prosperity.

1. The Pandemic Has Disproportionately Harmed the Health and Economic Security of Households and Neighborhoods of Color

In March 2021, the Consumer Financial Protection Bureau (CFPB) reported that Blacks and Latinos were more than twice as likely to report being unable to meet their monthly housing payments.²⁵ Nine percent of renters reported the likelihood of evictions, and 28 percent of residents in manufactured housing reported an inability to pay rent, compared to 12 percent of single-family home residents and 18 percent of residents in small multi-family units.²⁶ As of February 2021, more than two million borrowers (4.23 percent) were seriously delinquent on their mortgages, meaning they were more than 90 days past due or in the foreclosure process.²⁷ This rate is more than five times the level seen before the pandemic. At 11.4 percent, the serious delinquency rate is highest for FHA borrowers who are disproportionately first-time homebuyers or households of color and is nearly the highest rate for FHA loans ever.²⁸ In contrast, the serious delinquency rate is 2.78 percent on GSE loans (the Government Sponsored Enterprises—Fannie Mae and Freddie Mac).²⁹ The states with the highest share of foreclosures or delinquent loans are Mississippi, Louisiana, Hawaii, Oklahoma, and Maryland.³⁰ States with significant numbers of loans with negative equity include Mississippi, Illinois, Iowa, and Connecticut.³¹ Metropolitan regions with significant concentrations of delinquent FHA loans, in particular, include Atlanta, Houston, and Chicago.³² Public data on mortgage performance does not include the race or ethnicity of delinquent borrowers. Still, household surveys allow us to understand which categories of borrowers are having trouble making mortgage payments. While these surveys find different overall levels of hardship, each shows that Black and Latino homeowners are having the most difficulty paying their mortgage.

2. Policy Solutions to Mitigate COVID-19 Produced Declines in Mortgage Credit Availability

Before COVID-19, even as the credit box widened somewhat, mortgage credit had never bounced back to pre-financial crisis levels, even for safe products.³³ Data show that due to COVID-19, mortgage credit

²⁵ Housing insecurity and the COVID-19 pandemic, Consumer Financial Protection Bureau, March 2021, available at https://files.consumerfinance.gov/f/documents/cfpb_Housing_insecurity_and_the_COVID-19_pandemic.pdf.

²⁶ *Id.*

²⁷ Black Knight February 2021 Mortgage Monitor, Black Knight, April 2020, https://cdn.blackknightinc.com/wpcontent/uploads/2021/04/BKI_MM_Feb2021_Report.pdf.

²⁸ FHA Single Family Loan Performance Trends: February 2020 Credit Risk Report, U.S. Department of Housing and Urban Development, February 2020, https://www.hud.gov/program_offices/housing/hsgroom/loanperformance.

²⁹ Foreclosure Prevention Refinance and FPM Report Fourth Quarter 2020, Federal Housing Finance Agency, March 25, 2021, <https://www.fhfa.gov/AboutUs/Reports/ReportDocuments/4Q2020FPR.pdf>.

³⁰ Black Knight February 2021 Mortgage Monitor.

³¹ Homeowner Equity Insights: Data through Q4 2020, CoreLogic, 2021, <https://www.corelogic.com/insightsdownload/homeowner-equity-report.aspx>.

³² Ed Pinto and Tobias Peter, "Nowcast: 10 Metros Most Threatened by High Numbers of FHA Delinquencies," American Enterprise Institute, October 2020, <https://www.aei.org/nowcast-10-metros-most-threatened-by-high-numbers-of-fhadelinquencies-october-2020-update/>.

³³ Urban Institute, Housing Credit Availability Index, January 2021, <https://www.urban.org/policy-centers/housing-financepolicy-center/projects/housing-credit-availability-index>.

has tightened for both FHA and GSE originations.³⁴ Among FHA endorsements, in particular, there has been a shift toward higher credit score borrowers. More generally, there has been an uptick in average credit scores for purchase and refinance loans. In February 2021, Ellie Mae reported that the average FICO score on all closed loans for the month was 753, compared to 738 at the start of 2020.³⁵ Overall originations have been growing for both home purchase loans and refinance; 68 percent of all closed loans in February 2021 were refinanced loans compared to 50 percent in January 2020.³⁶ However, much of this increase was driven by higher-balance loans that are more likely taken out by high-income households.³⁷ Tightening of mortgage credit is likely to have a disparate impact on households of color, who tend to have lower credit scores and live in communities with fewer bank branches and mortgage brokers.

III. Housing is the Bedrock of Opportunity in America

Homeownership has long been a path into the middle class and economic security for families in America. Unfortunately, America's long history of discriminatory housing policies has created distinct advantages for White families, leading to massive homeownership, credit, and wealth gaps that persist today. Since the Great Recession, the gap between the Black and White homeownership rates in the U.S. has increased to its highest level in 50 years, from 28.1 percentage points in 2010 to 30.1 percentage points in 2017.³⁸ Most alarmingly, this gap is wider than it was when race-based discrimination against homebuyers was legal.

A. Federal Housing Investments Establish America's Middle Class

In order to grow America's middle class, we must ensure access to homeownership and mortgage credit on fair terms for all creditworthy borrowers, regardless of their race, national origin, gender, disability, familial status, or other protected characteristics. Such non-discrimination is required under existing statutes and regulations and is essential to closing the homeownership and wealth gaps that have long plagued America's housing finance system.

Ensuring a fair and equitable national housing market also makes good business sense. The demographics of the nation are undergoing a dramatic shift, and the majority of new households formed over the next decade will be households of color.³⁹ Moreover, research has shown that

³⁴ Michael Neal, Linna Zhu, and Faith Schwartz, "During the Pandemic, Policymakers Should Maintain Forbearance but Fix Its Costs," Urban Institute, September 2020, https://www.urban.org/sites/default/files/publication/102891/during-the-pandemic-policymakers-should-maintain-forbearance-but-fix-its-costs_0.pdf.

³⁵ February 2021 Origination Insight Report," Ellie Mae, February 2021, https://static.elliemae.com/pdf/origination-insightreports/ICE_OIR_FEB2021.pdf.

³⁶ *Ibid.*

³⁷ Mortgage Applications Decrease in Latest MBA Weekly Survey," Mortgage Bankers Association, September 30, 2020, <https://www.mba.org/2020-press-releases/september/mortgage-applications-decrease-in-latest-mba-weekly-surveyx272988>.

³⁸ See Jung Hyun Choi, *Breaking Down the Black-White Homeownership Gap*, Urban Institute (Feb. 21, 2020), <https://www.urban.org/urban-wire/breaking-down-black-white-homeownership-gap>.

³⁹ See Laurie Goodman and Jun Zhu, *The Future of Headship and Homeownership*, Urban Institute (Jan. 2021), <https://www.urban.org/sites/default/files/publication/103501/the-future-of-headship-and-homeownership.pdf> (estimating that between 2020 and 2040, there will be 6.9 million net new homeowners comprised of 4.8 million more Latino homeowners, 2.7 million more Asian and other homeowners, and 1.2 million more Black homeowners but 1.8 million fewer White homeowners); Janie Boschma, et al., *Census Release Shows America Is More Diverse and More Multiracial Than Ever*, CNN (Aug. 12, 2021), <https://www.cnn.com/2021/08/12/politics/us-census-2020-data/index.html>.

homeownership overall is likely to drop in the next two decades. This drop will be more pronounced for Black Americans, unless actions are taken to ensure that they have equitable access. In other words, future housing demand will be driven by people of color. A robust housing market, both for new homebuyers seeking to purchase homes and for existing homeowners seeking to refinance or sell their homes, cannot exist in the absence of access to homeownership and mortgage credit on fair and equal terms for all creditworthy borrowers.

B. Prior Discrimination in Federal Housing Investments Entrenched Residential Segregation

For much of America's history, communities of color were systematically excluded from economic opportunities through explicit policy decisions.⁴⁰ In fact, many of our laws — Indian Removal Acts, Slave Codes, Fugitive Slave Acts, Repatriation Acts, Chinese Removal Act, Black Codes, Sundown Ordinances, Japanese Internment Act, Racially Restrictive Covenants, and much more — were explicitly and purposefully designed to provide opportunities to Whites and to simultaneously deny opportunities to people of color.

1. New Deal Policies Cemented Today's Inequities

Even laws that appeared to be racially neutral were implemented with racialized policies. For example, the New Deal's federal Home Owners Loan Corporation ("HOLC") developed one of the most harmful policy decisions in the housing and financial services markets by creating a system that included race as a fundamental factor in determining the desirability and value of neighborhoods.⁴¹ This system included Residential Security Survey forms that explicitly captured the percentage of "Negro" populations and other racial groups living in an area and then utilized that race-based data to grade the neighborhood. The HOLC's policies and procedures helped systematize the unfounded association between race and risk in U.S. housing and financial services markets, a connection that still exists today.

The HOLC system also included the creation of maps that were color-coded to indicate the desirability of neighborhoods. Communities of color were coded as "hazardous" as signified by red shading on the map and were assigned a lower value. Areas that contained even small numbers of Black residents were coded as "hazardous" and shaded red. This approach led to the modern-day term "redlining," which refers to restricting access to credit in communities of color.

Notably, the data used to create the maps were not just collected randomly, but rather were based on the opinions of the leading real estate professionals at the time. Later, the Federal Housing Administration adopted these maps and race-based policies as the basis for its mortgage insurance underwriting decisions. Thus, the maps not only reflected the race-conscious views of the nation's housing industry leaders at the time but were also used to amplify and codify these views throughout the housing system.

In addition to the mapping system, explicitly discriminatory policies perpetuated the unfounded association between race and risk into the nation's housing and financial markets. For example, the FHA

⁴⁰ See Lisa Rice, "The Fair Housing Act: A Tool for Expanding Access to Quality Credit," *The Fight for Fair Housing: Causes, Consequences, and Future Implications of the 1968 Federal Fair Housing Act* (Gregory Squires, 1st ed. 2017) (providing a detailed explanation of how federal race-based housing and credit policies promoted inequality).

⁴¹ The Home Owners' Loan Act of 1933 established the HOLC as an emergency agency under the Federal Home Loan Bank Board. 12 U.S.C. § 1461 *et seq.* See also University of Richmond, Virginia Tech, University of Maryland, and Johns Hopkins University, *Mapping Inequality* (documenting the maps and area descriptions created by the HOLC between 1935 and 1940), <https://dsl.richmond.edu/panorama/redlining/#loc=3/41.245/-105.469&text=intro>.

encouraged the use of racially restrictive covenants and required them in exchange for supporting the new housing developments built throughout the nation's suburban communities. Even after the Supreme Court declared that racially restrictive covenants were not enforceable, the FHA gave preferential treatment to developers that adopted them.⁴² From 1934 to 1962, the federal government backed over \$120 billion in mortgages, but the FHA's race-based policies meant that less than 2 percent of loans went to people of color.

2. Underwriting and Appraisal Policies Equated Race with Risk

Underwriting and appraisal policies and guidance manuals also systematized the unsupported notion of a connection between race and risk. Some examples include:

1938: Federal Housing Administration Underwriting Manual —

"Areas surrounding a location are investigated to determine whether incompatible racial and social groups are present, for the purpose of making a prediction regarding the probability of the locations being invaded by such groups. If a neighborhood is to retain stability, it is necessary that properties continue to be occupied by the same social and racial classes. A change in social or racial occupancy generally contributes to instability and a decline in values."

1967: American Institute of Real Estate Appraisers ("AIREA") Manual, The Appraisal of Real Estate —

"The causes of racial and ethnic conflicts are not the appraiser's responsibility. However, he must recognize the fact that values change when people who are different from those presently occupying an area advance into and infiltrate a neighborhood."

1973: AIREA Course Material —

"Ethnological information also is significant to real estate analysis. As a general rule, homogeneity of the population contributes to stability of real estate values. Information on the percentage of native born whites, foreign whites, and non-white population is important, and the changes in this composition have a significance....As a general rule, minority groups are found at the bottom of the socio-economic ladder, and problems associated with minority group segments of the population can hinder community growth."

After decades of these explicitly discriminatory policies, in 1977, the U.S. Department of Justice ("DOJ") filed suit against the AIREA and three other defendants for violations of the Fair Housing Act, alleging that the defendants had caused lenders and appraisers to treat race and national origin as negative factors in determining the value of dwellings and in evaluating the soundness of home loans.⁴³ The AIREA settled and agreed to adopt certain policies, including a policy stating that it is improper to base a conclusion or opinion of value, or a conclusion with respect to neighborhood trends, upon stereotyped or biased presumptions relating to race, color, religion, sex or national origin.

C. Prior Discriminatory Policies Created Today's Homeownership and Wealth Gaps

These discriminatory policies created distinct advantages for White families, leading to massive homeownership, wealth, and credit gaps that persist today. In particular, because home value has been the cornerstone of intergenerational wealth in the U.S., the historical housing practices have had long-term effects in creating some of the current wealth inequalities where White wealth has soared while Black wealth has remained stagnant. In 2016, the typical middle-class Black household had \$13,024 in

⁴² See 3 Richard Rothstein, *The Color of Law: A Forgotten History of How Our Government Segregated America* (2017).

⁴³ *United States v. American Institute of Real Estate Appraisers*, 442 F. Supp. 1072 (N.D. Ill. 1977).

wealth versus \$149,703 for the median White household.⁴⁴ In 2019, White family wealth sat at \$188,200 (median) and \$983,400 (mean). In contrast, Black families' median and mean net worth were \$24,100 and \$142,500, respectively. These wealth disparities, in turn, reflect intergenerational transfer disparities: 29.9 percent of White families have received an inheritance, compared with only 10.1 percent of Black families.⁴⁵

This bevy of laws, regulations, and policies created structural inequities and systemic bias that is still being manifest in our society. Residential and school segregation, the inextricable link between place and opportunity, the dual credit market, the inequitable health ecosystem, the patchwork of exclusive and restrictive zoning systems, and additional structurally unfair systems all stem from a long stream of laws that were either explicitly racist, implemented with racialized policies, or produced disparate impacts on communities of color. The effect of these policies was to widen the racial wealth, income, and homeownership gaps.

While we have passed civil rights statutes designed to stop discrimination, we have not designed laws to dismantle the systems of inequality that are still producing biased impacts. Laws like the Fair Housing Act of 1968 or the Equal Credit Opportunity Act of 1974 prohibit housing and financial services providers from considering race, national origin, or gender when making a housing-related decision, and can be effective, when enforced. But we have done little to nothing to remedy or rectify the discriminatory structures that we created from centuries of discriminatory laws. For example, although the Fair Housing Act does contain a provision for dismantling systemic inequality — the Affirmatively Furthering Fair Housing mandate — it has never been enforced.

IV. Segregation Remains a Major Driver of Inequality

In this nation, where you live matters. As stated above, your address determines almost everything about you — your chances of graduating from high school or college, getting arrested, net worth, income, ability to own a home, credit score and how long you will live. Your ZIP code is a better determinant of your health than your genetic code. Segregation creates an inequitable built environment in which resources and opportunities get concentrated in predominantly White communities and are sparsely located in communities of Color.

Segregation is not a natural construct. Our neighborhoods are segregated by design, and it was perpetuated by federal and local governments,⁴⁶ as well as private actors.⁴⁷ As explained above, hundreds of laws, policies, and ordinances such as the Land Grants Act, Homestead Act, Home Owners

⁴⁴ See Heather Long and Andrew Van Dam, *The Black-White Economic Divide Is as Wide as It Was in 1968*, Washington Post (June 4, 2020), <https://www.washingtonpost.com/business/2020/06/04/economic-divide-black-households/>.

⁴⁵ See Neil Bhutta, et al., *Disparities in Wealth by Race and Ethnicity in the 2019 Survey of Consumer Finances*, FEDS Notes, Board of Governors of the Federal Reserve System (Sept. 2020), <https://www.federalreserve.gov/econres/notes/feds-notes/disparities-in-wealth-by-race-and-ethnicity-in-the-2019-survey-of-consumer-finances-20200928.htm>.

⁴⁶ New Towne Court in Boston is a great example of local government creating segregation. The Housing Authority razed about 100 homes in what had been an integrated community and built a public housing development. But the new residents were all White; Blacks were not allowed to live there. The governments had segregated the community. This was by design, and it was common, not just throughout Boston, but all over the nation.

⁴⁷ For example, the National Association of Real Estate Boards amended its code of ethics in 1924 to state that “a Realtor should never be instrumental in introducing into a neighborhood . . . members of any race or nationality . . . whose presence will clearly be detrimental to property values in that neighborhood.” See Gotham, Kevin F., *Race, Real Estate, and Uneven Development: The Kansas City Experience, 1900–2010*. 2014. Albany: State University of New York Press, page 35.

Loan Corporation Act, Indian Removal Act, Dawes Act, National Housing Act, Federal Aid Highway Act, Chinese Exclusion Act, Repatriation Acts, and Housing Act of 1949 all worked to create residential segregation, increase school segregation, put in place restrictive zoning ordinances, support the use of restrictive covenants, create the dual credit market, and entrench inequality. They created systems — still with us today — that are deeply unjust and that drive large-scale disparities.

Segregation is a major reason why where people live determines their outcomes in life. That is because place is inextricably linked to opportunity. Unfortunately, housing segregation remains the primary driver of inequality. It is the bedrock of inequality in the U.S. because neighborhoods of color are more likely to have poorly resourced schools and fewer amenities like healthcare facilities, grocery stores, green spaces, and bank branches. But communities of color are more likely to have hazardous and toxic waste plants and more polluted land, air, and water.

A. COVID-19's Disparate Impacts re Rooted in Discrimination and Segregation

Discrimination and segregation lie at the root of the disparities we see related to the COVID-19 pandemic during which Black,⁴⁸ Latino,⁴⁹ and Native Americans⁵⁰ are hospitalized for and dying from the coronavirus at 2 to 4 times the rate of Whites. These groups also have lower vaccination rates.

Risk for COVID-19 Infection, Hospitalization, and Death By Race/Ethnicity				
Rate ratios compared to White, Non-Hispanic persons	American Indian or Alaska Native, Non-Hispanic persons	Asian, Non-Hispanic persons	Black or African American, Non-Hispanic persons	Hispanic or Latino persons
Cases ¹	1.7x	0.7x	1.1x	1.3x
Hospitalization ²	3.7x	1.0x	2.9x	3.1x
Death ³	2.4x	1.0x	1.9x	2.3x

Race and ethnicity are risk markers for other underlying conditions that affect health, including socioeconomic status, access to health care, and exposure to the virus related to occupation, e.g., among frontline, essential, and critical infrastructure workers.

Chart prepared by the Centers for Disease Control

Residential segregation is the bedrock of this inequality because it serves as the basis for determining which communities will receive certain resources and which areas will be deprived or starved of critical investments. The effects of redlining, residential segregation, discriminatory policies, and disinvestment have created a scenario in which people of color do not live in areas with ample access to healthcare facilities, green and healthy environments, clean water, quality credit, healthy foods, high-performing schools, and other important amenities that people need to thrive. These structural factors, coupled with implicit and overt bias in our healthcare system, are driving horrible outcomes related to the COVID-19 crisis.

⁴⁸ Scott Neuman, "COVID-19 Death Rate For Black Americans Twice That For Whites, New Report Says," August 13, 2020. NPR. Available at <https://www.npr.org/sections/coronavirus-live-updates/2020/08/13/902261618/covid-19-death-rate-for-black-americans-twice-that-for-whites-new-report-says>.

⁴⁹ "Risk for COVID-19 Infection, Hospitalization, and Death By Race/Ethnicity," March 12, 2021. Centers for Disease Control. Available at <https://www.cdc.gov/coronavirus/2019-ncov/covid-data/investigationsdiscovery/hospitalization-death-by-race-ethnicity.html>.

⁵⁰ *Ibid.*

When you look at our residential and lending patterns, we are a century behind where we need to be. The racial wealth and homeownership gaps are growing. In fact, the Black/White racial homeownership gap — at more than a 30-percentage point difference — is larger today than it was when redlining was legal. According to the U.S. Census, the homeownership rate for Whites is roughly 74.5 percent. Comparatively, the rate for Blacks and Latinos, is 44.1 percent and 49 percent, respectively. The rate for Native Americans, Asian Americans, Hawaiian Natives, and Pacific Islanders combined is 59.5 percent. Our markets are not fair. They do not work for people of color, women, and people with disabilities. Whites have 10 times the wealth of Blacks and eight times the wealth of Latinos. Lending redlining is flourishing, and housing discrimination is still the norm in too many communities.

The bias in our markets is not a bug but a feature. They were built that way and intended to operate in a discriminatory fashion. They will continue to do so until we make systemic and cultural changes. From the inception of this nation, our housing and finance policies were explicitly discriminatory. They created biased systems that still exist today — residential segregation, the dual credit market, and other unfair systems. We continue to see disparities and discrimination because we have not dismantled structures of inequality.

B. Housing Segregation and Discrimination Created Inequitable Credit Access

Consumers in the U.S. do not have equal or equitable access to the financial markets. Centuries of discriminatory policies, segregation, and disinvestment have led to the creation of the dual credit market in which banks and credit unions are concentrated in predominantly White communities, while payday lenders, check cashers, title money lenders, and other non-traditional financial services providers are concentrated in predominantly Black and Latino communities. An analysis by Trulia revealed stark disparities in where financial services are located. The research showed that communities of color had 35 percent fewer mainstream lenders than predominantly White communities. Moreover, there were twice as many alternative financial institutions — like payday lenders and check cashers — in communities of color. This, of course, is a legacy of our nation's long history of lending redlining and discrimination. However, current practices are contributing to the growing disparity in credit access. For example, today, according to one analysis by Standard and Poor's, banks are closing their branches in high-income, affluent Black neighborhoods at a higher rate than they are closing branches in low-income non-Black areas. What this means is that borrowers of color disproportionately access credit outside of the financial mainstream with payday lenders, title money lenders and other creditors who typically do not report timely payments to the credit repositories.

Today, while many policies and guidelines may not be explicitly discriminatory on their face, many generate wide-scale disparate outcomes based on race. For example, credit overlay policies, an overreliance on outdated credit scoring systems and lending policies linked to debt-to-income ratios or loan-to-value ratios are all highly correlated to race and national origin and disproportionately disadvantage Latinos, Native Americans, Blacks, and certain segments of the Asian-American and Pacific Islander populations. Algorithm-based systems, like automated underwriting systems and risk-based pricing systems, manifest and perpetuate these biases.⁵¹

Our current financial system relies on assessments that can unfairly lock underserved groups out of the opportunity to access credit. For example, credit scores are a requirement for automated underwriting

⁵¹ Robert Bartlett, Adair Morse, Richard Stanton, and Nancy Wallace, "Consumer-Lending Discrimination in the FinTech Era," University of California, Berkeley, November 2019, <https://faculty.haas.berkeley.edu/morse/research/papers/discrim.pdf>

and risk-based pricing systems and matrices.⁵² Yet roughly one-third of Black and Latino borrowers don't have credit scores⁵³ because they disproportionately access credit outside of the financial mainstream. One of the reasons consumers of color disproportionately access credit through non-traditional credit providers (who typically do not report timely payments to the credit repositories) is because banks are sparsely located in Black and Brown communities. In fact, high-income Black neighborhoods are losing more bank branches than low-income non-Black areas.⁵⁴ An analysis by Standard & Poor's found that between 2010 and 2018, majority-Black neighborhoods lost more branches than majority-White, Latino, and Asian neighborhoods. Median household income did not help explain the pattern since majority-Black areas with median household incomes above \$100,000 were as likely to not have a branch as low-income areas.⁵⁵

However, many underserved consumers have nontraditional credit, like timely rental housing payments, or other compensating factors, like residual income, that soundly demonstrate their ability to pay a mortgage obligation. Moreover, the current system relies heavily on debt-to-income ratio requirements that disproportionately affect consumers of color. However, debt-to-income ratio requirements have been shown to be poor predictors of risk,⁵⁶ — particularly for borrowers who are used to paying higher percentages of their income on rental housing payments. As a result, not only do these standards disadvantage borrowers of color, but they are also suboptimal for achieving their intended purpose of managing risk.

Because the U.S. lending and housing markets are so exclusionary, a disproportionate percentage of Black, Latino, and Native American borrowers are turned down for mortgage credit each year. NFHA's analysis of 2019 HMDA data reveals that Black applicants are denied for mortgage loans at almost twice the rate of White applicants. Latino consumers are denied at almost 1.5 times the rate of White applicants. These trends have persisted over decades. (See chart below.)

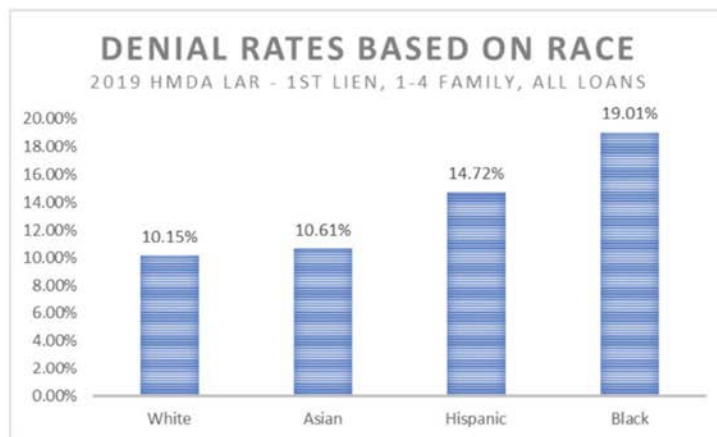
⁵² "Loan-Level Price Adjustment Matrix," Fannie Mae, October 21, 2020, <https://singlefamily.fanniemae.com/media/9391/display>; "Credit Fee in Price Matrix," Freddie Mac, September 24, 2020, https://guide.freddiemac.com/euf/assets/pdfs/Exhibit_19.pdf.

⁵³ Jung Hyun Choi, Alanna McCargo, Michael Neal, Laurie Goodman, and Caitlin Young, "Explaining the Black-White Homeownership Gap: A Closer Look at Disparities Across Local Markets," Urban Institute, October 2019, https://www.urban.org/sites/default/files/publication/101160/explaining_the_blackwhite_homeownership_gap_a_closer_look_at_disparities_across_local_markets_0.pdf; "Who Are the Credit Invisibles? How to Help People with Limited Credit Histories," Consumer Financial Protection Bureau, December 2016, https://files.consumerfinance.gov/f/documents/201612_cfpb_credit_invisible_policy_report.pdf.

⁵⁴ Zach Fox, Zain Tariq, Liz Thomas, and Ciaralou Palicpic, "Bank Branch Closures Take Greatest Toll on Majority Black Areas," S&P Global, July 25, 2019, <https://www.spglobal.com/marketintelligence/en/news-insights/latestnews-headlines/bank-branch-closures-take-greatest-toll-on-majority-black-areas-52872925>.

⁵⁵ Fox, "Bank Branch Closures Take Greatest Toll on Majority-Black Areas."

⁵⁶ "NFHA Comments on the CFPB's Advance Notice of Proposed Rulemaking for the Qualified Mortgage Definition under the Truth in Lending Act (Regulation Z)" National Fair Housing Alliance, September 16, 2019, <https://nationalfairhousing.org/wp-content/uploads/2020/11/NFHA-QM-Comments-Final.pdf>.



Source: Home Mortgage Disclosure Act Data via Compliance Tech. NFHA Calculations.

Additionally, programs designed to extend credit to businesses owned by people of color have lackluster performance. The Paycheck Protection Program (PPP) developed to help businesses impacted by the COVID19 pandemic has provided minimal benefits to companies owned by Blacks and Latinos. The Center for Responsible Lending estimated that during the first round of the PPP program, when support for small businesses was most critical, only about 5 percent of Black-owned and 9 percent of Latino-owned businesses would be able to access the program.⁵⁷ Its projections were borne out. One analysis revealed that a disproportionate majority of PPP loans went to businesses in majority-White communities, while a disproportionately small share of loans went to those located in majority-Black or majority-Latino areas.⁵⁸

Additionally, borrowers of credit face discriminatory roadblocks when trying to access car loans. An investigation by the National Fair Housing Alliance revealed that consumers of color with better financial profiles than their White counterparts were more often charged higher interest rates, received more costly options, were presumed to be less qualified than they actually were, were taken less seriously as buyers, and were more likely to be subjected to disrespectful treatment.⁵⁹ Salespeople and finance officers at the dealerships where the investigations took place were much more likely to work with

⁵⁷ Tommy Beer, "Minority-Owned Small Businesses Struggle to Gain Equal Access to PPP Loan Money," *Forbes*, May 18, 2020, <https://www.forbes.com/sites/tommybeer/2020/05/18/minority-owned-small-businesses-struggle-to-gain-equal-access-to-ppp-loan-money/#3dff24c75de3>

⁵⁸ Jason Grotto, Zachary R. Midler, and Cedric Sam, "White America Got a Head Start on Small-Business Virus Relief," *Bloomberg*, July 30, 2020, https://www.bloomberg.com/graphics/2020-ppp-racialdisparity/?sref=437r7DCu&utm_source=newsletter&utm_medium=email&utm_campaign=newsletter_axios_marke ts&stream=business.

⁵⁹ Lisa Rice and Erich Schwartz, Jr., "Discrimination When Buying a Car: How the Color of Your Skin Can Affect Your Car-Shopping Experience," *National Fair Housing Alliance*, January 2018. <https://nationalfairhousing.org/wpcontent/uploads/2018/01/Discrimination-When-Buying-a-Car-FINAL-1-11-2018.pdf>.

White consumers to bring prices down, sometimes through breaking policies, rules, and procedures or by making an extra effort to give the White consumer better pricing.⁶⁰

In many respects, the cards are stacked against underserved borrowers. Maintaining the status quo will never provide these families and consumers with the opportunities they need and deserve to access credit or secure housing stability. While building more affordable housing is critically necessary and may help expand equal housing opportunities, increasing affordable housing units alone will not address the racial inequality gap.⁶¹

V. A Substantial Investment in Housing Is Paramount to Building Back Better And Creating Equity

For years, housing and community development advocates and policymakers have recognized that our nation faces significant disparities in homeownership rates, a housing shortage in all areas of the market except luxury housing, a worsening homelessness crisis, and deteriorating public housing, all of which disproportionately affect Black and Brown communities. President Biden campaigned on a promise of unity, focusing on these issues, and pledging to make meaningful changes to our nation's economy to better address these longstanding crises and inequities, and the Build Back Better Act is a once-in-a-lifetime opportunity to achieve these goals. Housing is foundational to opportunity, and it will be impossible to achieve President Biden's or Congress's goals without securing significant investments in strong civil rights compliance requirements that ensure all housing and community development programs are implemented equitably; significant funding for first-generation down payment assistance that helps mortgage-ready Black and Brown families achieve homeownership and build intergenerational wealth; an infusion of resources to support and grow our nation's fair housing enforcement infrastructure to ensure fairness in the housing market; and increased resources for rental assistance and affordable housing options that provide stability for families in need.

A. Targeted Down Payment Assistance Will Create Racial Equity and Ignite the Economy

The nation's legacy of housing discrimination must be addressed. The Biden Administration has the opportunity to change history by helping to eliminate the largest racial homeownership gap since redlining was legal.⁶² The National Fair Housing Alliance and the Center for Responsible Lending designed a targeted first-generation down payment assistance program to help the Biden Administration and Congress close the wealth and homeownership gaps.⁶³ With a \$100 billion investment in down payment assistance (DPA) for first-generation homebuyers, Congress has the ability to create millions of new homeowners of color. This type of commitment would deliver on President Biden's promise to Build Back Better. Moreover, every \$30 billion dedicated to DPA funding for first-

⁶⁰ Rice, "Discrimination When Buying a Car: How the Color of Your Skin Can Affect Your Car-Shopping Experience."

⁶¹ Reprinted from blog by Lisa Rice: "Using Special Purpose Credit Programs to Expand Equality," November 4, 2020. Available at: <https://nationalfairhousing.org/using-spccps-blog/>

⁶² See, Alanna McCargo and Jung Hyun Choi, Closing the Gaps: Building Black Wealth Through Homeownership, Figure 3, Urban Institute (November 2020), https://www.urban.org/sites/default/files/publication/103267/closing-the-gaps-building-black-wealth-through-homeownership_0.pdf; see also Laurie Goodman, Jun Zhu, and Rolf Pendall, Are Gains in Black Homeownership History?, Urban Institute (February 14, 2017), <https://www.urban.org/urbanwire/are-gains-black-homeownership-history>.

⁶³ See Nikitra Bailey, Tucker Bartlett, Mike Calhoun, et.al., First Generation: Criteria for a Targeted Down Payment Assistance Program, National Fair Housing Alliance, May 21, 2021, available at <https://nationalfairhousing.org/wp-content/uploads/2021/06/crl-nfha-first-generation-jun21.pdf>; Jung Hyun Choi and Janneke Ratcliffe, Down Payment Assistance Focused on First-Generation Buyers Could Help Millions Access the Benefits of Homeownership, Urban Institute, April 7, 2021, available at <https://www.urban.org/urban-wire/down-payment-assistance-focused-first-generation-buyers-could-help-millions-access-benefits-homeownership>.

generation homebuyers adds more than 500,000 new Black and Latino homeowners, increasing the homeownership rates for both groups respectively by 1 percentage point. There are more than 8 million mortgage-ready Black and Latino potential homebuyers in the U.S.; this program would help them get over the biggest hurdle they face in buying a home.⁶⁴ At this level, DPA would help 288,208 Black families; 223,649 Latino; 88,000 Native American, Asian American, and Pacific Islander families; and 249,398 White families achieve homeownership.

Lack of down payment is a major barrier to homeownership for families. Many Black and Brown consumers have sufficient income to pay a monthly mortgage obligation; however, they lack intergenerational wealth because exclusionary federal housing policies prevented their families from being able to access homeownership. These families have been unable to give a down payment to successive generations. Consumers who are the first generation of would-be homeowners face significant challenges because their families lack the wealth that homeownership can provide, but they often cannot rely on guidance, networks, and assistance from family to access homeownership opportunities. By investing \$100 billion in DPA programs that assist first-generation homebuyers, we can take a significant initial step toward closing the racial wealth and homeownership gaps, based on data from the Urban Institute.⁶⁵ A \$100 billion DPA investment that assists first-generation homebuyers will provide housing stability and wealth-building opportunities for 5 million families and their local economies. The National Association of Realtors (NAR) estimates that the economic impact of a typical home sale in 2020 was \$93,800.⁶⁶ A \$100 billion investment in DPA funding for first-generation homebuyers will leverage roughly \$500 billion in additional economic impact. A \$30 billion investment in DPA for first-generation homebuyers will leverage roughly \$141 billion in additional economic impact.

The Urban Institute projects that, over the next 20 years, all net new household growth will be from families of color, but that the homeownership rate, left unaddressed, will continue to fall for every age group.⁶⁷ Even more starkly, the same study projects that the Black homeownership rate will fall even further by 2040, with the decline particularly pronounced for households aged 45 to 74. This is an economic disaster for the Black families who will be unable to achieve homeownership, but it is also a moral and economic problem for the country. The safety and soundness of the future mortgage market depends on there being consumers who can access safe and responsible loans. Acting now to increase homeownership among underserved communities is a cost-effective solution to strengthen the middle-

⁶⁴ Alanna McCargo, America's Persistent Racial Homeownership Gaps, Urban Institute, <https://www.nar.realtor/sites/default/files/documents/policy-forum-2020-presentation-racial-homeownershipgaps-02-06-2020.pdf>. See also National Association of Hispanic Real Estate Professionals, 2019 State of Hispanic Homeownership Report, <https://nahrep.org/downloads/2019-state-of-hispanic-homeownership-report.pdf>; Alanna McCargo, Jung Hyun Choi, and Edward Golding, Building Black Homeownership Bridges: A Five Point Framework for Reducing the Racial Homeownership Gap, Urban Institute, at 8 (May 2019), https://www.urban.org/sites/default/files/publication/100204/building_black_ownership_bridges_1.pdf.

⁶⁵ Jung Hyun Choi and Janneke Ratcliffe, Down Payment Assistance Focused on First-Generation Buyers Could Help Millions Access the Benefits of Homeownership, Urban Institute, April 7, 2021, available at <https://www.urban.org/urban-wire/down-payment-assistance-focused-first-generation-buyers-could-help-millions-access-benefits-homeownership>.

⁶⁶ The Economic Impact of a Typical Home Sale in the United States, National Association of Realtors, March 31, 2021, available at <https://www.nar.realtor/sites/default/files/documents/2020-state-by-state-economic-impact-of-real-estate-activity-united-states-of-america-3-31-2021.pdf>.

⁶⁷ Laurie Goodman and Jun Zhu, By 2040, the U.S. Will Experience Modest Homeownership Declines. But for Black Households, the Impact Will Be Dramatic, Urban Institute, January 21, 2021, available at <https://www.urban.org/urban-wire/2040-us-will-experience-modest-homeownership-declines-black-households-impact-will-be-dramatic>

class and grow the economy.⁶⁸ Increasing homeownership opportunities helps strengthen family wealth, spurs economic growth, improves health and educational opportunities for children, and promotes racial justice.

The National Fair Housing Alliance applauds Chairwoman Waters' leadership in introducing the Downpayment Toward Equity Act (DTE). This historic legislation could provide an initial first step to remedying past federal discriminatory housing policies and create racial equity. Companion legislation was introduced in the Senate by Senator Raphael Warnock. A significant investment in DPA must be part of the final reconciliation bill.

B. The Build Back Better Act Should Create Infrastructure for Fair Housing Enforcement

This reconciliation package must invest in efforts to reverse our nation's history of racial exclusion and remediate the systems that supported it. That involves investing in our nation's fair housing enforcement capacity to defend the public's fair housing and lending rights and assist victims who have experienced discrimination. Two programs are essential targets for investment: The Fair Housing Initiatives Program (FHIP), which funds local nonprofit fair housing enforcement organizations that investigate discrimination and educate the public about their rights and housing providers about their responsibilities under the Fair Housing Act; and the Fair Housing Assistance Program (FHAP), which supports coordinated intergovernmental enforcement of fair housing laws and provides incentives for states and localities to assume responsibilities for enforcing fair housing laws.

Fair housing and lending enforcement requires highly technically expert staff that employ complex investigation methodologies to unearth and accurately assess discrimination. It takes time and program continuity to ensure reliable results that can be acted on in HUD's administrative complaint process or via the federal courts to achieve justice for victims of discrimination and their communities. Industry practices in the housing and lending markets are changing at an alarming pace, especially through the increased use of third-party service providers that operate biased machine learning systems to help providers make housing and credit decisions. And, in the age of social media, dynamic online platforms like Facebook are playing a larger role in the placement of housing and credit product advertisements. The current funding available to address these challenges is simply not enough and has led to significant strains on our nation's fair housing enforcement infrastructure, delaying justice for countless victims of discrimination. Congress must commit to providing more financial support to challenge pervasive housing and credit discrimination and better implement the nation's fair housing and lending laws.

Specifically, Congress and President Biden must commit to the following levels in the current HFSC bill to support fair housing enforcement.

- \$1 billion for the Fair Housing Initiatives Program (FHIP); and
- \$250 million for the Fair Housing Assistance Program (FHAP).

NFHA Recommends funding FHIP at \$1 billion in the reconciliation package to ensure that grassroots private fair housing enforcement organizations can better address housing and lending discrimination in an increasingly complex housing market. In 2020, there were 28,712 complaints of housing discrimination filed, and private nonprofit fair housing groups investigated 73.5 percent of these complaints, more than three times as many as all local, state, and federal government agencies

⁶⁸ Nick Noel, Duwain Pinder, Shelley Stewart, and Jason Wright, *The Economic Impact Of Closing The Racial Wealth Gap*, McKinsey & Company (August 13, 2020); Dana M. Peterson and Catherin L. Mann, *Closing The Racial Inequality Gaps: The Economic Cost of Black Inequality in the U.S.*, Citi GPS: Global Perspectives & Solutions (September 20, 2020); Jeff Cox, *Morgan Stanley Says Housing Discrimination Has Taken A Huge Toll On The Economy*, CNBC, November 13, 2020.

combined. Virtually all the fair housing organizations that received complaints were funded primarily by FHIP. FHIP also saves money for the federal government, and for state and local governments. In a HUD study, FHIP was found to provide many benefits for the effective and efficient administration and enforcement of the Fair Housing Act. The study found that FHIP grantees weed out cases that are not covered by civil rights statutes, thereby reducing the cost burden of lawsuits and mediations that clog up the nation's judicial and administrative systems. The vetting of complaints by fair housing organizations saves resources for HUD and state agencies that do not have to investigate these complaints, allowing them to focus their resources on other verifiably illegal activities.⁶⁹ HUD relies on local groups to help educate the public about their fair housing rights and responsibilities and to investigate complaints of housing discrimination. Seventy-one percent of the cases in which a FHIP organization is a complainant or co-complainant result in conciliation or a cause finding versus 37 percent of non-FHIP referred cases.⁷⁰

Additionally, NFHA recommends funding FHAP at \$250 million to support local and state civil and human rights agencies that handle housing discrimination complaints. FHAP supports important intergovernmental partnerships between local or state civil and human rights agencies and the federal government to support the processing of complaints submitted through HUD's administrative complaint process. At present, FHAP-participating agencies experience significant turnover and reduced capacity at a time when local and state budgets are increasingly tight and unable to better support this important administrative function. Furthermore, the pandemic has impacted state and local governments so much so that advocates expect a decrease in funding availability for these important agencies which already operate on slim margins. Congress must do more to support these local and state government agencies to maintain and expand their operations.

C. Equity Requirements Must Apply to All Housing-Related Programs

The 1968 Fair Housing Act mandates that all federal housing and community development programs; those administered by HUD and those administered by other agencies must be administered in a manner that affirmatively furthers fair housing (AFFH). HUD is the federal agency with rulemaking authority and primary enforcement authority under the Fair Housing Act. It has defined what it means to affirmatively further fair housing: "Affirmatively furthering fair housing means taking meaningful actions, in addition to combating discrimination, that overcome patterns of segregation and foster inclusive communities free from barriers that restrict access to opportunity based on protected characteristics. Specifically, affirmatively furthering fair housing means taking meaningful actions that, taken together, address significant disparities in housing needs and in access to opportunity, replacing segregated living patterns with truly integrated and balanced living patterns, transforming racially or ethnically concentrated areas of poverty into areas of opportunity, and fostering and maintaining compliance with civil rights and fair housing laws..."⁷¹

To effectuate this mandate, all sections of the reconciliation bill currently under consideration that provide funding for housing and community development must be subject to this AFFH requirement. These are substantial investments in our communities and our economy, and they will have significant impacts throughout the country. It is imperative that we make those investments in ways that do not perpetuate segregation, foster unchecked gentrification, or lead to the displacement of low- and

⁶⁹ *Study of the Fair Housing Initiatives Program*. Prep. for HUD by DB Consulting Group, Inc., Foreword by Raphael Bostic, Assistant Secretary for Policy Development and Research, U.S. Department of Housing and Urban Development. page iii, 2011.

⁷⁰ *Ibid*, page 55.

⁷¹ 24 CFR § 5.151

moderate-income people, families with children, people of color, and people with disabilities from their communities of choice. Segregation and systemic discrimination have already had enormous negative consequences for our country, in both social and economic terms, and conversely, integration provides a substantial economic boost. A recent analysis by Moody's Analytics concludes that, "if communities across the country were to more fully integrate racially so that they were comparable to the nation's most integrated communities, we estimate that the nation's real GDP growth over the next decade would increase from 2.4 to 2.7 percent per annum. This would be an economic game changer."⁷² Thus, actions by Congress to ensure that housing and community development funds are spent in ways that overcome segregation and advance racial equity will serve as a force multiplier for those funds, mitigating the harms caused to individuals and families from segregation and discrimination, and boosting the economy to the benefit of all.

D. The Build Back Better Act Must Incorporate Diversity, Equity, and Inclusion (DEI)

The Build Back Better Act stands to be the single-largest social and economic investment since the post-World War II period, creating significant opportunities for construction, rehabilitation, and the provision of housing-related support services in housing markets across the nation. This means that communities across the nation will be flush with new investments that have the potential to support and revitalize local economies. It is imperative the reconciliation package includes strong diversity, equity, and inclusion requirements that create greater contracting opportunities for local businesses that operate in and serve neighborhoods where housing investments are sorely needed, and similarly, that prioritize employment of members of those communities. Creating these requirements can ensure that local economies in all neighborhoods can benefit from the massive investments in the reconciliation package, reduce the risk of hollowing out local businesses that know their communities and employ its members, and that can help achieve long-term resiliency and wealth in every neighborhood.

C. Congress Must Provide Instructions on How to Utilize the Build Back Better Act Funds

It is imperative that the House Financial Services and Senate Banking, Housing, and Urban Affairs Committees use all the tools at their disposal to communicate to HUD, Treasury, and any other affected agency Congress' intent that these dollars must affirmatively further fair housing and that these programs must be implemented so as to advance racial equity. The Committees should issue robust explanatory memos that clearly state this intent and describe the metrics Congress will use to assess the agencies' performance in this regard. They should follow up with comprehensive oversight, including regular requests for information about how funds are being spent and what impact they are having, as well as oversight hearings to obtain formal testimony from agency officials about their implementation of the programs funded and the extent to which they are meeting the benchmarks Congress has articulated. Such accountability mechanisms are critical to ensure that the once-in-a-lifetime investments in housing and community development included in this reconciliation bill have the maximum positive impact in mitigating the racial inequities in our housing market and provide a stable foundation for our country's future prosperity.

VI. Conclusion

When we passed our nation's civil rights laws, we restricted the ability of lenders and housing providers to consider a person's race or national origin when making a decision. But we left the structures of inequality in place. We passed the Fair Housing Act, but we left residential segregation and exclusionary zoning ordinances in place; we passed the Equal Credit Opportunity Act, but we left the dual credit market in place. We passed other civil rights laws, but we left structural racism in place. Well, those

⁷² Zandi, Mark, et. al., "The Macroeconomic Benefits of Racial Integration," Moody's Analytics, October 6, 2021.

systemically unfair systems that we left in place are doing their job; they are performing their function. Even before the COVID-19 pandemic, America faced an affordable housing crisis. Most hardworking families are paying upwards of 30 percent of their incomes on rent, with some paying as high as 50 percent. The reality is that there is no city in our nation where someone making the current minimum wage can afford to live in a two-bedroom apartment. The current health pandemic made it clear that housing is essential and fundamental. The Build Back Better Act can lead our nation forward through substantial investment in housing. We applaud Chairwoman Waters' tireless efforts to finally address our nation's affordable housing crisis and racial homeownership gap. By achieving recognition that housing is a fundamental component of our nation's infrastructure, it is finally clear that housing's rightful place is among the various infrastructure investments central to a well-functioning society and economy.

Written Testimony of Khalil Shahyd

Managing Director – Equity, Environment and Justice Center

Natural Resources Defense Council

Before the U.S. House of Representatives

Committee on Financial Services

Hearing entitled:

**“A Strong Foundation: How Housing is the Key to Building Back a Better
America.”**

22 October 2021

Hello Chair Waters, Ranking Member McHenry, and distinguished members of the House Committee on Financial Services. I want to thank you for holding this hearing on “A Strong Foundation: How Housing is the Key to Building Back a Better America”.

My name is Khalil Shahyd. I am Managing Director for Environmental and Equity Strategies with the Natural Resources Defense Council (NRDC). NRDC is an international nonprofit organization of scientists, lawyers, and environmental specialists dedicated to advancing sustainable livelihoods, public health and the environment. Founded in 1970, NRDC has more than 3 million members and activists supporting policies to improve quality of life and protect the environment.

At NRDC, we recognize the importance of affordable housing to our work. Housing is key to addressing many of our nation’s environmental challenges, such as climate change, and uneven burdens faced by communities of color due to racialized land use policies that locate hazardous

materials and infrastructure disproportionately in our communities. We also recognize that unless deliberate actions are taken to ensure equity, the policies to address environmental crises could exacerbate the cumulative impact burdens many communities face and addressing the housing crisis provides an important solution to ensuring equitable outcomes.

For the last eight years, we have been a national partner in the Energy Efficiency for All coalition which fights to protect and enhance affordable housing through increased investments in energy efficiency and affordable housing resources for the multifamily housing sector.

Three years ago, we joined the Opportunity Starts at Home Coalition, which brings together non-affordable housing organizations to advocate for policies to expand access to housing. Because the state of our environment is intimately connected to our choices and patterns of residential settlement and development, we fight to make sure people's right to housing is realized by expanding access to the most sustainable, affordable and healthy housing options.

The United States is confronted today by the extraordinary and interconnected crises of the global pandemic, economic recession, the persistence of deep racial injustice, a rapidly destabilizing climate, and threats to the democratic foundations of the nation. Few sessions of Congress have ever shouldered a greater responsibility -- or a greater opportunity. Among the many acts of leadership that will be necessary, making it safely through these crises will require comprehensive and sustained federally led investment to recover, rebuild, and lay the foundation for a more just and stable future.

I am here today to urge Congress to pass the Build Back Better agenda including the critical investments voted for by this Committee for affordable housing development, preservation and

retrofit. Making smart investments in affordable housing will ensure that the Build Back Better agenda addresses the racial disparities in our nation's housing system that disproportionately burdens renters of color with high housing cost while devaluing homeowners in these same communities leading to an ever-widening racial wealth gap.

There is a housing crisis in America

Make no mistake about it, we are in the midst of a protracted housing crisis that is burdening millions, weakening local economies and leaving families vulnerable to increasing incidents of extreme weather brought about by climate change.

This is a national crisis, in this there are no red states or blue states; we are unified by the fact that --- in no state, metropolitan area, or county in the U.S. can a worker earning the federal or prevailing state or local minimum wage afford a two-bedroom rental home at fair market rent by working a standard 40-hour work week¹.

Extremely low-income renters in the U.S. face a shortage of 7 million affordable and available rental homes. Only 36 affordable and available homes exist for every 100 extremely low-income renter households. Seventy-one percent (7.7 million) of the nation's 10.9 million extremely low-income renter households are severely housing cost-burdened, spending more than half of their incomes on rent and utilities. Many are forced to make impossible choices between shelter and food, healthcare, education, and other basic needs².

¹ https://reports.nihc.org/sites/default/files/oor/OOR_2020.pdf

² https://reports.nihc.org/sites/default/files/gap/Gap-Report_2020.pdf

The 2020 national Housing Wage (the amount needed to earn to afford housing at below 30% of household income) was \$23.96 per hour for a modest two-bedroom rental home, or 3.3 times higher than the federal minimum wage of \$7.25 per hour³.

While the private market has never been able to produce an adequate supply of homes for extremely low-income households, the growth of low-wage work exacerbates the problem. Seven of the ten occupations projected to experience the greatest growth over the next decade provide median hourly wages that are insufficient for full-time workers to afford modest apartments⁴. Meaning, the problem is likely to be exacerbated in the coming years. Analysts expect that over the next 10 years more than 400,000 new renter households will enter the rental housing market, many of these households being low income⁵.

The COVID-19 pandemic has deepened the need, with millions still under threat of eviction and more than 8 million people plunging below a poverty line that already greatly undercounts the enormity of this crisis⁶.

Fully funding the Build Back Better agenda will provide important investments to address the housing crisis while creating quality jobs in existing and emerging industries to improve the livelihoods of renters and homeowners struggling with rising housing cost across our nation.

The shortage of affordable housing in major U.S. cities costs our economy \$2 trillion each year in lower wages and productivity, preventing low-income households from moving to areas with

³ https://reports.nlihc.org/sites/default/files/oor/OOR_2020.pdf

⁴ https://reports.nlihc.org/sites/default/files/gap/Gap-Report_2020.pdf

⁵ https://reports.nlihc.org/sites/default/files/gap/Gap-Report_2021.pdf

⁶ <https://tcf.org/content/report/defining-economic-deprivation-need-reset-poverty-line/>

more economic opportunities. A lack of affordable housing access additionally prevents families from increasing their earnings and causes a slower gross domestic product (GDP) growth. A 2015 study estimates that between 1964 and 2009, the GDP growth would have been 13.5% higher if there were more affordable housing options for families. This translates into a \$1.7 trillion increase in income overall and \$8,775 in additional wages per worker⁷.

Affordable housing infrastructure also helps local economies and creates jobs by leveraging public and private funds to increase earnings, increase tax revenue, and put people to work. Just one year of construction on 100 affordable rental units can generate \$11.7 million in local income and \$2.2 million in taxes and revenue, and create 161 local jobs, according to the National Association of Home Builders⁸.

In addition, key investments in affordable housing will also help to reduce carbon emissions and protect under-resourced communities from the impact of extreme weather events caused by climate change.

Addressing the housing crisis is key to equitable climate action

The crisis of climate change and the affordable housing crisis are inextricably linked. Any effort to address our nation's climate crisis is incomplete without significant investments to upgrade our nation's existing and build new high-performing affordable housing.

⁷ <https://www.bloomberg.com/news/articles/2015-05-18/the-urban-housing-crunch-costs-the-u-s-economy-about-1-6-trillion-a-year>

⁸ https://www.housingfinance.com/news/housing-is-infrastructure-why-we-should-make-the-case-to-congress_o

Studies have repeatedly shown that we can't meet our climate goals without bold investments in decarbonizing buildings, including energy efficiency and clean heating and cooling⁹. We certainly won't meet them by building status quo homes and buildings that will be used for decades to come. In addition to addressing the climate crisis, what we build today will have a major impact on future energy costs and the resilience of communities from the extreme weather due to emissions thresholds we've already crossed. As we rightfully speed investments in renewable power, we must also aggressively invest in energy efficiency and electric appliances to deliver a clean energy transition that is affordable and reliable¹⁰.

Homes and buildings in the U.S. account for nearly 40% of U.S. energy consumption and nearly a third of our greenhouse gas emissions. The health and well-being of affordable housing residents are increasingly at risk from extreme weather events and sea-level rise.

The affordable housing provisions in Build Back Better are essential to modernize the nation's housing stock to reduce its carbon footprint and make it more resilient. HUD estimates that its public and assisted housing portfolio produces 13.6 million metric tons of carbon emissions, equivalent to the carbon emitted from 2.9 million vehicles. The affordable housing provisions in Build Back Better will dramatically reduce the carbon impact of HUD housing by upgrading aging and outdated building systems and structures to be more energy efficient.

⁹ <https://www.nationalacademies.org/news/2021/02/new-report-charts-path-to-net-zero-carbon-emissions-by-2050-recommends-near-term-policies-to-ensure-fair-and-equitable-economic-transition-and-revitalization-of-manufacturing-industry>

¹⁰ <https://www.nrel.gov/docs/fy17osti/68214.pdf>

Investing in our nation's affordable housing to make it more energy-efficient and resilient must be a cornerstone of our nation's climate strategy. Build Back Better includes significant investments to upgrade public housing, privately-owned subsidized affordable housing, LIHTC properties, and rural housing to reduce carbon emissions and increase resiliency and support the construction of new high-performing affordable housing.

Often, low-income and vulnerable households have very few housing options. They are left to rely on low-quality housing due to residential segregation, long-term neighborhood disinvestment, and deferred maintenance of the housing stock. These homes tend to waste energy so that low-income families pay more per square foot than higher income residents. The result is that nearly one-third of households in the United States struggle to pay energy bills and in fact, about one in five households has been forced to choose between buying food, medicine or other necessities – or paying an energy bill¹¹.

Struggling families sometimes spend more than 20 percent of their incomes on electricity and heat—far more than the national average of 2.7 percent. That's a lot, and for a household it often means deciding between keeping heat or lights on vs paying rent, buying food or paying for medicines or school supplies. Such high energy burdens increase the likelihood that these households will see their utility services shut off at some point. Once shut off, additional fees increase the cost of reestablishing service, and inability to pay leads to arrears that damage credit ratings that make reopening services or even qualifying for better housing difficult or impossible.

¹¹ <https://www.eia.gov/todayinenergy/detail.php?id=37072>

High energy burdens also create hidden dangers: “Space heaters involved in 79 percent of fatal home heating fires,” when building heating systems are inadequate¹².

Increasing the efficiency of residential energy consumption in the U.S. would save more than 500 million CO₂ equivalent metric tons of energy annually, making a major contribution to our efforts to avoid dangerous levels of climate change.

Even as we invest in ensuring our housing stock is not contributing to the problem of climate change, we must also ensure to make them resilient against the increasing potential for harm due to existing changes in our nation’s weather patterns causing more frequent extremes such as flooding.

The number of affordable housing units at risk from flooding in coastal areas will triple by 2050¹³. Nearly one-third of the federally assisted housing stock (1.5 million units) is in areas with a very high or relatively high risk of significant impacts from natural hazards.

By 2050, with unchecked carbon emissions, the 100-year flood level (or the flood level with a 1% annual chance of occurring, the definition of a floodplain), could occur about at least 40 times more often at half of U.S. locations studied¹⁴.

The rising inequality in our nation that also creates uneven burdens of risk due to climate change, it is naïve to believe that “a *rising tide lifts all boats*”. Today, the rising tides driven by global

¹² <https://www.nfpa.org/news-and-research/news-and-media/press-room/news-releases/2010/space-heaters-involved-in-79-percent-of-fatal-home-heating-fires>

¹³ <https://www.climatecentral.org/news/report-coastal-flood-risk-to-affordable-housing-projected-to-triple-by-2050>

¹⁴ <https://iopscience.iop.org/article/10.1088/1748-9326/aa6cb3>

warming are increasing flood threats for thousands of residents, particularly those with the least ability to adapt and recover in low-income communities and neighborhoods.

Flooding can wreak havoc on the lives of residents who live in increasingly vulnerable housing communities, threatening public health and causing profound disruption to livelihoods, education and work.

[The House Financial Services Committee Framework Should Pass](#)

The House Financial Services (HFS) committee has already advanced a bill proposing historic investments in the federal government's affordable housing programs. The proposed law makes critically necessary investments to preserve the nation's affordable housing stock and will provide tangible relief to millions of renters and aspiring homeowners currently struggling to secure safe and affordable housing.

The bill would offer relief by providing \$75 billion for the voucher program. Of those funds, \$24 billion is earmarked for vulnerable households, including those at risk of homelessness and survivors of domestic violence.

The bill would provide \$15 billion in new funding to expand project-based assistance, with priority given to multifamily projects in priority areas that serve people experiencing homelessness or include accessible units to people with disabilities.

The bill makes a historic and long-overdue investment in the nation's public housing stock by investing \$80 billion into HUD's Capital Fund, which is used to fund rehabilitation and

modernization of public housing units¹⁵. The U.S. public housing system is a vital resource. Beyond providing a stable source of over a million units of affordable housing, public housing projects are home to some of the most vibrant and diverse communities anywhere in the country. Unfortunately, years of disinvestment have contributed to a massive capital needs backlog and significant habitability issues within the system¹⁶¹⁷.

These funds will allow HUD to fully address its current capital needs, including remediation of immediate health hazards such as lead, mold, and asbestos. The bill also instructs HUD to consider energy and water efficiency and climate resilience when spending the funds, an important step to ensure the public housing system is prepared to weather a climate-impacted future.

The HFS committee bill acknowledges the role that energy efficient affordable housing must play in our nation's climate strategy through the development of the Energy Efficiency and Climate Resilience Grant program. This program will provide \$6 billion to fund direct loans and grants to improve the energy or water efficiency, implement green features, including clean energy generation or building electrification, electric car charging station installations, or address climate resilience of multifamily properties under HUD's Section 202, Section 811 or Project-Based Rental Assistance programs around the nation.

¹⁵

https://www.urban.org/sites/default/files/publication/101482/the_future_of_public_housing_public_housing_fact_sheet_1.pdf

¹⁶ https://www.nahro.org/wp-content/uploads/2020/04/CAPITAL_FUND_BACKLOG_One-Page.pdf

¹⁷ <https://www.hrw.org/news/2021/04/14/promise-public-housing>

However, the bill is not limited to programs retrofitting housing and apartment units individually.

The program addresses community revitalization and resilience in three key programs.

First, the bill more than doubles the Community Development Block Grant program to \$8.5 billion and sets aside \$1 billion to address housing and infrastructure needs in Colonias (a type of unincorporated, low-income, slum area located along the Mexico–United States border region) and \$500 million for manufactured housing communities.

The bill also includes \$7.5 billion for a competitive Community Restoration and Revitalization Fund “for community-led projects that create civic infrastructure to support a community’s social, economic, and civic fabric, create fair, affordable and accessible housing opportunities, prevent residential displacement, acquire and remediate blighted properties, and promote quality job creation and retention.” Of the amounts provided, \$500 million is set aside for supporting community land trusts and shared equity homeownership.

Finally, the bill boosts funding for the Federal Emergency Management Agency’s flood insurance program, including \$3 billion for flood mapping and risk analysis—a vital measure to ensure that vulnerable property owners are prepared to respond to the heightened flood risks presenting by rising ocean levels and increasingly extreme weather.

Conclusion

To avert the worst impacts of climate change, our policies must ensure both that emissions that cause climate change are reduced and that people can live in safe, affordable housing. As affordable housing becomes more difficult to access and rents continue to increase, the creation of more affordable homes is necessary. With the affordable housing crisis affecting every state,

county, and city in the nation, it is critical now more than ever for Congress to invest in affordable housing infrastructure.

Despite the limitations on data, we can conclude that a housing framework for engaging climate policy should address the following five (5) areas;

- energy use/consumption (efficiency and renewables, integrated housing and ecosystem management)
- location/ housing density and urban sprawl (both incentives to produce more dense housing in cities and suburbs and larger subsidies to help people afford it so that it's not just for the wealthy)
- residential housing and climate resilience (flood insurance reform, disaster risk abatement and emergency relocation and support)
- housing/homeownership subsidies for workers relocating in the wake of industry transition to a green economy (Housing Stabilization Fund)
- healthy homes (addressing health hazards that prohibit green retrofits in existing homes, retrofitting homes with toxic materials such lead based paints, formaldehyde and isocyanates, and mold that cause or exacerbate respiratory and other illnesses will lock in pollutants making homes a hazard rather than a refuge)

Further, reformatting housing policy to address climate change must include an appreciation of the following:

- We cannot meet our climate objectives without major upgrades in housing quality, health and safety.

- We will not meet our climate targets for emissions reduction without near complete retrofit, electrification and decarbonization of housing.
- The housing stock, particularly housing relied upon by low-income families is not adapted for or prepared for climate change.
- Existing policy and programmatic initiatives are inadequate to meet the climate challenge for affordable housing.
- Addressing affordable housing as a priority for climate action can have both direct impacts on emissions but also indirect impacts in improving the capacity of individuals and communities to act and reducing the political resistance to aggressive climate action.

Congress must act to double down on an ambitious strategy to rebuild our nation's economy, infrastructure, and struggling communities. An approach based on leveraging bold and aggressive federal investments in energy efficient, healthy and affordable housing.

Tackling the economic costs and harnessing the economic opportunities of climate change make affordable housing investments worthwhile. But with millions of Americans still struggling to afford a stable home, they are an absolute necessity.

A "whole of government" approach to addressing the climate crisis and the related challenges that confront us, begins with this Congress and must extend to all key Federal agencies including the Department of Housing and Urban Development who must be a larger actor in a just response to climate change. Ensuring a functioning social safety net for all Americans, investing in modernizing our nation's housing infrastructure, will transform the lives of many families in need. It will grow jobs today and set America on the path of economic success for decades to come.

Testimony For the U.S House Committee on Financial Services

October 21, 2021

**A Strong Foundation: How Housing is the Key to Building Back a
Better America**

**Sister Donna Markham OP, Ph.D.
President and CEO, Catholic Charities USA**

Chairman Waters, Ranking Member McHenry, and members of the House Financial Services Committee: Thank you for the opportunity to submit written testimony on behalf of Catholic Charities USA (CCUSA), a national organization representing more than 167 diocesan Catholic Charities member agencies, which operate 3,500 service locations across the country.

Last year, the CCUSA network provided help and created hope for over 15 million people.¹ Many of the people coming to Catholic Charities agencies are homeless, in search of shelter, in need of basic services, including rental assistance or looking for an affordable place to live. In 2020, the Catholic Charities network helped almost 180,000 people access stable and affordable housing, provided homeless-related services to over 403,000 individuals, and operated over 37,000 units of housing (including some projects in the early development stage). Unfortunately, during the same time, 73,000 households were placed on a waiting list due to inadequate private and government funded resources to address housing and homelessness.

Catholic Charities operates in all areas of the housing continuum, which includes housing with project-based subsidies for seniors and families, shelter and transitional housing, homelessness prevention, permanent supportive housing for formerly chronic homeless persons, housing first and rapid rehousing. Catholic Charities also provides critical housing-related support services such as case management, social services, basic needs and emergency utility assistance. Additionally, member agencies provide housing counseling services that not only help people remain housed but also educate first-time homebuyers.

As you well know, homelessness and the lack of affordable housing were major issues for millions of low-income and marginalized households before the pandemic. “On a single night in January 2020, 580,466 people – about 18 of every 10,000 people in the United States – experienced homelessness across the United States. This represents a 2.2 percent increase from 2019.”² Children, seniors, people with disabilities, working families, and even veterans were already struggling to pay their rent and at risk of losing their housing. Also, decades of systemic, unfair housing policies have blocked minorities, especially Black, Hispanic and Native-American households, from building wealth and obtaining economic security. The result is significant racial disparities in housing and homelessness.

More must be done to address the housing crisis and to ensure that every person has a place to call home. The importance of housing to a family cannot be overstated. Over the past 15 years, the number of affordable rental units has decreased significantly resulting in three-fourths of our nations’ lowest-income renters paying more than half of their incomes on rent and utilities. According to the National Low-income Housing Coalition Out of Reach 2021 report, it is estimated that an annual income of nearly \$50,000, or \$23.96 an hour, is necessary to afford a modest, two-

¹ [2020 Annual Report](#), Catholic Charities USA, www.catholiccharitiesusa.org.

² [2020 Annual Homeless Assessment Report Part 1 to Congress](#), U.S. Department of Urban Development, www.hud.gov

bedroom apartment.³ Consequently, a full-time worker earning minimum wage cannot afford a modest apartment in any state or county in the nation.

People of color are disproportionately represented among renters with the lowest income and those experiencing homelessness. Black households account for 12 percent of all households, yet they account for 26 percent of all extremely low-income renters, 40 percent of people experiencing homelessness and more than half of all homeless families. Hispanic households account for 12 percent of all households, 21 percent of extremely low-income renters, and 22 percent of people experiencing homelessness.

Now is the time to advance bold and transformative housing solutions that will help end the affordable housing and homelessness crisis for years to come. CCUSA urges support for robust affordable housing investments, as currently being debated in the reconciliation legislation, at a sufficient level to fund additional housing vouchers and rental assistance, preserve the nation's public housing stock, and build and preserve homes through the national Housing Trust Fund.

CCUSA offers the following policy recommendations:

Expand rental assistance to serve an additional 1 million households. As frontline service providers, Catholic Charities agencies see the plight of individuals and families struggling to pay their rent and facing eviction. They need housing choice vouchers or rental assistance. However, given the shortage or eligibility requirements, their housing need goes unmet. In a nation of plenty, this should not be.

Millions of households are one financial shock away from economic hardship that could quickly spiral out of control. Housing vouchers and other forms of rental assistance are critical to reducing homelessness, addressing housing instability, solving the affordable housing crisis and advancing an equitable recovery. Research shows that such investments in affordable housing generate significant returns across sectors. Still, despite its effectiveness, rental assistance helps only three out of four eligible people due to inadequate funding.

A \$90 billion investment in housing choice vouchers and project-based rental assistance would ensure access to housing vouchers for an additional 1 million households, assist affordable housing developers, and reduce racial disparity. It would also provide subsidies to more very low-income families and ensure access to affordable housing to those with the greatest need. Access to stable and affordable housing is among the most basic of human needs. A stable home helps adults maintain employment, supports children to succeed in school, and encourages families to contribute to their communities. Housing stability ensures better educational outcomes, improves physical and mental well-being, promotes upward economic mobility and racial equity, reduces hospital admissions, and so much more.

Funding to build and preserve homes for low-income and marginalized people through the National Housing Trust Fund. The national Housing Trust Fund is an integral resource to build and preserve affordable rental housing for people with the lowest incomes, including seniors, people with disabilities, families with children and people experiencing homelessness. The Housing Trust

³[Out Of Reach 2021 Report](#), National Low-income Coalition, www.nlihc.org

Fund is the federal housing production tool that targets and addresses the underlying cause of the housing crisis—the severe shortage of affordable housing units. A \$37 billion investment in the national Housing Trust Fund would help build and preserve 330,000 affordable homes for people with the greatest need. This would be a significant step towards ensuring that all people have access to decent, safe and affordable housing. In addition, expansion of the low-income housing tax credit and increasing project gap financing with the HOME program are also vital to affordable housing real estate development and making homes more affordable, particularly for those with the lowest incomes.

Preserve the nation's Public Housing Stock. Public housing is home to more than 2 million of the lowest-income renters and provides a way for people with the greatest need to access decent, safe, and affordable housing. However, public housing has been in desperate need of repair for several decades. This has resulted in a more than \$70 billion backlog in unmet repairs. An \$80 billion investment in our nation's public housing stock would provide critical funding to prevent and mitigate health hazards in public housing, improve energy efficiency, and ensure a resiliency to climate change and natural disasters in public housing. In addition, these investments are necessary to resolve the current backlog for capital improvements, prevent units from falling into decay or disrepair, and replenish inhabitable units into the public housing stock.

Every day, Catholic Charities agencies serve the needs of our most vulnerable sisters and brothers seeking help, compassion and care. We urge you to seize this opportunity to make the difference in the lives of those who are struggling to afford a home, who are homeless or who are at-risk of becoming homeless. Thank you for your consideration of these important recommendations.

Respectfully submitted,

Sister Donna Markham OP, Ph.D.
President & CEO

COMMUNITY SOLUTIONS

Written testimony to the House Financial Services Committee

A Strong Foundation: How Housing is the Key to Building Back a Better America
Thursday, October 21, 2021

Community Solutions is a national not-for-profit working to create a lasting end to homelessness that leaves no one behind. Built for Zero, an initiative of Community Solutions, was launched to learn what it takes to drive and sustain population-level reductions in homelessness. It has grown to involve more than 90 US counties and regions that are using real time data and quality improvement methods to reduce homelessness to “functional zero” a measure of homelessness being rare overall and quickly resolved when new housing crises occur. These communities are proving that data-driven collaboration among government and not for profit organizations is the key to solving homelessness. Since Built for Zero was launched in January 2015:

- 14 communities have ended veteran or chronic homelessness;
- 43 communities have driven a measurable reduction in homelessness for at least one population; and
- 61 communities have achieved quality real-time data, enabling them to know everyone experiencing homelessness by name, in real time and with quantitative reliability — the foundation for achieving results.

Through our work with roughly a quarter of all Continuums of Care (CoCs) across the country—including direct work with the constituents of the Representatives Perlmutter, Lawson, Jr., Williams, Tlaib, Cleaver, Adams, and McHenry—we know that a significant investment in housing and housing-related services is needed to prevent and end homelessness. We urge Congress to include housing investments as part of the Build Back Better reconciliation legislation. Access to stable, affordable housing is a proven solution to better educational, economic, and health outcomes, and any decrease in the size of the overall recovery package should not come at the expense of housing assistance. Rental assistance, public housing, and the Housing Trust Fund are three essential programs that serve America’s lowest-income and most marginalized households who face the greatest, clearest needs. These programs must be funded at the historic levels approved by the House Financial Services Committee.

The United States has a massive shortage of affordable housing, and this shortage is concentrated among the poorest Americans. Nationally, there is a shortage of 7 million homes affordable and available to the lowest-income renters. For every 10 of the lowest-income renter households, there are fewer than 4 homes affordable and available to

them. There is not a single state or congressional district in the country with enough affordable homes to meet this demand.

Without affordable housing options, more than 10 million renter households are severely cost-burdened, paying more than half of their incomes on rent; 3 out of 4 of them have extremely low incomes. They include more than 1 million people, many with disabilities, who are in a perpetual state of crisis—experiencing homelessness, living in overcrowded institutions or in emergency service settings. America's housing crisis disproportionately impacts Black, Indigenous, and people of color (BIPOC), who are more likely than white households to have extremely low incomes, pay more than half of their income on rent, or experience homelessness.

Investment in housing at the scale of or greater than what is currently included in the House Financial Services Committee's Build Back Better bill is needed to keep millions of Americans securely housed, assist those currently living in shelters to find permanent, affordable housing, and move millions of Americans off the precipice of housing instability and homelessness. We implore Congress to enact the historic investments in the country's affordable housing infrastructure, including \$90 billion to expand rental assistance to 1 million more households, \$80 billion to preserve public housing for more than 2.5 million residents, and \$37 billion for the national Housing Trust Fund to build, preserve and rehabilitate 330,000 apartments affordable to the lowest-income people.

In addition to the landmark investments in housing, we also request the inclusion of outcome-driven improvements to existing programs at the Department of Housing and Urban Development. Specifically, new investments in program administration funds targeting the capacity building in CoCs to help drive down the number of people experiencing homelessness nationwide, and funding for the conversion of transitional housing to permanent housing for veterans experiencing homelessness.

Systems Improvements Managers (SIMs)

From our work with roughly 25% of the country's Continuums of Care, we know that many communities are struggling need dedicated and experienced data, process and systems improvement leaders to best and most efficiently utilize the information available in the HMIS system and to excel on their Systems Performance Measures (SPMs) and Longitudinal Systems Analyses (LSAs). In order to meet this need, dedicated data capacity and expertise is needed in each CoC. These FTEs must be responsible for and accountable to the SPMs and LSAs in order to reach the end goal of making meaningful population-level reductions in homelessness. They would also ensure that COVID Relief funds already appropriated, would be leveraged and expedited to improve program efficacy. Approximately

\$120,000,000 per year for three years would fund on average two of these system improvement managers (SIMs) per CoC.

The SIMs would be empowered to use real time data to drive outcomes and population reductions in homelessness. Unlike other staff whose primary role is supporting programmatic, compliance, or organization-specific goals, these individuals will be uniquely responsible for coordinating system-wide efforts to achieve reductions in homelessness across the entire CoC as measured in the SPMs and LSAs.

Currently, CoCs are evaluated by SPMs but may not have anyone directly accountable for these metrics given limited resources. The SIMs would be accountable for driving positive outcomes in SPMs, and their performance would be evaluated against these measures and whether the CoC has achieved population-level homelessness reduction goals.

At least one SIM per CoC will provide this vitally needed support for achieving success in SPMs and LSAs. The SIMs would be able to optimize new federal and other funding coming into the community (emergency assistance, disaster relief, support services resources, etc.) to improve SPM and LSA outcomes to drive permanent reductions in homelessness.

Many CoCs struggle to attract talent with the skills and experience needed to improve system-wide CoC outcomes, apply data analytics as a system improvement tool and coordinate the complex functions of local homelessness response systems to achieve population-level aims. Recognizing this challenge and the private market competition for such roles, a baseline allocation of an average of \$150,000 per year per SIM should be available to attract talent with the levels of expertise to optimize each CoC's data capacity.

In addition to data capacity, the human capital challenges facing rural and balance of state (BoS) CoCs are longstanding and persistent. Rural homelessness and homelessness in tribal communities doesn't usually look like homelessness experienced in metropolitan areas. Homelessness in these communities is often out of sight, and a recognition or definitional gap often exists between the person experiencing homelessness and service providers. And due to the geographic make up of many CoCs, those in charge of reaching people experiencing homelessness in rural and tribal areas are often responsible for large geographies—sometimes thousands of square miles—as part of a balance of state CoC, or their time and capacity is taken up by the more urban location(s) within their regional CoC.

Dedicated staffing capacity is needed to target those experiencing homelessness in rural and tribal areas. \$35,000,000 per year for three years would fund over 460 FTEs at \$75,000 annually specifically targeted to rural and tribal communities, or roughly one FTE for every four rural counties with additional capacity for tribal lands as they join or participate in the CoC program. Each FTE hired under this funding would be required to devote 70% of their time towards outreach and service delivery in a rural or county or counties, as defined by HUD or the USDA Rural Development Program, or in tribal areas, with the goal of ending

homelessness as it is experienced in these communities among the most vulnerable, hard to reach resident that are not always well-served by current CoC structure and capacity.

These FTEs would also be charged with extending the availability of critical housing assistance within rural counties or tribal areas, beyond the metropolitan communities within the CoC, and to identify, document, and provide outreach to those experiencing rural homelessness whose conditions may not align with our current vocabulary grown out of urban homelessness. This is also true in tribal areas. This new capacity should also be used to engage local institutions in rural and tribal areas as part of extending solutions to homelessness; to integrate new or one-time resources made available through this act, the American Rescue Plan, the CARES Act, or any future funding, and to coordinate resource and service delivery with other agencies, including the USDA.

VA Grant Per Diem permanent housing grant program

Remarkable progress has been made in reducing veteran homelessness throughout the country over the past 11 years, but finishing the job of ending veteran homelessness requires addressing the inadequate supply of housing available to the lowest income veterans and those with disabilities and clinical support needs. With the end goal of helping even more veterans exit homelessness, \$50 million—in line with the current capital grant Notice of Funding Opportunity which is aimed at the conversion of congregate shelters to single occupancy transitional housing—should be made available to enable the conversion of current Grant Per Diem (GPD) veteran shelter facilities into permanent affordable and supportive housing. Flexibility within the GPD program and resources to convert these structures to meet the housing needs of veterans will address the reduced demand for shelter beds in communities that are ending veteran homelessness.



Statement for the Record

Linda Couch, Vice President, Housing Policy
LeadingAge

Hearing:
"A Strong Foundation: How Housing is the Key to Building Back a Better America"

House Committee on Financial Services

October 21, 2021

We are pleased to submit this statement from LeadingAge. LeadingAge represents more than 5,000 nonprofit aging services providers, including affordable senior housing providers and other mission-minded organizations that touch millions of lives every day. Alongside our members and 38 state partners, we use applied research, advocacy, education, and community-building to make America a better place to grow old. Our membership encompasses the continuum of services for people as they age

LeadingAge firmly believes the availability of affordable, quality housing is critical for an America where older adults with low incomes are not living longer just to be saddled with exorbitant housing costs that squash their ability to live with dignity and choice. The Build Back Better Act must retain its \$2.4 billion for HUD's Section 202 program.

Today, millions of older adults with the lowest incomes who pay more than half of their incomes for rent spend less than half of what their non-housing cost-burdened peers do on food and healthcare¹. Any notion that older adults with low incomes are doing just fine on their fixed incomes is out of touch with skyrocketing housing costs compared to those fixed incomes, often years' long waits for housing assistance, and rising homelessness among older adults.

Expanded affordable housing can change the trajectory of retirement years for millions of Americans from the assured punishing impacts of poverty to a quality of life replete with choice and dignity.

The expansion of HUD's affordable housing programs in the Build Back Better Act are key to improving how well older adults with low incomes will age in America. With deep income targeting and affordable rents, HUD programs ensure older adults with the most severe housing affordability problems will no longer be punished by a housing market that has no room, absent public subsidy, for affordable housing. All housing programs are important to older adults. All told, HUD programs help more than 1.9 million older adults live affordably in quality housing. One of HUD's programs, the Section 202 Supportive Housing for the Elderly program, is HUD's only program focused on meeting the unique needs of older adults with very low incomes.

Section 202 Supportive Housing for the Elderly

HUD's Section 202 Supportive Housing for the Elderly program is uniquely qualified to meet the needs of older adults with very low incomes. LeadingAge strongly supports the Build Back Better Act's \$2.4 billion for the Section 202 program. These funds would produce about 37,500 Section 202 homes, would fund new Service Coordinators, and would help states better target health and support resources to affordable senior housing residents, making "aging in community" a reality instead of a pipedream.

The Section 202 program is targeted to 62+ households with very low incomes, defined as incomes below 50% of the area median. In practice, Section 202 households have average annual incomes of \$14,109. As in most other HUD programs, residents pay 30% of their adjusted incomes for rent. This keeps the housing affordable for each individual household, even if incomes fluctuate.

Today, 17% of Section 202 residents are 80+ and, 49% of Section 202 households are non-white, two characteristics that make Section 202 residents at greater risk from COVID-19. Further, HUD said several years ago that 38% of Section 202 residents are frail or near-frail, a figure that has likely only increased as people age in their homes longer.

¹ <https://www.jchs.harvard.edu/housing-americas-older-adults-2019>

A hallmark of HUD's Section 202 Supportive Housing for the Elderly program is its focus on connecting residents to services and supports to allow them to remain in their homes and in their neighborhoods. Within the Build Back Better Act's \$2.4 billion for the Section 202 program is also funding for new Service Coordinators, which LeadingAge strongly supports.

About half of all Section 202 communities, and all new Section 202 communities, have a Service Coordinator on-site. Service Coordinators assess resident needs and identify and link residents to appropriate services and monitor the delivery of services. These services often involve meeting residents' needs for activities of daily living (ADLs), such as eating, dressing, bathing, grooming, transferring, and home management. Service Coordinators may also educate residents about what services are available and how to use them, and help residents build informal support networks with other residents, family, and friends. Of course, Service Coordinators may not require any elderly family to accept the supportive services. In any Section 202 building, the Service Coordinator helps each individual resident identify the services needed to age in community, which of course differ among residents and change over time. Altogether, Service Coordinators help older adults age in community.

Research has found Service Coordinators lower hospital use, increase higher value health care use (e.g. primary care), have success reaching high-risk populations, and result fewer nursing home transfers.²

It is interesting to note that the Centers for Disease Control included HUD's Section 202 Supportive Housing for the Elderly program in its Pharmacy Partnership for Long Term Care COVID-19 vaccination clinics roll-out in December 2020. Along with nursing homes and assisted living, the CDC understood that Section 202 residents must also be included in the Pharmacy Partnership for Long Term Care's first line of COVID-19 vaccination clinics. In doing so, they understood that most HUD Section 202 residents would be in assisted living if they could afford it and, because of the lack of affordable assisted living, some Section 202 residents would be in a nursing home but for the Section 202 program. In short, the Section 202 program meets national and state goals of allowing people to live in the least restrictive setting possible.

The Section 202 Supportive Housing for the Elderly program has a winning combination of deep income targeting, affordable rents and commitment to aging in community. We commend the Committee's vision in including these provisions in its Build Back Better affordable housing provisions.

Need for Affordable Housing for Older Adults

There is a severe shortage of affordable housing for older adults with very low incomes, precisely the population required to be served by HUD's Section 202 Supportive Housing for the Elderly program.

In HUD's *Worst Case Housing Needs: 2021 Report to Congress*³, data show an alarming 16% increase of "worst case housing needs" among older adult households between 2017 and 2019. Indeed, between 2009 and 2019, worst case housing needs among older adults increased 82%. Meanwhile, across all household types, including older adult households, worst case needs increased between 2009 and 2019 by 9%.

In 1991, Congress directed HUD to deliver this biannual report to ensure that the nation understood and could adequately respond to its most pressing housing needs.

² http://www.ltsscenter.org/reports/Financing_Services_in_Affordable_Senior_Housing_FULL_REPORT.pdf

³ <https://www.huduser.gov/portal/publications/Worst-Case-Housing-Needs-2021.html>

A “worst case housing needs” household is defined as a renter household with “very low income” (income below 50% of area median) either paying more than half of their income for rent, living in severely inadequate housing, or both. The vast majority of WCHN households spend more than half of their incomes toward rent (97.5%) vs. live in severely inadequate housing.

In 2019, LeadingAge asked our affordable senior housing members about their waiting lists. Most have waiting lists of two to five years. A member with four communities in the Virginia and Maryland suburbs of Washington, DC, has 1,500 people on their waiting lists, and a wait time of about five years. A member in Philadelphia, PA, has 100 units and about 150 people on the waitlist; the wait time is about three to four years. In Madison, IN, a member has 40 units with 21 on the waiting list; the wait for a studio is approximately 18 months, wait for a one bedroom is approximately three years. A member in Santa Clara, CA, has 154 units in two buildings, with approximately 350 people on the waiting lists and an approximate wait time of at least three to five years; both lists have been closed for the last three years.

For these older adult households and the many more who don’t even bother getting on a waiting list or cannot do so because the waiting list is closed, the solution is to expand the supply of affordable senior housing. HUD’s Section 202 Supportive Housing for the Elderly program provides not only the affordable housing, but also the connection to services and supports. A significant expansion of this program is decades overdue.

Meanwhile, researchers have documented steep increases in homelessness among older adults⁴. The majority of the older adult population experiencing homelessness have housing and health needs that can be met directly by HUD’s Section 202 Supportive Housing for the Elderly program. Today, homelessness among older adults has resulted in the “graying of America’s homeless population.” With an infusion of new affordable housing funding, the nation can reverse this dangerous trajectory.

Future Household Growth

Today’s long waiting lists for affordable senior housing are also a warning to quickly prepare ourselves for even worse housing shortages on the near horizon. The Urban Institute’s January 2021 report, *The Future of Headship and Homeownership*⁵, which looks at household formation from 2020 to 2040, found:

- All future net household growth will be nonwhite.
- Almost all (13.8 million out of 16 million) future net household growth will be among older adult households.
- Renter growth will be more than twice the pace of homeowner growth. Of 13.8 million new older adult households, 5.5 million will be renters and 2.8 million of these new older adult renter households will be Black older adult renter households.

To prepare for the surge and renters and demographic changes, Urban recommends the nation increase the supply of affordable rental housing for older adults.

Affordable housing is key to the ability of older adults to age with choice and dignity. Immediate and future affordable housing needs among older adults require a swift response from Congress to expand HUD’s successful Section 202 program. The Build Back Better Act must retain its \$2.4 billion for HUD’s Section 202 program.

⁴ <https://endhomelessness.org/building-a-conversation-aged-homelessness-on-the-rise/>

⁵ <https://www.urban.org/research/publication/future-headship-and-homeownership>



October 21, 2021

Statement for the Record submitted to the Committee of Financial
Services
U.S. House of Representatives

[“A Strong Foundation: How Housing is the Key to Building Back
a Better America”](#)

Submitted by the National Coalition for Asian Pacific American
Community Development (National CAPACD) and its Members:
Asian Community Development Corporation ([ACDC](#)), Coalition
for a Better Chinese American Community ([CBCAC](#)), and [CAPI](#)
USA

Dear Chairwoman Waters, Ranking Member McHenry, and Members of the
Committee,

Thank you for your leadership and reviewing the reforms needed to better protect
individuals experiencing housing instability. On behalf of the more than 100 local
community-based organizations spanning 21 states and the Pacific Islands in
National CAPACD’s network, we write to share our concerns regarding the need for
federal investment in affordable housing and uplift how government-subsidized
housing funds have aided our communities and members.

National CAPACD advocates for and organizes in low-income Asian American and
Pacific Islander (AAPI) communities and neighborhoods in the United States. We
implement our work by supporting our member organizations with resources,
training, and support. We develop collective policy and advocacy strategies in
partnership with our members to work toward economic and social justice for all.
Our members work in our communities to provide economic justice services,
organize locally, and facilitate leadership development. Through their efforts on the
ground every day, they reach thousands of low-income renters in most major
metropolitan areas.

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NATIONALCAPACD.ORG

In National CAPACD's recent Statement for the Record on September 10, 2021 to the U.S. House Committee on Financial Services hearing on "Protecting Renters During the Pandemic: Reviewing Reforms to Expedite Emergency Rental Assistance", we shared original research regarding challenges that our members are currently experiencing during the pandemic. Challenges include:

- Accessing ERA Programs;
- Continuing evictions despite the eviction moratorium;
- Navigating contentious relationships between landlords;
- Managing barriers for homeowners with rental units or "smaller" landlords; and
- Discerning eligibility for ERA programs.

We subsequently recommended reforms to increase translated materials and in-language ERA program information and outreach to both tenants and homeowners. In addition, we recommended partnering with local community-based organizations that can provide in-language housing counseling and assistance to homeowners and small landlords. Still, many Limited English Proficient (LEP) individuals experiencing housing instability are being left out of #BuildBackBetter narratives.

We urge the Committee to consider hearing from LEP individuals who may need interpretation accommodations to work toward the Committee's goal to paint a more comprehensive picture of challenges faced by low-income communities of color, particularly regarding COVID-19 pandemic-related issues. Many renters who firmly believe that *housing is infrastructure* and would benefit directly from robust federal investments in affordable housing in the final Build Back Better Act are in fact LEP and do not have access to the spaces created to tell their stories. Their voices are living testimony that **housing saves lives**. To address the current gap of accessible spaces for LEP voices, we are submitting as an official Statement for the Record the written testimonies from individuals served by our member organizations who may have otherwise received a chance to testify at the hearing on October 21, 2021.

Tommy Yu | Told By Asian Community Development Corporation (ACDC) in Boston, MA

We share the following story to highlight the lived realities of individuals and families who face housing instability, regardless of exacerbating conditions created by the pandemic.

Tommy Yu is a resident of Boston's Chinatown who is experiencing housing instability throughout the pandemic. Tommy emigrated from China to the U.S. in 2017 to join his mother and brother. For the last four years in the U.S., Tommy has lived with his brother in the same Chinatown apartment, where they split a monthly rent of \$1450. In June, Tommy's family -- his wife, and two young children, aged 3 and 9 -- emigrated from China to join Tommy in Boston. With his family's arrival, his brother moved out, leaving Tommy to pay the rent in full.

Despite Tommy's best efforts, he struggles to pay rent. Tommy works two part-time jobs in Chinatown, which brings in around \$3,000 in monthly income. Tommy's wife is currently enrolled in English classes and does not work. As the sole income provider in his family, Tommy struggles to pay basic living expenses. Tommy shared that the biggest increase in expenses is for childcare - providing for additional food, clothing, children's toys, and fees for after school care and activities adds up quickly.

In August, Tommy applied for Residential Assistance for Families in Transition (RAFT) in Massachusetts after he lost one source of his income. One of Tommy's part-time jobs was driving Uber. In early August, his car was damaged in a wreck. His car needed repair and had to be in the repair shop for the entire month, leaving Tommy without a key income source. During this time, Tommy applied for and received rental assistance. This assistance has helped him pay rent for the months of August, September, and October so far. Tommy highlighted that without RAFT assistance, he would not be able to afford his housing costs. He shared that he is extremely worried that once RAFT assistance ends, Tommy will be forced to leave his current housing.

Tommy's story speaks to the urgent need for continued housing assistance programs. Despite working two jobs to provide for himself and his family, his housing stability remains dependent on RAFT assistance. As the father of two young children, Tommy's story highlights the intersectionality of housing, as any housing assistance is deeply intertwined with childcare programs and assistance. We hope to highlight with Tommy's story that housing insecurity remains a constant and lived reality for individuals.

We also want to take this opportunity to elevate the needs and voices of individuals with Limited English Proficiency. Tommy is Limited English Proficient (LEP) and would require an interpreter in order to give an oral testimony. Given the hearing's quick turnaround date, there was not enough time to accommodate interpretation needs. The needs and voices of LEP individuals and families are often not heard or

addressed, leaving them in a state of vulnerability, not only with housing, but with all programs and forms of assistance. This story that we share right now could not have been recorded and shared widely without the help of a translator. We hope Tommy's story serves as a reminder that housing insecurity is acutely felt across the country, indiscriminate of and often made worse by language ability.

Yanna Ruan | Told by The Coalition for a Better Chinese American Community (CBCAC) in Chicago, IL

Yanna heard from her parents' friends that there was a rental assistance program in the Chinatown area and came to CBCAC's office seeking help in June 2021, on the last day of the program application period. *Yanna's rent is 66.83% of her income* and she is a single parent with a 9-year-old child. She was unemployed for about five months when she came to CBCAC for assistance and had been working part-time. Her part-time work was not able to support her housing costs. She was never late on her rent prior to losing her job in January 2021, but had not been able to pay rent since she lost her job.

It was difficult for her to find work because she could only afford the after-school program her daughter previously attended because they accepted Child Care Subsidy. The forced shift to working part-time made Yanna ineligible for Child Care Subsidy, so she could no longer afford the after-school program. In addition, it was difficult as a parent to find a job that fit her schedule because of the demands of picking up and dropping off her daughter, as well as the need to care for her daughter after school. She had to quit the part-time job she had in August, shortly before her daughter started school again so she could be home to meet her daughter after school. Yanna was grateful that her landlord was cooperative and agreed pretty readily to submitting the landlord certifications needed for Yanna's rental assistance application. She knows a lot of other people that had trouble getting their landlords to help. It has been more than four months, and Yanna still has not received any rental assistance payments so she is quite worried.

Jishun Wang | Told by The Coalition for a Better Chinese American Community (CBCAC) in Chicago, IL

Jishun heard from a friend that there was a rental assistance program that would close in two days and came to CBCAC for help in June 2021. *Her rent is 26.67% of her income* and she was behind in rental payments for about three months at that time.

Jishun's husband has been in the U.S. for 20 years and she has been in the U.S. for more than four years. Neither has ever received any government assistance before. Her husband was in a serious car accident in February 2019 and was on a respirator for four days. After release from the hospital, he had not been able to go back to his former job making food deliveries for a pizza restaurant, and his worker compensation case is still pending. Since then, they have been relying solely on Jishun's income.

When her landlord first heard that Jishun and her husband applied for rental assistance, the landlord was angry. The intake worker conducted several telephone conversations before the landlord agreed to supply the documents required from the landlord for the application. Even then, in September, the landlord sent Jishun and her husband a letter notifying them that the landlord intended to end their month-to-month lease at the end of September and requested that they move out by October 14, 2021.

Jishun and her husband did not understand the letter (which was in English, even though the landlord speaks Chinese) and did not sign for it. When they asked the landlord what the letter was about, the landlord told them that they [the landlord] heard that the couple's rental assistance application was denied. Jishun and her husband returned to CBCAC to follow up, and CBCAC was able to check their status and confirm that their rental assistance application was still in the system and progressing. The couple went back to tell the landlord that CBCAC was able to verify that their application was still progressing and that CBCAC was continuing to support them in this process. The landlord has not challenged them since, and in fact has been nice to them. The couple thinks this is because the landlord now knows that a reputable advocacy organization is helping them.

Rachelle Ramirez | Told by CAPI USA in Brooklyn Center & Minneapolis, MN

Rachelle Ramirez (name changed to protect privacy) began working with CAPI's Financial/Housing Services department in June 2021 and sought assistance for her rent and utility bills. Rachelle is a recently divorced, single mother of 2. Prior to the COVID-19 pandemic, she was working two jobs for 60 hours per week. Her two jobs paid \$11 and \$13 per hour respectively; however, as a result of lay-offs related to the impact of COVID-19 on her employer, she lost one of her jobs (she was never called back). With the loss of income, Rachelle fell 11 months behind in her rent and

utilities (January – November 2021) totaling \$19,877. To further exacerbate the challenges that she faced, Rachelle contracted COVID-19 after losing her job.

Faced with the inability to meet her monthly expenses, Rachelle had to choose between paying rent and feeding her family as well as taking medications she was prescribed by her physician due to ongoing symptoms caused by COVID-19. Rachelle's family suffered greatly from the stress caused by their financial hardship. The additional stress on the family deeply impacted her daughter's mental health, resulting in her attempted suicide.

Rachelle received assistance to apply for the federally supported Minnesota Rental Assistance Program (administered by the Minnesota Housing Finance Agency/MHFA), which offers rental and utility assistance for up to 12 months in arrears for those impacted by COVID-19. In addition, when "eviction moratorium" ended, Rachelle's pending application ensured that her landlord was unable to file for an eviction through June 2022. On October 15th 2021, Rachel was approved for her back rent of \$15,000, and her utility assistance application is pending. Her daughter is now receiving mental health therapy from a licensed professional. Their family is extremely grateful to have received the rental assistance, which provided them with the stability they truly needed to move forward.

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In closing, we would like to thank Chairwoman Waters, Ranking Member McHenry, and Members of the Committee, in addition to Committee Staff, for the opportunity to provide written comments on the current rental housing crisis and need for immediate action. We hope that as a result of the hearing, negotiations around the housing provisions in the Building Back Better Act will ensure that low-income communities of color, especially LEP individuals, are not forgotten and overlooked. We urge members of Congress to prioritize low-income renters, including LEP populations and communities of color, in advancing reforms to affordable housing.

Sincerely,

[National CAPACD](#)

Seema Agnani, Executive Director
Naomi You, Policy Manager

[Asian Community Development Corporation \(ACDC\)](#)

Tommy Yu, Client

Mabelle Zhang, Organizing & Advocacy Fellow
Angie Liou, Executive Director

[The Coalition for a Better Chinese American Community \(CBCAC\)](#)

Yanna Ruan, Client
Jishun Wang, Client
Grace Chan McKibben, Executive Director

[CAPI USA](#)

Rachelle Ramirez (name changed to protect privacy), Client
Dawn Wambeke, Economic Empowerment Director
Patricia Aguilar, Financial Coach
Ekta Prakash, CEO



Testimony of Eric Tars, Legal Director

National Homelessness Law Center

United States House of Representatives,
Committee on Financial Services

October 21, 2021 Hearing:

A Strong Foundation: How Housing is the Key to Building Back a Better America

Introduction

Chairwoman Waters, Ranking Member McHenry, members of the committee: On behalf of the [National Homelessness Law Center](#) (formerly the National Law Center on Homelessness & Poverty)(the “Law Center”) thank you for the opportunity to submit written testimony on the critical issue of homelessness in America and how ensuring robust funding for housing as part of the Build Back Better Act is essential to ending it.

The Law Center is the only national organization dedicated solely to using the power of the law to end and prevent homelessness. We, along with [President Biden](#), believe [that housing is a basic human right](#) that must be secured for all, and that homelessness in a country with the resources of the United States is a violation of this right. We emphasize that homelessness and inadequate housing [disparately impact](#) Black, Indigenous, and other people of color, and solutions must follow an equitable approach that will help those with the most need first.

The Law Center appreciates the efforts of the Chairwoman, as well as other members of this committee to elevate this importance through this hearing and elsewhere. In line with the other members of the [National Coalition for Housing Justice](#) (NCHJ), we affirm that any spending cuts to the overall size of the economic recovery package must not come at the expense of proven solutions to America’s housing and homelessness crisis. Rental assistance, public housing, and the Housing Trust Fund are three essential programs that serve America’s lowest-income and most marginalized households who face the greatest, clearest needs. These programs must be funded at the historic levels approved by the House Financial Services Committee.

Congress Must Fulfill its Promise to End and Prevent Homelessness And Build Back Better

With the passage of the McKinney-Vento Act in 1987, Congress recognized its responsibility to protect homeless populations and the benefits reduction of poverty and homelessness bring to American society. But the McKinney-Vento Act was intended to be only a first, emergency step in the federal response to homelessness; it was not intended to be the only response. Indeed, it was part of a large legislative proposal that included measures to prevent and end homelessness. And while the McKinney-Vento Act has grown significantly since 1987, those longer term measures were never enacted—nor has the homelessness crisis ended. In fact, this

crisis has escalated to levels that demonstrate significant failings of federal, state, and local policy.

Even before the pandemic, close to [1.4 million school children were identified homeless](#) during the 2018-2019 school year, a number which has gone persistently upward over the past decade. Reports of [homeless encampments grew 1,342%](#) between 2007 and 2017, and 2020 marked the first time since federal data collection began that [more individuals experiencing homelessness were unsheltered than were sheltered](#). [Black Americans](#) made up approximately 40 percent of those counted by HUD in 2020, as compared to 13 percent of the entire population, and Indigenous Americans also experience homelessness at double their percent of the national population. And [LGBTQ+ youth](#) are more than 120% more likely to experience homelessness than heterosexual and cis-gender youth. It is quite clear that homelessness and poverty are not just stand-alone issues—they are an amalgamation of intersectional civil and human rights and economic issues that demand the attention of Congress.

Despite the deep disparate racial impact of homelessness, the vast majority of federal policy and guidance aimed at addressing and ending homelessness, [omits anti-Black racism](#) as a leading driver of homelessness and neglect to include Black people as a target subpopulation of people experiencing homelessness. Early advocates for ending homelessness were deliberate in cultivating and sharing a colorblind image of homelessness as a means to shift the public perception of homelessness and coalesce a broad range of stakeholders and decision-makers – namely white people – to empathize with the plight of unhoused communities and support policies aimed at alleviating homelessness. But the practical effects of this colorblind approach to ending homelessness are that [anti-Black racism continues to be ignored as a root cause of homelessness](#), and that Black people experiencing homelessness continue to be inadequately protected from housing discrimination, over-policing, criminalization of poverty, and other systemic forces that contribute to their overrepresentation in the total population of people experiencing homelessness.

The historic funding levels approved by the House Financial Services Committee in the Build Back Better Act [begin to recognize the unique and particular challenges of Black people](#) experiencing homelessness and housing instability as well as the role that anti-Black racism specifically has fueled homelessness among Black communities. For this reason, the Law Center joins with our fellow members of the [NCHI](#) to urge Congress to maintain these investments in the country's affordable housing infrastructure, including \$90 billion to expand rental assistance to 1 million more households, \$80 billion to preserve public housing for more than 2.5 million residents, and \$37 billion for the national Housing Trust Fund to build, preserve and rehabilitate 330,000 apartments affordable to the lowest-income people.

In addition to being a housing issue, ensuring affordable housing is also a criminal, and racial, justice issue, because people experiencing homelessness face unjust criminalization of basic human activities such as sleeping, resting, self-sheltering, and asking for help, which only worsens the crisis. The Law Center has found that communities [increased these punitive ordinances](#) by double- and triple-number percentages from 2006 to 2019. The widespread criminalization of homelessness disproportionately impacts communities of color; this is true both in terms of who is most likely to experience homelessness and the extent and severity to which individuals are punished under anti-homeless laws. A leading report out of California illustrates that [unhoused Black and Latinx people are 9.7 and 5.7 times more likely to be cited](#)

under these laws than white people who engaged in the same activities. This criminalization does not help break the cycle of poverty. Instead, these policies perpetuate the crisis of homelessness and poverty by further burdening homeless families and individuals with fines, fees and jail time, and the collateral consequences of a criminal record, and communities with expensive law enforcement costs. Studies show that providing housing actually costs one-half to one-third of constantly cycling homeless persons through the criminal justice system and emergency rooms. Instead of looking to punish those taking care of their basic survival needs, we must instead focus on a housing-first solution that ensures a stable living environment for those experiencing homelessness. The Build Back Better Act can fund those solutions for many.

Conclusion

The housing provisions of the Build Back Better Act are only a down payment on President Biden's commitment to ensure safe, decent, affordable housing is a human right for every American, but they are an essential first step. Mass homelessness and its criminalization, disparately impacting Black, Indigenous, and other people of color, is the predictable result of the housing policies of the past 40 years. If this country is to Build Back Better, it cannot miss this opportunity to start with targeted investments directed toward repairing our broken social housing infrastructure and helping those already on the streets.

The Law Center applauds the leadership of Chairwoman Waters in supporting the House-passed version of the Build Back Better Act, as well as in introducing the Housing Is Infrastructure Act and Ending Homelessness Act. The Law Center supports this legislation and stands ready to work with Chairwoman Waters and the Committee to secure its passage as critical steps towards ending and preventing homelessness in America.

Statement for the Record

Submitted to the U.S. House Financial Services Committee

On Hearing Titled:

"A Strong Foundation: How Housing is the Key to Building Back a Better America"

October 21, 2021

Submitted by:

UnidosUS
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Introduction: UnidosUS Has a Lengthy History of Support for Inclusive Housing Policies and Programs

UnidosUS, formerly the National Council of La Raza, is the largest national Latino¹ civil rights and advocacy organization in the United States. For more than 50 years, we have worked to advance opportunities for Latino families to enhance their significant contributions to the social, economic, and political tapestry of our great nation. In this capacity, UnidosUS and its Affiliate Network of nearly 300 community-based organization in 36 states, the District of Columbia, and Puerto Rico, work to provide education, health care, immigration, housing, workforce development, free tax preparation, and other services to millions of Latinos in the United States each year.

For more than two decades, UnidosUS has published reports, provided testimony, and engaged in advocacy for strong fair housing and fair lending laws, increased access to financial services for low- and moderate-income (LMI) individuals, and expanded homeownership opportunities in the Latino community. UnidosUS has conducted original research on the experiences of LMI communities of color in using financial services and has authored numerous reports, including [Latino Financial Access and Inclusion in California](#) (2013); [Banking in Color: New Findings on Financial Access for Low- and Moderate-Income Communities](#) (2014); [Small Dollars for Big Change](#) (2017); [The Future of Banking](#) (2019); and [Latino Homeownership 2007–2017: A Decade of Decline for Latinos](#) (2019).

In addition, the UnidosUS Wealth and Housing Alliance (UWHA) is the nation’s largest network of community-based organizations working to empower Latino wealth-building through homeownership. Established in 1993 as “Home to Own” in partnership with First Interstate Bank—a bank seeking to improve its Community Reinvestment Act (CRA) rating—the program was created to provide culturally competent, linguistically appropriate, one-to-one counseling to prospective Latino homeowners and was designed to overcome the widespread lack of knowledge in the Hispanic community about the mortgage financing process. Following a positive evaluation by the Morrison Institute for Public Policy at Arizona State University, and subsequently confirmed by a substantial body of independent research, the program expanded to 10 sites in a number of states.

We also played a major role in creating and supporting appropriations to fund the Department of Housing and Urban Development’s (HUD) Housing Counseling Program. Twenty-seven years later, Home to Own—now UWHA—has grown to a nationally recognized housing counseling intermediary designated by HUD to train and credential other housing counseling networks. It includes 50 independent community-based organizations and supports more than 60,000 families a year in their journey to homeownership and the American Dream.

In this statement for the record, we provide background on the persistent effects of historical, systemic, and structural bias in our housing system, and how this has contributed to the egregious racial wealth gap for Latino communities. Our testimony also underscores the urgent need for historic investments in affordable housing infrastructure to be included in measures currently being contemplated by Congress.

¹ The terms “Hispanic” and “Latino” are used interchangeably by the U.S. Census Bureau and throughout this document to refer to persons of Mexican, Puerto Rican, Cuban, Central and South American, Dominican, Spanish, and other Hispanic descent; they may be of any race. This document may also refer to this population as “Latinx” to represent the diversity of gender identities and expressions that are present in the community.

Background: Latinos Remain Highly Vulnerable to Housing Disruptions

For decades, discriminatory federal, state, and local policies have excluded Black and Latino families while boosting the wealth of White families and ultimately, widening the racial wealth gap. Although Latinos made positive strides in homeownership prior to the Great Recession, the housing crisis at the center of the recession stripped a collective 66% of wealth from the Latino community.¹ In 2008, more than three in five (62%) Latino homeowners saw foreclosures in their neighborhoods.²

Millions of Latinos who lost their homes to foreclosure were thereby pushed into an expensive rental market unaffordable to many. By 2017, 4.4 million Latinos were cost-burdened (spending 30% or more of their income on housing costs)—an increase of 1.2 million from 2007. Today, the median net worth of Hispanic households is \$20,600 compared to that of White households (\$171,000).³

More than a decade later, Latinos find themselves in the same precarious situation. Latinos are overrepresented in industries that were most hit by the COVID-19 pandemic (service, entertainment, and hospitality sectors).⁴ Conversely, Latinos were least likely to work industries that were the least impacted (finance, telecom, and information sectors) which provided the ability to work from home.⁵ When the COVID-19 shutdown began in March, half of all Latino workers either lost their jobs or had pay cuts compared to only one in three U.S. workers overall. Additionally, more than half of Latino renter households were cost-burdened.⁶

Yet there is a large potential in homeownership for Latinos. In 1990, only 7.3% of households headed by someone younger than 65 were Hispanic.⁷ Today, this number has doubled to 16.4%, and by 2040, is projected to skyrocket to more than 20%.⁸

Latinos represent a growing and influential population in the U.S. housing market as well as in the broader U.S. economy. By 2030, Latinos are projected to make up 21% of the population and 37% of new households.⁹ Furthermore, Latino communities are the only ones expected to see an increase in homeownership rate between 2020 and 2040.¹⁰

At the same time, Latinos continue to encounter significant barriers of entry to homeownership. Latinos are overrepresented in jobs where they have limited access to benefits, such as paid leave or employer-sponsored retirement plans.¹¹ This is especially alarming when we consider that one-third of a working person's compensation comes from the workplace benefits available to them.¹²

The disparate impacts of the COVID-19 pandemic on Latino communities must be urgently addressed. In previous testimony, we highlighted that “the effects of historical and contemporary policies that affirmatively discriminate against Latinos, immigrants, and people with limited English proficiency (LEP) have created structural barriers for low-income Latinos and immigrants seeking housing assistance, forcing families to choose between family separation and eviction from their homes.”¹³ We have a historic opportunity to correct course and give Latinos the fair access to homeownership they deserve.

How Historic Investment in Housing Infrastructure Helps Latinos

With the release of President Biden's Build Back Better proposal, Congress has a unique opportunity to provide historic investments and create a sustainable, affordable, and equitable housing system that will

provide fair and affordable housing for all. The Build Back Better reconciliation legislation passed by the House Financial Services Committee aligns with many of UnidosUS's priorities to ensure an inclusive recovery that prioritizes racial equity and protects Latino workers and their families.

We strongly support the \$90 billion to expand rental assistance to 1 million additional households.

According to the latest U.S. Census Household Pulse Survey, 51% of Latino renters are likely or very likely to be evicted in the next two months due to non-payment of rent.¹⁴ UnidosUS recently commended the Biden Administration and the Treasury Department for its leadership in encouraging state and local governments to expedite the delivery of emergency rental assistance (ERA) funds.¹⁵ This is because we recognize the importance of rental assistance for Latino households nationwide to not only survive this storm, but equip them with long-term financial stability.

In addition, we also urge Congress to include the **\$30 billion allocated over ten years for down-payment assistance to first-generation homeowners** that would help over 288,208 Black families; 223,649 Latino; 88,000 Native American, Asian American, and Pacific Island families; and 249,398 White families achieve homeownership. In the past, UnidosUS has identified the ability to save for a down payment on a home as one of the most significant barriers to homeownership. Nearly one-out-of-three Latinos in 2018 reported that a lack of funds for a down payment is the second largest obstacle to buying a home.¹⁶

Last, we highlight the importance of including the **\$80 billion investment to address the Public Housing repair backlog for over 2.5 million low-income renters** and **\$37 billion for the National Housing Trust Fund to build and preserve 330,000 homes affordable to people with the greatest needs**. According to a national poll of Latino voters in February 2020, 86% were concerned about rising housing costs and struggling to make ends meet. These historic investments in affordable housing are crucial to ensure that Latino communities are able to build wealth and ultimately, close the racial wealth gap.

Conclusion: Congress Must Address Gaps in Housing Policy and Homeownership

Congress must address the crisis of affordable housing in the nation. For Latinos, homeownership is a vital part of the American dream and a key to building wealth: a Latino homeowner has a net wealth of 40 times that of a Latino renter.

Congress must take advantage of this unique opportunity to address barriers to Latino asset building. We strongly urge policymakers to include these historic investments for housing infrastructure in order to help Latinos access homeownership, bridge the racial wealth gap, and join an inclusive economic recovery from the pandemic.

Notes

¹ Paul Taylor et al., *Wealth Gaps Rise to Record Highs Between Whites, Blacks and Hispanics* (Washington, DC: Pew Research Center, 2011), https://www.pewresearch.org/wp-content/uploads/sites/3/2011/07/SDT-Wealth-Report_7-26-11_FINAL.pdf (accessed January 20, 2021)

² Nancy Wilberg Ricks, *Arrested Development: Foreclosures Eroding the Latino Community* (Washington, DC: National Council of La Raza, July 5, 2009), <http://publications.unidosus.org/handle/123456789/692> (accessed January 24, 2021).

³ 9 Neil Bhutta et al., "Disparities in Wealth by Race and Ethnicity in the 2019 Survey of Consumer Finances," FEDS Notes (Washington, DC: Board of Governors of the Federal Reserve System, September 28, 2020), <https://www.federalreserve.gov/econres/notes/fedsnotes/disparities-in-wealth-by-race-and-ethnicity-in-the-2019-survey-of-consumer-finances-20200928.htm> (accessed January 24, 2021).

⁴ <https://www.brookings.edu/blog/the-avenue/2020/08/20/back-to-work-in-the-flames-the-hospitality-sector-in-a-pandemic/>

⁵ *Ibid.*

⁶ <https://www.ichs.harvard.edu/blog/black-and-hispanic-renters-face-greatest-threat- eviction-pandemic>

⁷ <https://www.urban.org/urban-wire/number-hispanic-households-will-skyrocket-2040-how-can-housing-industry-support-their-needs>

⁸ *Ibid.*

⁹ <https://www.unidosus.org/publications/2003-unaffordable-housing-a-barrier-to-latino-asset-building/>

¹⁰ <https://www.urban.org/urban-wire/number-hispanic-households-will-skyrocket-2040-how-can-housing-industry-support-their-needs>

¹¹ <https://www.unidosus.org/publications/2150-closing-the-latina-wealth-gap-building-an-inclusive-economic-recovery-after-covid/>

¹² https://heller.brandeis.edu/iere/pdfs/racial-wealth-equity/asset-integration/occupational_segregation_report_40219.pdf

¹³ https://www.unidosus.org/wp-content/uploads/2021/07/unidosus_janetmurguia_testimony_2321.pdf

¹⁴ <https://www.census.gov/programs-surveys/household-pulse-survey/data.html>

¹⁵ <https://www.unidosus.org/blog/2021/09/22/expedited-emergency-rental-assistance-offers-lifeline-to-latino-renters/>

¹⁶ <https://www.unidosus.org/publications/2003-unaffordable-housing-a-barrier-to-latino-asset-building/>



September 10, 2021

The Honorable Maxine Waters
Chair
House Financial Services Committee
U.S. House of Representatives
2129 Rayburn House Office Building
Washington, D.C. 20515

The Honorable Patrick McHenry
Ranking Member
House Financial Services Committee
U.S. House of Representatives
2004 Rayburn House Office Building
Washington, D.C. 20515

Dear Chair Waters and Ranking Member McHenry:

AARP, on behalf of our nearly 38 million members and all older Americans nationwide, would like to thank you for your leadership in addressing our nation's chronic need for safe, affordable, and stable housing in this budget reconciliation bill. Of particular importance to our members are the bill's provisions that will support the needs of older adults and their families. We urge you to include measures that optimize this rare opportunity to significantly improve the living conditions of millions of Americans.

Older adults overwhelmingly want to remain in their homes and communities as they age, but for many, the cost of doing so is increasingly challenging. Take for example, the average American living on [Social Security benefits alone](#), earning about \$18,000 per year. For them, housing would be affordable only if it [did not exceed about \\$450 a month](#), but that is less than *half* of the average rate for a one-bedroom unit (\$1,295).

For low-income households struggling to afford housing, they are too often forced to forego medical care, healthy food, and other necessities. There are [more than 1.7 million](#) extremely low-income renter households with an older adult. These households typically spend more than half their income on rent and utilities. Older Americans of color are disproportionately represented among these older renter households.

AARP urges you to include substantial funding for the following measures in the legislation you are drafting:

- 1) **Section 202 Supportive Housing for the Elderly**
Section 202 provides supportive housing for very low-income older adults. The average age of residents is 79. The demand for Section 202 housing far exceeds the nation's current supply of 400,000 units. Substantial funding is needed to preserve existing properties, build new units, and provide service coordinators that can help integrate health and social supports.
- 2) **Public Housing Preservation**
The public housing system is in dire need of repair and rehabilitation. 351,000 seniors age 62 and over are residents of public housing. Nearly half of the nearly 1 million units of public housing are over 50 years old and many contain lead paint, mold, and other health hazards.
- 3) **National Housing Trust Fund**
The National Housing Trust Fund supports construction, rehabilitation, preservation and operation of rental housing for extremely low-income households at or below 30% of the area median income or the federal poverty level.
- 4) **Rental Assistance – Section 8 Housing Choice Vouchers**
Only one in five eligible households receives rental assistance due to the chronic disinvestment in the Section 8 Housing Choice Voucher program. The number of older adult renter households in the U.S. experiencing worst case housing needs has steadily increased, reaching 1.9 million older renters in 2017, leaving these individuals at increased risk of homelessness. In 2018, vouchers and other federal rental assistance lifted 665,000 older adults over the poverty line, [more than any other program except Social Security](#).

We encourage lawmakers to establish an incentive program to address exclusionary zoning and harmful land use policies. A competitive grant program should be created to award flexible and attractive funding to jurisdictions that take concrete steps to eliminate barriers to affordable housing, such as minimum lot sizes, mandatory parking requirements, and prohibitions on multifamily housing, and that expand housing choices, including accessory dwelling units.

Thank you again for your leadership in promoting safe, affordable, and stable housing. AARP looks forward to working with you to advance this legislation. If you have any questions, please feel free to contact me, or have your staff contact Debra Alvarez at (202) 434-3814.

Sincerely,



Bill Sweeney
Senior Vice President
Government Affairs



The Honorable Maxine Waters
Chairwoman
U.S. House Committee on Financial Services

The Honorable Patrick McHenry
Ranking Member
U.S. House Committee on Financial Services

RE: AIA Housing-Related Infrastructure Priorities for the Budget Reconciliation
Infrastructure Package

October 15, 2021

The American Institute of Architects
1735 New York Avenue NW
Washington, DC 20006

T (800) 242 3837
F (202) 626 7547

Dear Chairwoman Waters and Ranking Member McHenry,

The American Institute of Architects (AIA) is committed to protecting the health, safety, and welfare of the public. Since 1857, this concern is central to all that we, as architects, do. As a key component of this goal, AIA believes that any Federal infrastructure package should include significant investment in affordable housing. Federal funding should support much-needed new construction to address the severe backlog of available affordable housing, and to ensure that both new and existing affordable housing units are energy-efficient and resilient.

AIA commends the House Financial Services Committee's work to ensure robust investment in the affordable housing stock, including in the Committee's Budget Reconciliation markup earlier this September.¹ AIA supports maintaining this investment in the final Budget Reconciliation package.

There are two interrelated housing affordability challenges that Congress must address: insufficient supply and inadequate quality of many existing affordable housing units.

Affordable Housing Supply:

According to the National Low-Income Housing Coalition, there are only 37 affordable rental homes available for every 100 extremely low-income renting households.² Additionally, many local land use policies discourage the development of affordable housing, including through onerous requirements for minimum lot sizes, off-street parking, or prohibitions against multifamily housing.

To address the scarcity of available affordable housing units across the country, the Budget Reconciliation package should include the following priorities:

- Congress should increase funding to existing federal programs, like the U.S. Department of Housing and Urban Development (HUD) HOME Investment Partnership Program, the Capital Magnet Fund, and Sec. 811 Housing for Persons with Disabilities. Federal funding should also be increased for the U.S. Department of Agriculture's Sec. 515 Rural Housing Assistance Grants.
- **Congress should pass the *Affordable Housing Credit Improvement Act of 2021 (H.R. 2573/S. 1136)*.** This bipartisan bill expands the Low-Income Housing Tax Credit (LIHTC) to produce and preserve affordable rental housing units.
- **Congress should pass the *Yes In My Backyard (YIMBY) Act (H.R. 3198/S. 1614)*.** This bipartisan bill seeks to improve transparency and inclusive land use policies in communities across the country.

Affordable Housing Quality:

AIA also urges the Committee to ensure that new affordable housing construction is both energy-efficient and resilient. Utility costs are often one of the most significant expenses that low-income families face. AIA recognizes that housing affordability is not just at the point of sale; homeowners cannot afford inefficient homes that result in exorbitant heating/cooling fees.

Congress should incentivize the adoption and enforcement of the latest published editions of the 2021 International Residential Code (IRC) and the 2021 International Energy Conservation Code (IECC) for new housing construction. Doing so will ensure that the U.S. affordable housing stock minimizes carbon emissions that contribute to the detrimental effects of climate change, while also lowering energy costs for low-income residents.

Adopting and enforcing the latest building codes for new construction is also a proven method to protect building occupants and minimize financial damage when a natural disaster strikes. The National Institute of Building Sciences (NIBS) has found that building code adoption saves substantial taxpayer dollars. According to NIBS, residential properties that have adopted the latest building codes save \$4 for every \$1 invested.¹³

Thank you for your consideration of AIA's affordable housing priorities. Please do not hesitate to contact me if you have any questions or would like more information from AIA.

Sincerely,

Sarah Dodge

Sarah Dodge
Senior Vice President of Advocacy and Relationships
The American Institute of Architects

¹ <https://financialservices.house.gov/uploadedfiles/hmkp-117-ba00-20210913-sd002.pdf>
² National Low-Income Housing Coalition, "The Gap: A Shortage of Affordable Rental Homes," <https://reports.nlihc.org/gap/about>
³ NIBS, Natural Hazard Mitigation Saves report, 2019 Edition, http://2021.nibs.org/files/pdfs/NIBS_MMC_MitigationSaves_2019.pdf



The Arc
1825 K Street NW, Suite 120C
Washington, DC 20006
T 202 534-3700
F 202 534-3731
www.thearc.org

October 19, 2021

The Honorable Maxine Waters, Chair, House Committee on Financial Services
U. S. House of Representatives
Washington, DC 20515

The Honorable Patrick McHenry, Ranking Member
House Committee on Financial Services
U. S. House of Representatives
Washington, DC 20515

Dear Chairwoman Waters, and Ranking Member McHenry:

For over 70 years, The Arc of the United States has been at the forefront of the fight for the civil rights and inclusion of people with intellectual and developmental disabilities (I/DD) and their families. The Arc advocates for and serves people with intellectual and developmental disabilities (IDD), including Down syndrome, autism, Fetal Alcohol Spectrum Disorders, cerebral palsy, and other diagnoses. The Arc has a network of over 600 chapters across the country promoting and protecting the human rights of people with intellectual and developmental disabilities and actively supporting their full inclusion and participation in the community throughout their lifetimes and without regard to diagnosis.

Access to affordable and accessible housing is a key issue for people with disabilities and their families. Approximately 4.8 million ([Priced Out - TAC \(tacinc.org\)](#)) non-institutionalized people with disabilities who rely on federal monthly Supplemental Security Income (SSI) have incomes averaging only about \$9,156 per year – low enough to be priced out of every rental housing market in the nation.

About half of adults — and two-thirds of veterans — living in homeless shelters reported having a disability in 2018. Over three-quarters of people experiencing unsheltered homelessness, which has increased sharply in recent years ([More Housing Vouchers Needed to Help Disabled People Afford Homes in the Community | Center on Budget and Policy Priorities \(cbpp.org\)](#)), report having a physical or mental health condition. People of color are also disproportionately represented among 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.

Achieve with us.

We welcome the opportunity to provide input to the Committee on “A Strong Foundation: How housing is the Key to Building Back a Better America.” 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 the Build Back Better Act for housing vouchers, public housing, and the national Housing Trust Fund (HTF)** because these vital housing programs most directly and effectively serve the lowest income and most marginalized households with the greatest needs. All three will be essential to support an equitable recovery.

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 for people with the lowest incomes. In the Build Back Better Act, 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:

- **Expanding rental assistance by \$90 billion to serve an additional one million households.** 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.
- **Investing \$80 billion to repair the nation’s public housing infrastructure for more than two million residents.** 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. These resources 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 \$37 billion in the national Housing Trust Fund (HTF) to build and preserve 330,000 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. Other federal production programs, on their own, are not enough to build homes affordable to people living in poverty. 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 for people with disabilities.

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. Please let me know if we can provide further information. My direct dial is 202-534-3728, and my email is ponder@thearc.org.

Sincerely,

/S/
Carlean Ponder
Director of Disability Rights and Housing Policy

CC: Members of the House Committee on Financial Services



Campaign for Housing and Community Development Funding
Working to ensure maximum federal resources for housing and community development

October 5, 2021

The Honorable Charles Schumer
 Majority Leader
 U.S. Senate
 Washington, DC 20510

The Honorable Nancy Pelosi
 Speaker
 U.S. House of Representatives
 Washington, DC 20515

The Honorable Sherrod Brown
 Chair
 Banking, Housing, and Urban Affairs Committee
 U.S. Senate
 Washington, DC 20510

The Honorable Maxine Waters
 Chair
 Financial Services Committee
 U.S. House of Representatives
 Washington, D.C. 20515

To Majority Leader Schumer, Speaker Pelosi, Chair Brown, and Chair Waters:

As Congress continues to advance the Build Back Better Act, we, the members of the [Campaign for Housing and Community Development Funding](#)^{*}, representing the housing and community development field, urge you to ensure that this historic legislation **maintains the highest level of funding possible** for critical housing and community development investments. Legislation approved by the House Financial Services Committee on September 14 provides \$327 billion in investments in affordable, accessible housing and community development. These investments **must be included** in any final economic recovery package to help millions of households of color, older adults, people with disabilities, women and families with children, people experiencing homelessness, and other households and their communities thrive.

Like roads and bridges, fair, affordable, and accessible housing in strong, resourced communities is a long-term investment that provides families and individuals with low incomes the stability needed to thrive, while furthering neighborhood revitalization. Our nation's long-standing lack of affordable and accessible housing and the need for additional community development resources has only been exacerbated by the hardships brought on by the COVID-19 pandemic over the past year and a half.

Congress has a once-in-a-generation opportunity to invest in the affordable housing and community development needs acutely felt by underserved people and communities across our country. For this reason, we urge you to seize this opportunity to make bold investments **at the highest level of funding possible** to improve the lives of millions of Americans and those living in the US.

Sincerely,

American Association of Service Coordinators
 B'nai B'rith International
 Catholic Charities USA
 Center for Community Progress

Center for Disability Rights
Council of Large Public Housing Authorities
Council of State Community Development Agencies
CSH
Enterprise Community Partners
Evangelical Lutheran Church in America
Fundors Together to End Homelessness
Grounded Solutions Network
Habitat for Humanity International
Housing Assistance Council
LeadingAge
Local Initiatives Support Coalition
Low Income Investment Fund
National Affordable Housing Management Association
National Alliance of Community Economic Development Associations
National Alliance to End Homelessness
National Association for County Community and Economic Development
National Association for Latino Community Asset Builders
National Association of Affordable Housing Lenders
National Association of Housing and Redevelopment Officials
National Association of Local Housing Finance Agencies
National Center for Housing & Child Welfare
National Coalition for Asian Pacific American Community Development
National Community Development Association
National Council of State Housing Agencies
National Disability Rights Network (NDRN)
National Homelessness Law Center
National Housing Law Project
National Housing Resource Center
National Housing Trust
National Leased Housing Association
National Low Income Housing Coalition
National NeighborWorks Association
National Partnership for Women and Families
National Women's Law Center
NETWORK Lobby for Catholic Social Justice
Public Housing Authorities Directors Association
Stewards of Affordable Housing for the Future

*More about the members, mission, and work of the [Campaign for Housing and Community Development Funding](#).



October 21, 2021

The Honorable Chuck Schumer
322 Hart Senate Office Building
Washington, DC 20510

The Honorable Nancy Pelosi
1236 Longworth House Office Building
Washington, DC 20515

The Honorable Mitch McConnell
317 Russell Senate Office Building
Washington, DC 20510

The Honorable Kevin McCarthy
2468 Rayburn House Office Building
Washington, DC 20515

Dear Leader Schumer, Minority Leader McConnell, Speaker Pelosi, and Minority Leader McCarthy:

On behalf of the Children's Defense Fund, I urge you to immediately and proactively address the nation's housing affordability crisis and its devastating impact on our nation's 74 million children. I know you are concerned about the millions of children and families who continue to experience the peril of housing instability, eviction, and homelessness. In that spirit, I urge you to prioritize **robust investments within the Build Back Better Act for housing vouchers, public housing, and the national Housing Trust Fund (HTF)** because these vital housing programs most directly meet the needs of the poorest and most marginalized children and youth in our country. They are essential to meeting young people's housing needs.

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. There is a shortage of more than 7 million homes, affordable and available to families with the lowest incomes. High rental costs and low wages have forced three-fourths of our nation's lowest-income renters—disproportionately Black and brown people—to spend more than half of their incomes on rent and utilities every month. This extraordinary rent burden has led to adverse effects on children's health and development. When resources are eaten up by rent, families struggle to cover other necessities, like medical care or nutritious food. They are at greater risk of housing instability and becoming unhoused.

This crisis stems from inadequate investment in housing supply and rental assistance programs, as well as systemic racism that directly harms Black, Indigenous and other people of color. Black and brown people are disproportionately represented among extremely low-income renters and people experiencing homelessness. Black households account for 12 percent of all households, yet they account for 26 percent of all extremely low-income renters, 40 percent of people experiencing homelessness, and more than half of all homeless families.

Research shows that investments to make housing more affordable generate multiplying returns across [many sectors](#). Stable, affordable housing options located in neighborhoods with abundant resources 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 and fewer encounters with the criminal legal system. 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, particularly for children, more than 3 in 4 families with children who are 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 for people with the lowest incomes. In the Build Back Better Act, 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, I recommend:

- **Expanding rental assistance by \$90 billion to serve an additional one million households.** 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. [Studies](#) have repeatedly shown that vouchers hold enormous potential to reduce child poverty and narrow racial gaps in poverty rates.
- **Investing \$80 billion to repair the nation's public housing infrastructure for more than two million residents.** Home to 900,000 households, 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. These resources 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 \$37 billion in the national Housing Trust Fund (HTF) to build and preserve 330,000 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. Other federal production programs, on their own, are not enough to build homes affordable to people living in poverty. 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. I 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.

For our children,



Rev. Dr. Starsky Wilson
President and CEO



801 Albany Street
3rd Floor
Boston, MA 02119

Phone: 617.414.6366
Fax: 617.414.7915
www.childrenshealthwatch.org

October 20, 2021

House Financial Services Committee
2129 Rayburn House Office Building
Washington, DC 20515

Chairwoman Waters and Distinguished Members of the House Financial Services Committee:

During a time families of young children, particularly Black, Indigenous, Latinx, and immigrant families – are experiencing alarming rates of housing instability and homelessness, which imperil their health, we call upon you to invest in high-quality, affordable housing necessary for financial stability and good health. Children's HealthWatch is a network of pediatricians and public health researchers with over two decades of experience documenting the effect of economic conditions and policy changes on the health and cognitive development of young children and their families. Our research consistently shows it is critical for the health and well-being of children and their parents to implement policies that ensure all families can meet basic needs, including housing. As leaders in Congress negotiate the Build Back Better Act, we urge you to prioritize **robust investments in housing vouchers, public housing, and the National Housing Trust Fund (HTF)**. These vital housing programs directly and effectively serve families with the lowest incomes and marginalized households with the greatest needs. These investments will be essential to support an equitable recovery.

Research from the National Low Income Housing Coalitions shows there is currently a national shortage of more than 7 million homes affordable and available to people with the lowest incomes. Rental housing affordability has worsened dramatically over the past 15 years, and more households than ever are struggling to pay rent and make ends meet. High rental housing 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.¹ 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 of which are associated with serious adverse effects on children's health and development.^{2,3,4}

Conversely, our research has found that children living in stable homes (i.e. not behind on rent, without multiple moves, no current or past experience of homelessness) have better physical health and developmental outcomes, a lower risk of hospitalization, and are less likely to experience other economic hardships.⁵ Research has also shown that stable housing reduces overall health care expenditures, including reduced emergency department costs and general inpatient hospitalizations.⁶ Stable, affordable housing options located in neighborhoods of opportunity are associated with better educational outcomes, better physical and mental health outcomes, lower healthcare expenditures,



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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.^{78,9} 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.¹⁰

While the affordable housing crisis has many dimensions, it fundamentally stems from long-term growth in housing costs that push rents beyond what many people with low incomes can afford and systemic racism that directly harms Black, Indigenous, and Latinx people and immigrants. 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.¹ Latinx households account for 12% of all U.S. households, 21% of extremely low-income renters, and 22% of people experiencing homelessness.¹ Women of color, particularly Black women and families with children, are more likely to face eviction, placing them at especially high risks of housing unaffordability and homelessness.

Research clearly shows that investments that reduce housing instability and homelessness may decrease avoidable spending in other sectors. One conservative estimate from Children's HealthWatch shows housing instability among families with children results in \$111 billion in avoidable health care costs over ten years. Policies that dramatically reduce housing instability among families and promote health are urgently needed.

With your leadership, we can ensure that all families can raise their children in affordable homes by bringing to scale proven solutions that provide additional housing vouchers and build and rehabilitate affordable and accessible housing for people with the lowest incomes. In the Build Back Better Act, we have the rare opportunity to advance bold, transformative housing solutions that are urgently needed today and set our country's children on a positive trajectory. To achieve this shared vision, we recommend:

- **Expanding rental assistance by \$90 billion to serve an additional one million households.** Given robust evidence on the effectiveness of rental assistance in reducing housing instability and promoting health, deep investments in housing subsidies are urgently needed to ensure families can afford rent in the neighborhood of their choice. 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.



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Studies repeatedly show that vouchers hold enormous potential to reduce child poverty and narrow racial gaps in poverty rates.¹¹

- **Investing \$80 billion to repair the nation's public housing infrastructure for more than two million residents.** Children must live in safe, high-quality homes that provide them with the opportunity for healthy development. Home to 900,000 households, including many children, 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 – including children whose health is particularly vulnerable to poor housing quality – at risk. These resources 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 \$37 billion in the national Housing Trust Fund (HTF) to build and preserve 330,000 affordable homes and help end homelessness.** The HTF is the first new federal housing resource in a generation exclusively targeted to create 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. Other federal production programs, on their own, are not enough to build homes affordable to people living in poverty. In addition to making robust investments in HTF, we urge at least \$26 billion to be set aside to develop permanent supportive housing as part of efforts to end homelessness among families and individuals.¹²

Housing instability is a complex public health issue and requires a robust, coordinated, and multi-faceted approach. The above investments are urgently needed to prevent housing instability, eviction, homelessness, and further hardship among children and families in our communities that already struggle to make ends meet. Supporting the health and development of children and families across our country by including these evidence-based provisions in the Build Back Better Act is essential to our nation's current and future prosperity and well-being. It addresses 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,

Children's HealthWatch

cc: The Honorable Speaker Pelosi



801 Albany Street
3rd Floor
Boston, MA 02119

Phone: 617.414.6366
Fax: 617.414.7915
www.childrenshealthwatch.org

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October 19, 2021

The U.S. House Committee on Financial Services
 Chairwoman Maxine Waters
 2129 Rayburn House Office Building
 Washington, DC 20515

Dear Members of the U.S. House Committee on Financial Services,

We thank you for your interest in moving immediately and proactively to address America's housing affordability crisis and its devastating impact on people. We know 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 the Build Back Better Act for housing vouchers, public housing, and the national Housing Trust Fund (HTF) because these vital housing programs most directly and effectively serve the lowest income and most marginalized households with the greatest needs. All three will be essential to support an equitable recovery.

Sadly, 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. There is a national shortage of more than 7 million homes affordable and available to people with the lowest incomes. 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. Over the last two decades, after adjusting for inflation, median renter household income rose just 0.5%, while rents rose nearly 13% (per the Center for Budget and Policy Priorities, 2019). 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 (known as being severely rent-burdened). 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. Nationally, 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.

In the District of Columbia, our organization, Community of Hope, provides medical, behavioral, and dental healthcare to mostly Medicaid-eligible patients, as well as provide homelessness prevention, rapid rehousing, permanent supportive housing, and shelter services for District families and individuals. Here, we see the greatly disproportionate impacts of housing instability and homelessness on persons of color – in the 2021 Point in Time count, adults in families and single individuals who are Black are disproportionately affected by the drivers of homelessness in D.C., such that 86.5% of adults experiencing homelessness are Black, as compared to 46% of the District population as a whole.

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 for people with the lowest incomes. In the Build Back Better Act, 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:

- **Expanding rental assistance by \$90 billion** to serve an additional one million households. 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. Studies repeatedly show that vouchers hold enormous potential to reduce child poverty and narrow racial gaps in poverty rates.



- **Investing \$80 billion to repair the nation's public housing infrastructure** for more than two million residents. 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. These resources 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 \$37 billion in the national Housing Trust Fund (HTF)** to build and preserve 330,000 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. Other federal production programs, on their own, are not enough to build homes affordable to people living in poverty. 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,

Kelly Sweeney McShane
President and CEO

Cc:
The Honorable Nancy Pelosi
1236 Longworth House Office Building
Washington, DC 2051



October 18, 2021

The Honorable Maxine Waters
 Chair
 House Committee on Financial Services
 U.S. House of Representatives
 Washington, DC 20515

The Honorable Patrick McHenry
 Ranking Member
 House Committee on Financial Services
 U.S. House of Representatives
 Washington, DC 20515

Dear Chairwoman Waters and Ranking Member McHenry:

On behalf of more than 1.1 million people in the United States who are stuck: on our streets; in shelters, jails and prisons; in cycles of child welfare and emergency health services; or in overcrowded institutions and who need supportive housing, the Corporation for Supportive Housing (CSH) writes to express its support for the housing investments in the Build Back Better Act.

As a Community Development Financial Institution, CSH is commissioned by the US Department of Treasury to create economic opportunities for communities that have been underserved and marginalized by the nation's financial systems. With this charge, we have championed the creation of more than 335,000 supportive homes throughout the United States. We have provided communities with training, technical assistance, and funding to support their efforts to revitalize their communities. We have used tax credits to attract financing needed to improve the human services infrastructure in communities with limited access or no access to quality healthcare, career development, and family services. In our 30 years as a partner in community revitalization, we have found one proven reliable approach to catalyzing economic opportunity in distressed communities: developing affordable and accessible supportive housing.

Supportive housing is designed for people who face complex medical, mental health and/or substance use issues. Residents not only have assurance of stable affordable housing, but also have access to life-improving services such as health care, counseling, vocational training, and child care. Supportive housing is often developed in tandem with workforce housing and supports the development human services infrastructure of a community. Cost studies in six different states and cities have found that permanent supportive housing results in individuals' decreased use of homeless shelters, hospitals, emergency rooms, jails and prisons, freeing up resources for other community-building projects. Nonetheless, there just isn't enough supportive housing to meet the national need. For 1.1 million people the complex care needs, affordable permanent supportive housing is an unattainable ideal not a reality. It doesn't have to be this way.


Congress can address the supportive housing shortage by ensuring that housing remains in the Build Back Better Act and that priority is given to developing and operating permanent supportive housing. In doing this, the Housing Trust Fund and HOME Investment Partnerships Program will be used to create new affordable housing developments that include permanent supportive housing units. Project-based rental assistance will be used to keep the rents affordable in permanent supportive housing developments financed in whole or part with an updated Low-Income Housing Tax Credit. Housing choice vouchers will provide critical operating support that enable people to access the private market

and ensure continued affordability when they are ready to move on to even greater independence. The Housing Investment Fund will be used to preserve affordability and generate economic opportunity for communities hosting permanent supportive housing.

For the aforementioned reasons, we urge Congress NOT to reduce the amounts for critical housing investments delineated in the Build Back Better Act.

Thank you for considering our statement and for holding this timely hearing on "A Strong Foundation: How Housing is the Key to Building Back a Better America." Thank you to the Chairwoman for her unyielding commitment to breaking down systemic barriers and creating new pathways toward economic and social stability.

Sincerely,


Deb De Santis
CEO and President
CSH



The Honorable Maxine Waters
 Chairwoman
 House Financial Services Committee
 U.S. House of Representatives
 Washington, D.C. 20515

The Honorable Patrick McHenry
 Ranking Member
 House Financial Services Committee
 U.S. House of Representatives
 Washington, D.C. 20515

10/20/2021

Re: A Strong Foundation: How Housing is the Key to Building Back a Better America

On behalf of Enterprise Community Partners, I want to thank the House Financial Services Committee for holding the October 21 hearing, "A Strong Foundation: How Housing is the Key to Building Back a Better America." Enterprise is grateful for the leadership, commitment, and sense of urgency this committee has acted with to address our country's housing affordability challenges.

Enterprise Community Partners is a national nonprofit on a mission to make home and community places of pride, power, and belonging for all. To make that possible, we advocate on a nonpartisan basis for sound public policy at every level of government; we develop and deploy programs and support community organizations on the ground nationwide; we invest capital to build and preserve rental homes; and we own and operate 13,000 apartments and provide resident services for 22,000 people. This end-to-end approach, combined with 40 years of experience and thousands of local partners, has enabled Enterprise to build and preserve 781,000 affordable homes, invest \$44 billion in communities and improve millions of lives.

The timing of this hearing is particularly important, as we contemplate how as a nation we want to rebuild from the woes of the pandemic and what we want to prioritize in that rebuilding process.

If we wish to recover in a comprehensive and successful way, it is critical that this Congress prioritizes housing investment in the *Build Back Better Act* to drive public dollars toward what we want our communities of the future to look like. Enterprise fully supports the \$327 billion of proposed investments into affordable housing that the House Financial Services Committee approved on September 14, in addition to the housing and community development provisions that came out of the Ways and Means Committee, which also serve to build up communities and resources by incentivizing investment where it's needed most.

While the events of the past year and a half have further strained our housing insecurity, our nation was struggling with the affordability of housing before the onset of the pandemic. According to the U.S. Census Bureau's 2019 American Community Survey, 37 million households were spending above the federal standard of 30 percent of income on their housing and over 10.5 million households nationwide were spending more than half of their income on rent. Families living under these economic conditions are often forced to make painful choices between housing, food and medication. The nationwide shortage of affordable housing is making it harder and harder for families to make ends meet, let alone achieve their full potential.

Based on our experience on the ground, we know that the House Financial Services Committee approved legislation that outlines a historic investment for new and existing federal housing programs

as part of the *Build Back Better Act* would make a significant impact on addressing our nation's housing needs.

Investments in key federal block grant programs such as the HOME Investment Partnerships Program and the Community Development Block Grant Program will empower communities to address the complexity and diversity of their housing challenges. HOME is our country's most flexible and proven affordable housing program for delivering resources to communities of all sizes and can play a key role in building back stronger communities. Currently, Build Back Better includes \$34.77 billion for HOME, which estimates predict could help state and local governments develop nearly 107,000 new affordable housing units, while also providing tenant-based rental assistance to over 300,000 low-income families.

The National Housing Trust Fund (HTF) is a valuable program that exclusively focuses on providing funding to help build, preserve, and renovate housing that is affordable to people with the lowest incomes, including people experiencing homelessness. A one-time appropriation of \$37 billion for the National Housing Trust Fund would supplement the annual funding that the HTF receives from Government Supported Enterprises (GSEs) and provide the HTF with the resources and certainty it needs to continue its important work.

The \$75 billion provided for Housing Choice Vouchers in the bill is a critical resource for Americans who are burdened by rising rents and will also provide families greater choice about where to live. For years the program has not been adequately funded to reach all those in need. Prior to Covid-19, three out of four eligible low-income renters were not receiving any federal housing assistance. Congress has a rare opportunity to finally invest in the Housing Choice Voucher program at scale and provide more financial security to countless American families.

The \$10 billion for the Housing Investment Fund, which will be a special account within the Community Development Financial Institutions Fund (CDFI Fund), will go a long way in supporting the preservation, rehabilitation, development of affordable housing for low-income communities. The program provides funding that nonprofit developers and lenders cannot find elsewhere – funding to do predevelopment work, create revolving loan funds, establish loan loss reserves, and provide loan guarantees – all critical pieces of affordable housing and community development.

Build Back Better also has presented Congress with an opportunity to address the hundreds of thousands of housing units that are currently in a state of disrepair, including an estimated capital backlog of more than \$70 billion in the public housing stock alone. The \$80 billion provided in the bill to address public housing needs will not just help in preserving more desperately needed housing, but it will also improve health outcome for American families.

These critical investments in housing will work in tandem with other items in Build Back Better to provide robust support for Americans. A key resource that is often used alongside these programs, most notably HOME, is the Low-Income Housing Tax Credit, which the current House bill would expand in addition to making [important changes to strengthen and preserve affordable housing through the Housing Credit](#). Enterprise strongly encourages the Committee to work with its colleagues from the Ways and Means Committee to ensure that the Housing Credit production provisions, as well as the fixes to Qualified Contracts and nonprofits Right of First Refusal are included in the final package.

Not only will these investments provide safe, stable housing for millions of Americans, they'll also create jobs. Right now, there are shovel-ready projects in every county across the country—projects that could immediately bring construction jobs to people who need work, while creating affordable homes over the long term. Congress can smooth this recovery, create jobs, help businesses generate income, and keep families safe and thriving in the years to come by including significant housing investment in the *Build Back Better Act*. Additionally, an analysis from Enterprise Community Partners found that both the speed and impact of public investments in housing match or outpace those of other infrastructure investments, such as transportation.

Thank you again for your focus and commitment to ensuring that housing is adequately funded in this reconciliation package.

Sincerely,

A handwritten signature in black ink, appearing to read 'M. McFadden', with a long horizontal flourish extending to the right.

Marion Mollegen McFadden
Senior Vice President, Public Policy, & Senior Advisor, Resilience
Enterprise Community Partners, Inc.



ERIC GARCETTI
MAYOR

September 28, 2021

The Honorable Nancy Pelosi
Speaker of the House of Representatives
United States House of Representatives
1236 Longworth House Office Building
Washington, D.C. 20515

The Honorable Charles E. Schumer
Senate Majority Leader
United States Senate
322 Hart Senate Office Building
Washington, D.C. 20510

RE: Preserving Housing Resources in the Build Back Better Act - Support from Los Angeles Mayor Garcetti

Dear Speaker Pelosi and Majority Leader Schumer:

I write to urge you to maintain the funding for housing and homelessness resources in the FY22 budget reconciliation bill, which includes over \$320 billion for new and existing federal housing programs designed to address our country's critical housing needs. Cutting these resources is cutting short the lives of Americans in need. We must do our duty to speak for those who cannot speak for themselves.

Before the COVID-19 pandemic, nearly 1 out of every 7 families spent more than half of their incomes to pay for housing. The pandemic has exacerbated this further. Without federal housing assistance, families will be forced into crowded spaces where the risk of contracting COVID-19 is even greater. It is imperative that Congress appropriate these funds to save American lives during this once-in-a-lifetime investment opportunity.

- \$75 billion for Housing Choice Vouchers, which includes \$24 billion targeted to individuals and families experiencing or at risk of homelessness and survivors of domestic violence and human trafficking.
- The authority to the Secretary of Housing and Urban Development to exempt Housing Choice Vouchers from the Project-Based Voucher cap.
- \$35 billion for the creation and preservation of affordable housing through the HOME Investment Partnerships Program.
- \$45 billion for the Housing Trust Fund.
- Changes to housing financing tools that will more effectively and efficiently leverage federal resources for the creation of more critically needed affordable housing, including:
 - Lowering the 50 percent bond financing threshold to 25 percent for the 4 percent Housing Credit expanding the 9 percent Housing Credit by 60 percent, and



Housing Resources Reconciliation - Support from Mayor Garcetti
Page 2 of 2
September 28, 2021

- o Creating additional basis boosts for Extremely Low Income and 4 percent and Housing bond projects.

It is estimated that Los Angeles needs to accommodate enough zoning capacity for more than 456,000 housing units by 2029 to address housing needs. This undersupply contributes to the dearth of affordability in Los Angeles. A 2018 analysis found that if rents were to increase by 5%, nearly 12,000 people could fall into homelessness.¹ Housing investments proposed in the Build Back Better Act will help to close this gap by enabling greater affordable and supportive housing production and keep cost-burdened Angelenos from falling into homelessness.

We need historic investments to lower the cost of housing, create and preserve affordable housing units, and fund critical homeless services. Such investments will ensure enough roofs over people's heads so that parents and children can sleep safely at night. We must take bold action to meet the challenges of our time. This can only be done through broad and transformational investments in the Build Back Better Act. We cannot let this once-in-a-generation investment opportunity pass by.

It is my hope that every member of Congress will strongly advocate for housing resources to be preserved in the Build Back Better Act. I stand with you and your efforts. Thank you for your unwavering commitment to our city and its people.

Sincerely,



ERIC GARCETTI
Mayor

CC:

The Honorable Dianne Feinstein
 The Honorable Alex Padilla
 The Honorable Maxine M. Waters
 The Honorable Karen R. Bass
 The Honorable Adam B. Schiff
 The Honorable Tony Cárdenas
 The Honorable Brad J. Sherman
 The Honorable Ted W. Lieu
 The Honorable Jimmy C. Gomez

The Honorable Lucille E. Roybal-Allard
 The Honorable Nanette D. Barragán
 The Honorable Julia A. Brownley
 The Honorable Norma J. Torres
 The Honorable Linda T. Sanchez
 The Honorable Grace F. Napolitano
 The Honorable Judy M. Chu
 The Honorable Alan S. Lowenthal

¹ [LAHSA Homelessness Services System Analysis, 2020](#)





Cost of Home

October 18, 2021

The Honorable Nancy P. Pelosi
Speaker
U.S. House of Representatives
Washington, DC 20515

The Honorable Maxine Waters
Chairwoman
Committee on Financial Services
U.S. House of Representatives
Washington, DC 20515

The Honorable Richard Neal
Chairman
Committee on Ways and Means
U.S. House of Representatives
Washington, DC 20515

The Honorable Charles E. Schumer
Democratic Leader
U.S. Senate
Washington, DC 20510

The Honorable Sherrod Brown
Chairman
Committee on Banking, Housing and Urban Affairs
U.S. Senate
Washington, DC 20510

The Honorable Ron Wyden
Chairman
Committee on Finance
U.S. Senate
Washington, DC 20510

Dear Speaker Pelosi, Leader Schumer, Chairwoman Waters, Chairman Brown, Chairman Neal, and Chairman Wyden:

On behalf of Habitat for Humanity International and the more than 375 Habitat affiliated organizations from all 50 states and Washington, D.C., listed below, we urge Congress to prioritize affordable housing investments, with a strong focus on homeownership, in a final Build Back Better Act. Stable, affordable homes are indispensable for Americans' health, education, and well-being.

Our country faces a record shortage of decent and affordable homes, which was only exacerbated by the pandemic. Habitat was encouraged to see that legislation passed by both the House Financial Services Committee and the Ways & Means Committee would help address this shortage and make critical housing investments to build needed affordable homes, revitalize long-disinvested neighborhoods, and broaden opportunities for affordable homeownership.

We strongly encourage Congress to support the following legislative initiatives that will boost affordable homeownership in a final Build Back Better Act:

1. The Community Restoration and Revitalization Fund at \$7.5 billion:
 - This new fund would provide competitive grants to local, regional or national non-profits working in partnership with local governments or other partners to build civic infrastructure and affordable homes in distressed neighborhoods to help these communities build back stronger. Habitat believes that civic infrastructure resources must be paired with affordable housing development to create thriving communities and avoid displacement.
2. The Housing Investment Fund at \$9.84 billion:

Help Habitat make the #CostOfHome something we all can afford.

- This new account within the CDFI Fund would offer grants to CDFIs and nonprofits to capitalize property acquisition, development, and affordable mortgage origination funds to create and preserve over 170,000 affordable homes.
3. The Neighborhood Homes Investment Act
 - NHIA would revitalize distressed urban, suburban, and rural neighborhoods by using targeted tax credits administered by the states to mobilize private investment to renovate homes for owner-occupancy.
 4. The Self-Help Homeownership Opportunity Program (SHOP) at \$50 million:
 - SHOP is an efficient and long-standing federal program that provides funding to nonprofit organizations that utilize the self-help model, like Habitat for Humanity, to defray land acquisition, property and infrastructure costs.
 5. The HOME Investment Partnership Program at \$35 billion:
 - HOME provides formula grants to states and localities that communities use in partnership with local nonprofit groups, including Habitat affiliates, to fund a wide range of affordable housing activities.
 6. The First-Generation Downpayment Assistance Fund at \$6.825 billion:
 - This fund would provide targeted down payment assistance to first-generation homebuyers to ensure that homeownership opportunities are accessible to homebuyers whose lack of access to generational wealth otherwise puts them at a major disadvantage in the homebuying market.

These are key priorities for Habitat's Cost of Home campaign, which is working to improve housing affordability for 10 million people over five years. Investing in our nation's housing infrastructure by building and preserving homes for affordable homeownership will fortify our communities and broaden economic recovery.

Habitat urges Congress to prioritize these housing investments to ensure no one and no community is left behind as we build back from the pandemic. Thank you for considering Habitat's Build Back Better Act priorities.

Sincerely,

Habitat for Humanity International and below signed state and local affiliated organizations

Alabama

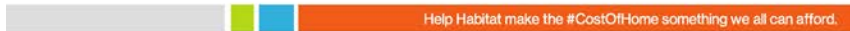
Alabama Habitat for Humanity	Auburn	AL
Habitat for Humanity of Autauga and Chilton Counties	Prattville	AL
Habitat for Humanity of Jackson County	Flat Rock	AL
Habitat for Humanity of Morgan County	Decatur	AL
Habitat for Humanity of Phenix City, AL	Phenix City	AL
Habitat for Humanity Southwest Alabama	Mobile	AL
Sylacauga Area Habitat for Humanity	Sylacauga	AL
Wiregrass Habitat for Humanity	Dothan	AL

Alaska

Habitat for Humanity Anchorage	Anchorage	AK
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Arizona

Habitat for Humanity Central Arizona	Phoenix	AZ
Verde Valley Habitat for Humanity	Cottonwood	AZ



Arkansas		
Habitat for Humanity of Central Arkansas	Little Rock	AR
California		
El Dorado County Habitat for Humanity, Inc.	El Dorado	CA
Foothills Habitat for Humanity	Roseville	CA
Habitat for Humanity Calaveras	Angels Camp	CA
Habitat for Humanity California	Smartsville	CA
Habitat for Humanity East Bay/Silicon Valley	Oakland	CA
Habitat for Humanity for San Luis Obispo County	San Luis Obispo	CA
Habitat for Humanity Golden Empire	Bakersfield	CA
Habitat for Humanity Greater Fresno Area	Fresno	CA
Habitat for Humanity Greater San Francisco	San Francisco	CA
Habitat for Humanity Inland Valley	Temecula	CA
Habitat for Humanity Monterey Bay	Santa Cruz	CA
Habitat for Humanity of Butte County	Chico	CA
Habitat for Humanity of Greater Los Angeles	Bellflower	CA
Habitat for Humanity of Greater Sacramento	Sacramento	CA
Habitat for Humanity of Merced County	Merced	CA
Habitat for Humanity of Southern Santa Barbara County	Santa Barbara	CA
Habitat for Humanity of the Coachella Valley	Palm Desert	CA
Habitat for Humanity of Tuolumne County	Arnold	CA
Habitat for Humanity of Ventura County	Oxnard	CA
Habitat for Humanity Orange County	Santa Ana	CA
Habitat for Humanity Riverside	Riverside	CA
Habitat for Humanity San Bernardino Area, Inc.	Redlands	CA
Habitat for Humanity Tulare/Kings Counties	Visalia	CA
Habitat for Humanity Westside Merced County	Los Banos	CA
Nevada County Habitat for Humanity	Grass Valley	CA
Pomona Valley Habitat for Humanity	La Verne	CA
San Diego Habitat for Humanity	San Diego	CA
Siskiyou Habitat for Humanity	Yreka	CA
Solano-Napa Habitat for Humanity	Fairfield	CA
Colorado		
Berthoud Habitat for Humanity	Berthoud	CO
Blue Spruce Habitat for Humanity	Evergreen	CO
Chaffee County Habitat for Humanity	Buena Vista	CO
Fort Collins Habitat for Humanity	Fort Collins	CO
Greeley-Weld Habitat for Humanity	Greeley	CO
Habitat for Humanity of Archuleta County	Pagosa Springs	CO
Habitat for Humanity of Colorado	Denver	CO
Habitat for Humanity of Fremont County	Canon City	CO
Habitat for Humanity of Grand County	Granby	CO
Habitat for Humanity of Gunnison Valley, Inc.	Gunnison	CO
Habitat for Humanity of La Plata County	Durango	CO
Habitat for Humanity of Mesa County	Grand Junction	CO
Habitat for Humanity of Metro Denver	Denver	CO
Habitat for Humanity of Montezuma County	Cortez	CO
Habitat for Humanity of Teller County	Woodland Park	CO
Habitat for Humanity of the Roaring Fork Valley	Glenwood Springs	CO
Habitat for Humanity of the San Juans	Montrose	CO
Habitat for Humanity of the St. Vrain Valley	Longmont	CO
Habitat for Humanity Vail Valley	Avon	CO

Loveland Habitat for Humanity	Loveland	CO
Pikes Peak Habitat for Humanity	Colorado Springs	CO
Summit Habitat for Humanity	Silverthorne	CO
Connecticut		
Hartford Area Habitat for Humanity	Hartford	CT
Middlesex Habitat for Humanity	Cromwell	CT
Delaware		
Central Delaware Habitat for Humanity	Dover	DE
Sussex County Habitat for Humanity	Georgetown	DE
District of Columbia		
Habitat for Humanity of Washington, D.C.	Washington	DC
Florida		
Alachua Habitat for Humanity	Gainesville	FL
Arcadia-DeSoto County Habitat for Humanity	Arcadia	FL
Big Bend Habitat for Humanity	Tallahassee	FL
Charlotte County Habitat for Humanity	Punta Gorda	FL
Clay County Habitat for Humanity	Middleburg	FL
Habitat for Humanity in Okaloosa County	Ft. Walton Beach	FL
Habitat for Humanity Greater Miami	Miami	FL
Habitat for Humanity Greater Orlando & Osceola County	Orlando	FL
Habitat for Humanity of Bay County, Florida	Panama City	FL
Habitat for Humanity of Brevard County	Palm Bay	FL
Habitat for Humanity of Citrus County	Crystal River	FL
Habitat for Humanity of Collier County	Naples	FL
Habitat for Humanity of East & Central Pasco County	Dade City	FL
Habitat for Humanity of Florida	Clearwater	FL
Habitat for Humanity of Hillsborough County Florida	Tampa	FL
Habitat for Humanity of Jacksonville, Inc.	Jacksonville	FL
Habitat for Humanity of Key West & Lower Florida Keys	Key West	FL
Habitat for Humanity of Lake-Sumter	The Villages	FL
Habitat for Humanity of Marion County, Inc.	Ocala	FL
Habitat for Humanity of Palm Beach County	Riviera Beach	FL
Habitat for Humanity of Pinellas & West Pasco	Clearwater	FL
Habitat for Humanity of Seminole County & Greater Apopka	Casselberry	FL
Habitat for Humanity of St. Augustine/St. Johns County	St. Augustine	FL
Habitat for Humanity of the Middle Keys	Marathon	FL
Habitat for Humanity of the Upper Keys	Key Largo	FL
Habitat for Humanity South Sarasota County, Inc.	Venice	FL
Manatee County Habitat for Humanity	Bradenton	FL
Nassau Habitat for Humanity	Fernandina Beach	FL
Pensacola Habitat for Humanity	Pensacola	FL
St. Lucie Habitat for Humanity	Fort Pierce	FL
West Orange Habitat for Humanity	Winter Garden	FL
West Volusia Habitat for Humanity	Deland	FL
Georgia		
Atlanta Habitat for Humanity	Atlanta	GA
Habitat for Humanity DeKalb	Tucker	GA
Habitat for Humanity of Bulloch County	Statesboro	GA
Habitat for Humanity of Fannin & Gilmer County, Inc.	Blue Ridge	GA
Habitat for Humanity of Georgia	Columbus	GA

Habitat for Humanity of Hall County	Gainesville	GA
Habitat for Humanity of Northwest Metro Atlanta, Inc.	Smyrna	GA
Habitat for Humanity of Putnam, Inc.	Eatonton	GA
Habitat for Humanity, Troup County, Inc.	LaGrange	GA
Hawaii		
Habitat for Humanity Hawaii Island	Kailua Kona	HI
Habitat for Humanity Leeward Oahu	Kapolei	HI
Habitat for Humanity Maui, Inc.	Wailuku	HI
Hawaii Habitat for Humanity Association, Inc.	Honolulu	HI
Kauai Habitat for Humanity	Eleele	HI
Idaho		
Habitat for Humanity Idaho Falls Area	Idaho Falls	ID
Illinois		
Chicagoland Habitat for Humanity	Chicago	IL
DuPage Habitat for Humanity	Wheaton	IL
Habitat for Humanity Chicago	Chicago	IL
Habitat for Humanity Illinois	Loves Park	IL
Habitat for Humanity of Champaign County	Champaign	IL
Habitat for Humanity of Greater Peoria Area	Peoria	IL
Habitat for Humanity of McLean County	Bloomington	IL
Habitat for Humanity of Sangamon County	Springfield	IL
Rockford Area Habitat for Humanity	Loves Park	IL
Indiana		
Habitat for Humanity of Elkhart County, Inc.	Goshen	IN
Habitat for Humanity of Greater Indianapolis	Indianapolis	IN
Habitat for Humanity of Northwest Indiana	Gary	IN
Habitat for Humanity of St. Joseph County	South Bend	IN
Starke/Pulaski Habitat for Humanity	Winamac	IN
Iowa		
Greater Des Moines Habitat for Humanity	Des Moines	IA
Habitat for Humanity of Iowa	Altoona	IA
Habitat for Humanity of North Central Iowa	Mason City	IA
Habitat for Humanity Quad Cities	Davenport	IA
Iowa Heartland Habitat for Humanity	Waterloo	IA
Northwest Iowa Corridor Habitat for Humanity	Spirit Lake	IA
Siouxland Habitat for Humanity	Sioux City	IA
Kansas		
Lawrence Habitat for Humanity	Lawrence	KS
Topeka Habitat for Humanity	Topeka	KS
Wichita Habitat for Humanity	Wichita	KS
Winfield Area Habitat for Humanity	Winfield	KS
Kentucky		
Boyle County Habitat for Humanity	Danville	KY
Glasgow/Barren County Habitat for Humanity	Glasgow	KY
Habitat for Humanity of Fulton & Hickman County KY	Clinton	KY
Habitat for Humanity of Henderson, Kentucky	Henderson	KY
Habitat for Humanity of Metro Louisville	Louisville	KY
Habitat for Humanity Pennyrile Region	Madisonville	KY

Kentucky Habitat for Humanity	Louisville	KY
Lexington Habitat for Humanity	Lexington	KY
Paducah-McCracken County Habitat for Humanity	Paducah	KY
Scott County Habitat for Humanity	Georgetown	KY
Woodford Habitat for Humanity	Versailles	KY
Louisiana		
Lafayette Habitat for Humanity	Lafayette	LA
New Orleans Area Habitat for Humanity	New Orleans	LA
Maine		
Habitat for Humanity 7 Rivers Maine	Topsham	ME
Habitat for Humanity of Greater Bangor	Bangor	ME
Habitat for Humanity York County	Kennebunk	ME
Hancock County Habitat for Humanity	Ellsworth	ME
Waterville Area Habitat for Humanity	Waterville	ME
Maryland		
Habitat for Humanity Choptank	Trappe	MD
Habitat for Humanity Metro Maryland	Silver Spring	MD
Habitat for Humanity of the Chesapeake	Baltimore	MD
Patuxent Habitat for Humanity	Lexington Park	MD
Massachusetts		
Central Berkshire Habitat for Humanity	Pittsfield	MA
Essex County Habitat for Humanity	Danvers	MA
Habitat for Humanity North Central Massachusetts, Inc.	Acton	MA
Michigan		
Clare County Habitat for Humanity	Harrison	MI
Copper Country Habitat for Humanity	Houghton	MI
Greater Jackson Habitat for Humanity	Jackson	MI
Habitat for Humanity Detroit	Detroit	MI
Habitat for Humanity HiawathaLand	Manistique	MI
Habitat for Humanity Kent County	Grand Rapids	MI
Habitat for Humanity Northeast Michigan	Alpena	MI
Habitat for Humanity of Lenawee County	Adrian	MI
Habitat for Humanity of Michigan	Lansing	MI
Habitat for Humanity of Newaygo County	Newaygo	MI
Habitat for Humanity of Oakland County	Pontiac	MI
Lakeshore Habitat for Humanity	Holland	MI
Macomb County Habitat for Humanity	Mount Clemens	MI
Mecosta Habitat for Humanity	Big Rapids	MI
North Star Habitat for Humanity	Sault Ste. Marie	MI
Northwest Michigan Habitat for Humanity	Petoskey	MI
Osego County Habitat for Humanity	Gaylord	MI
Tri-Cities Area Habitat for Humanity, Inc.	Grand Haven	MI
Minnesota		
Aitkin County Habitat for Humanity	Aitkin	MN
Central Minnesota Habitat for Humanity	Saint Cloud	MN
Fergus Falls Area Habitat for Humanity	Fergus Falls	MN
Goodhue County Habitat for Humanity	Red Wing	MN
Habitat for Humanity of Douglas County	Alexandria	MN
Habitat for Humanity of Minnesota	Saint Paul	MN

Habitat for Humanity of West Central Minnesota	Willmar	MN
Habitat for Humanity serving Winona County	Winona	MN
Itasca County Habitat for Humanity	Grand Rapids	MN
Lake Agassiz Habitat for Humanity	Moorhead	MN
Lakes Area Habitat for Humanity	Brainerd	MN
North St. Louis County Habitat for Humanity	Virginia	MN
Northwoods Habitat for Humanity, Inc.	Bemidji	MN
Rice County Habitat for Humanity	Northfield	MN
Two Rivers Habitat for Humanity	Rochester	MN
Western Lake Superior Habitat for Humanity	Duluth	MN
Mississippi		
Habitat for Humanity Mississippi Gulf Coast	Gulfport	MN
Missouri		
Habitat for Humanity of Kansas City	Kansas City	MO
Habitat for Humanity of Nodaway County	Maryville	MO
Joplin Area Habitat for Humanity	Joplin	MO
Montana		
Habitat for Humanity of Missoula	Missoula	MT
Habitat for Humanity of Ravalli County	Hamilton	MT
Nebraska		
Habitat for Humanity of Lincoln	Lincoln	NE
Habitat for Humanity of Omaha	Omaha	NE
Nevada		
Habitat for Humanity Las Vegas	Las Vegas	NV
New Hampshire		
Greater Nashua Habitat for Humanity	Hollis	NH
New Mexico		
Santa Fe Habitat for Humanity	Santa Fe	NM
New Jersey		
Habitat for Humanity Cape May County	Cape May Court House	NJ
Habitat for Humanity of Salem County, New Jersey	Carneys Point	NJ
Morris Habitat for Humanity, Inc.	Randolph	NJ
Northern Ocean Habitat for Humanity	Toms River	NJ
Paterson Habitat for Humanity	Paterson	NJ
New York		
Flower City Habitat for Humanity	Rochester	NY
Habitat for Humanity Buffalo	Buffalo	NY
Habitat for Humanity Capital District	Albany	NY
Habitat for Humanity Greater Newburgh	Newburgh	NY
Habitat for Humanity New York City and Westchester County	New York	NY
Habitat for Humanity of Genesee County, NY	Batavia	NY
Habitat for Humanity of New York State	Endicott	NY
Habitat for Humanity of Northern Saratoga, Warren and Washington Counties	Fort Edward	NY
Habitat for Humanity of Ontario County, New York	Canandaigua	NY
Habitat for Humanity of Suffolk	Middle Island	NY

Habitat for Humanity of Tompkins and Cortland Counties	Ithaca	NY
North Carolina		
Alexander County Habitat for Humanity	Taylorsville	NC
Asheville Area Habitat for Humanity	Asheville	NC
Brunswick County Habitat for Humanity	Supply	NC
Caldwell County Habitat for Humanity	Lenoir	NC
Chatham Habitat for Humanity	Pittsboro	NC
Crystal Coast Habitat for Humanity	Newport	NC
Elizabeth City Habitat for Humanity	Elizabeth City	NC
Fayetteville Area Habitat for Humanity	Fayetteville	NC
Greater Reidsville Habitat for Humanity	Reidsville	NC
Habitat for Humanity Cabarrus County	Concord	NC
Habitat for Humanity in Cleveland County	Shelby	NC
Habitat for Humanity of Catawba Valley	Hickory	NC
Habitat for Humanity of Craven County NC	New Bern	NC
Habitat for Humanity of Forsyth County	Winston-Salem	NC
Habitat for Humanity of Goldsboro-Wayne	Goldsboro	NC
Habitat for Humanity of North Carolina	Raleigh	NC
Habitat for Humanity of Orange County, NC	Chapel Hill	NC
Habitat for Humanity of Randolph County, NC	Asheboro	NC
Habitat for Humanity of Stokes County	King	NC
Habitat for Humanity of the Charlotte Region	Charlotte	NC
Habitat for Humanity of the Lexington, North Carolina Area	Lexington	NC
Habitat for Humanity of the NC Sandhills, Inc.	Aberdeen	NC
Habitat for Humanity of the Sanford Area, NC	Sanford	NC
Habitat for Humanity of Wake County	Raleigh	NC
Haywood Habitat for Humanity	Waynesville	NC
Rutherford County Habitat for Humanity	Forest City	NC
Transylvania Habitat for Humanity	Brevard	NC
Union-Anson County Habitat for Humanity, Inc.	Monroe	NC
Warren County Habitat for Humanity	Littleton	NC
North Dakota		
Habitat for Humanity Northern Lights	Minot	ND
Lake Agassiz Habitat for Humanity	Fargo	ND
Red River Valley Habitat for Humanity	Grand Forks	ND
Ohio		
Buckeye Ridge Habitat for Humanity, Inc.	Marion	OH
Firelands Habitat for Humanity	Sandusky	OH
Greater Cleveland Habitat for Humanity	Cleveland	OH
Habitat for Humanity East Central Ohio	Canton	OH
Habitat for Humanity Greater Cincinnati	Cincinnati	OH
Habitat for Humanity Lima Area, Inc.	Lima	OH
Habitat for Humanity Mid-Ohio	Columbus	OH
Habitat for Humanity of Greater Dayton	Dayton	OH
Habitat for Humanity of Mahoning Valley	Youngstown	OH
Habitat for Humanity of Miami and Shelby Counties, OH	Troy	OH
Habitat for Humanity of Ohio	Columbus	OH
Habitat for Humanity of Ottawa County	Oak Harbor	OH
Habitat for Humanity of Richland & Crawford Counties, Inc.	Mansfield	OH
Habitat for Humanity of Summit County	Akron	OH
Habitat for Humanity of Wood County	Bowling Green	OH
Lake-Geauga Habitat for Humanity	Chardon	OH

Maumee Valley Habitat for Humanity	Maumee	OH
Putnam County Habitat for Humanity	Ottawa	OH
Sandusky County Habitat for Humanity	Fremont	OH
Oklahoma		
Tahlequah Area Habitat for Humanity	Tahlequah	OK
Oregon		
Benton Habitat for Humanity	Corvallis	OR
Columbia County Habitat for Humanity	St. Helens	OR
Coos County Habitat for Humanity	Coos Bay	OR
Habitat for Humanity of La Pine Sunriver	Sunriver	OR
Habitat for Humanity of Lincoln County	Newport	OR
Habitat for Humanity of Oregon	Portland	OR
Habitat for Humanity Portland Region	Portland	OR
North Willamette Valley Habitat for Humanity	Mount Angel	OR
Sisters Habitat for Humanity	Sisters	OR
Tillamook County Habitat for Humanity	Tillamook	OR
Umpqua Valley Habitat for Humanity	Roseburg	OR
West Tuality Habitat for Humanity	Forest Grove	OR
Pennsylvania		
Habitat for Humanity of Greater Pittsburgh	Pittsburgh	PA
Habitat for Humanity Philadelphia	Philadelphia	PA
Rhode Island		
Habitat for Humanity of Rhode Island-Greater Providence	Providence	RI
South County Habitat for Humanity	Charlestown	RI
South Carolina		
Abbeville and McCormick Counties Habitat for Humanity	McCormick	SC
Central South Carolina Habitat for Humanity	Columbia	SC
Charleston Habitat for Humanity	Charleston	SC
Darlington County Habitat for Humanity	Hartsville	SC
East Cooper Habitat for Humanity, Inc.	Mount Pleasant	SC
Edisto Habitat for Humanity	Orangeburg	SC
Habitat for Humanity Georgetown County	Georgetown	SC
Habitat for Humanity of Berkeley County	Goose Creek	SC
Habitat for Humanity of Horry County	Myrtle Beach	SC
Habitat for Humanity of Kershaw County	Camden	SC
Habitat for Humanity of York County	Rock Hill	SC
Habitat for Humanity South Carolina	Columbia	SC
Hilton Head Regional Habitat for Humanity	Hilton Head	SC
Pickens County Habitat for Humanity	Pickens	SC
Sea Island Habitat for Humanity	Johns Island	SC
Sumter Habitat for Humanity	Sumter	SC
South Dakota		
Black Hills Area Habitat for Humanity	Rapid City	SD
Habitat for Humanity of Greater Sioux Falls	Sioux Falls	SD
Tennessee		
Habitat for Humanity of Greater Chattanooga Area	Chattanooga	TN
Habitat for Humanity of Greater Memphis	Memphis	TN
Habitat for Humanity of Sumner County	Gallatin	TN

Habitat for Humanity of Tennessee	Murfreesboro	TN
Jefferson County Habitat for Humanity	Jefferson City	TN
Lakeway Area Habitat for Humanity	Morristown	TN
Loudon County Habitat for Humanity	Lenoir City	TN
Texas		
Austin Habitat for Humanity	Austin	TX
Bryan/College Station Habitat for Humanity	Bryan	TX
Dallas Area Habitat for Humanity	Dallas	TX
Habitat for Humanity Texas	Buda	TX
Houston Habitat for Humanity	Houston	TX
Rio Grande Habitat for Humanity	McAllen	TX
Utah		
Habitat for Humanity of Southwest Utah	Saint George	UT
Habitat for Humanity of Summit & Wasatch Counties	Park City	UT
Vermont		
Central Vermont Habitat for Humanity	Montpelier	VT
Habitat for Humanity of Rutland County, Vermont	Rutland	VT
Virginia		
Amherst County Habitat for Humanity	Amherst	VA
Blue Ridge Habitat for Humanity	Winchester	VA
Caroline County Habitat for Humanity	Bowling Green	VA
Fauquier Habitat for Humanity	Warrenton	VA
Greater Fredericksburg Habitat for Humanity	Fredericksburg	VA
Habitat for Humanity in the Roanoke Valley	Roanoke	VA
Habitat for Humanity of Franklin County	Rocky Mount	VA
Habitat for Humanity of Greater Charlottesville	Charlottesville	VA
Habitat for Humanity of Northern Virginia	Alexandria	VA
Habitat for Humanity of the New River Valley	Christiansburg	VA
Habitat for Humanity Peninsula & Greater Williamsburg	Newport News	VA
Habitat for Humanity Virginia	Charlottesville	VA
Hanover and King William Habitat for Humanity	Mechanicsville	VA
Loudoun Habitat for Humanity	Leesburg	VA
Orange County Habitat for Humanity	Orange	VA
Piedmont Habitat for Humanity	Farmville	VA
Richmond Metropolitan Habitat for Humanity	Richmond	VA
Southampton/Franklin Habitat for Humanity	Franklin	VA
The Fluvanna County Habitat for Humanity	Palmyra	VA
Warren County Habitat for Humanity	Front Royal	VA
Washington		
Cowlitz County Habitat for Humanity	Longview	WA
Habitat for Humanity of Washington State	Spokane	WA
Habitat for Humanity Seattle-King County	Renton	WA
South Puget Sound Habitat for Humanity	Olympia	WA
Tacoma/Pierce Habitat for Humanity	Tacoma	WA
Yakima Valley Partners Habitat for Humanity	Yakima	WA
West Virginia		
Habitat for Humanity of Kanawha and Putnam County	Charleston	WV
Habitat for Humanity of the Tri-State, Inc.	Huntington	WV

Wisconsin

Door County Habitat for Humanity	Sturgeon Bay	WI
Greater Fox Cities Area Habitat for Humanity	Menasha	WI
Greater Green Bay Habitat for Humanity	Green Bay	WI
Habitat for Humanity La Crosse Area	La Crosse	WI
Habitat for Humanity Langlade County	Antigo	WI
Habitat for Humanity of Dane County	Madison	WI
Habitat for Humanity of Fond Du Lac County	Fond Du Lac	WI
Habitat for Humanity of Green County	Monroe	WI
Habitat for Humanity of Kenosha	Kenosha	WI
Habitat for Humanity of Sawyer County	Hayward	WI
Habitat for Humanity of Waukesha County	Waukesha	WI
Habitat for Humanity of Wausau	Schofield	WI
Habitat for Humanity of Wisconsin River Area	Baraboo	WI
Habitat for Humanity serving Green Lake, Marquette and Waushara Counties	Wautoma	WI
Habitat for Humanity Wisconsin	Milwaukee	WI
Milwaukee Habitat for Humanity	Milwaukee	WI
Racine Habitat for Humanity	Racine	WI
St. Croix Valley Habitat for Humanity	Hudson	WI
Wild Rivers Habitat for Humanity	Spooner	WI
Wisconsin Rapids Area Habitat for Humanity	Wisconsin Rapids	WI

Wyoming

Habitat for Humanity of Laramie County	Cheyenne	WY
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INTERNATIONAL HEADQUARTERS:
 322 W. Lamar St., Americus, GA 31709-3543 USA
 (229) 924-6935 (800) HABITAT fax (229) 928-8811
publicinfo@habitat.org habitat.org

GOVERNMENT RELATIONS AND ADVOCACY OFFICE:
 1310 I. St. NW, Suite 350, Washington, DC 20005 USA
 (202) 239-4441 (800) HABITAT fax (202) 239-4472
advocacy@habitat.org habitat.org/advocacy



October 19, 2021

The Honorable Maxine Waters
2221 Rayburn House Office Building
Washington, DC 20515

The Honorable Patrick McHenry
2004 Rayburn House Office Building
Washington, DC 2051

Dear Chair Waters and Ranking Member McHenry:

I am the Executive Director of the [Healthcare Anchor Network](#), a growing national collaboration of over 65 leading healthcare systems building more inclusive and sustainable local economies. Thank you for your ongoing efforts to respond to the COVID-19 pandemic and help an economy reeling from the public health crisis. As vaccinations increase, businesses reopen, and families start to resume pre-pandemic activities, our member hospitals and health systems are committed to continuing to provide needed health services, as well as supporting a robust and inclusive economic recovery. For a hospital, addressing housing, one of the most important social determinants of health, isn't just the right thing to do for our patients and communities—it also helps bend the cost curve by creating a healthier community.

We urge you to include robust investments in the Build Back Better Act to expand affordable housing for working families and lower-income people, and recommend:

Increasing funding for housing vouchers, housing tax credits, and the HOME program as well as other key housing programs so that people have affordable and safe homes. We know that you are concerned about the millions of individuals and families who continue to experience the perils of housing instability, eviction, and homelessness.

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. There is a national shortage of more than 7 million homes affordable and available to people with the lowest incomes. 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.



Members.HealthcareAnchor.Network



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.

A stable place to live supports the health of all people across the life course, as well as creates thriving communities. We urge Congress to support these federal housing programs. Thank you for your consideration. We stand ready to work with you as you advance these necessary solutions to build a strong and resilient economy.

Sincerely,

A handwritten signature in black ink, appearing to read "D. B. [unclear]".

Executive Director





October 15, 2021

The Honorable Chuck Schumer
U.S. Senate
Washington, DC 20510

The Honorable Nancy Pelosi
U.S. House of Representatives
Washington, DC 20515

The Honorable Mitch McConnell
U.S. Senate
Washington, DC 20510

The Honorable Kevin McCarthy
U.S. House of Representatives
Washington, DC 20515

To Leader Schumer, Leader McConnell, Speaker Pelosi, and Leader McCarthy:

We, the undersigned 1,742 organizations, call on Congress to take bold action to achieve the large-scale, sustained investments and anti-racist reforms necessary to ensure that the lowest-income and most marginalized renters have an affordable place to call home. The Build Back Better Act is a once-in-a-generation opportunity to advance the HoUsed campaign's top **priorities** and create foundational and lasting change by expanding rental assistance, repairing public housing, and investing in the national Housing Trust Fund. We strongly encourage all members of congress to support the policy priorities articulated below in the Build Back Better Act.

We urge congressional leaders to ensure that as the Build Back Better Act advances in Congress, the allocation for housing investments through the House Financial Services and Senate Banking Committee remain at the highest level possible and that funding levels for rental assistance, public housing and the Housing Trust Fund receive no less than the amounts included in the bill approved by the House Financial Services Committee on September 14. Any cuts to the overall budget reconciliation package or changes to program levels must not come at the expense of proven solutions for households with the greatest needs.

To help address America's housing and homelessness crisis, the forthcoming economic recovery package must:

- 1. Expand rental assistance by \$90 billion for the lowest-income households,** people experiencing homelessness, and other households with the greatest needs. An investment of \$90 Billion would help approximately 1 million struggling households afford rent. Rental assistance is a critical tool for helping the lowest-income people afford decent, stable, accessible housing, and the program has a proven track record of reducing homelessness and housing poverty. This investment is an important first step toward fulfilling President Biden's goal to make rental assistance available to all eligible households.
- 2. Provide \$80 billion to preserve public housing, which is home to 2 million individuals.** Public housing is critical to ensuring people with the greatest needs have a safe, decent, affordable, and accessible place to call home, and the preservation of this community asset must be included in any strategy to address America's housing crisis. Congress has divested from public housing for decades, resulting in over \$70 billion in unmet capital backlog

needs. As a result, our nation loses 10,000 to 15,000 units of public housing every year to obsolescence or decay and other units fall into disrepair.

3. Invest at least \$37 billion in the national Housing Trust Fund to build 330,000 homes affordable to people with the lowest incomes. The Housing Trust Fund 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, those with the greatest and clearest needs. It is the only federal housing production program targeted to address the market failure that is an underlying cause of the housing crisis.

Even before the pandemic, America was in the grips of an affordable housing crisis, most severely impacting the most marginalized and lowest-income people, including seniors, people with disabilities, families with children, and others. Nationally, there is a shortage of 7 million homes affordable and available to renters with extremely low incomes. For every 10 of these households, there are fewer than 4 affordable and available homes. There is not a single state or congressional district with enough affordable homes to meet this demand.

Without affordable options, 8 million extremely low-income households pay at least half of their limited incomes on rent, leaving them without the resources they need to put food on the table, purchase needed medications, or make ends meet. In the U.S., renters need an annual income of nearly \$50,000 or \$23.96 an hour on average to afford a modest, two-bedroom apartment. Renters in many areas of the country need to earn far more. This is significantly more than the incomes of many working families, seniors, and people with disabilities. A full-time minimum-wage worker can afford a one-bedroom rental home at fair market rent in just 5% of all U.S. counties. There are no counties where a minimum wage worker can afford a two-bedroom rental home at fair market rent. Despite the clear need, 3 in 4 households eligible for housing assistance receive none because Congress continues to underfund proven solutions. Families wait for years, even decades, on waiting lists. Millions of households are one financial shock away from economic hardship that could quickly spiral out of control into rent arrears, evictions and, in worst cases, homelessness, as happened to many renters during the pandemic.

People of color are most harmed by the housing crisis. Black households account for 13% of all households, yet they account for 26% of all extremely low-income renters and 40% of people experiencing homelessness. Latino households account for 12% of all U.S. households, 21% of extremely low-income renters, and 22% of people experiencing homelessness. Native Americans are significantly overrepresented among people experiencing homelessness. The harms are compounded for women of color. These are the same households most impacted by the pandemic and the economic fallout, and they are now even more precariously housed.

Expanding access to rental assistance and building and preserving housing supply through investments in public housing and the national Housing Trust Fund will have broad, positive impacts on racial equity, education, healthcare, economic mobility, and reducing poverty. Housing justice is central to racial equity because disparities in education, income, wealth, employment, and health are driven in large part by racial segregation and discrimination in housing. Housing can help close the education gap because children learn better and are more likely to graduate when they live in a stable, affordable home. A quality affordable home is a prescription for good health and has been linked to prevention of long-term health problems and promotes healthy, productive lives. Housing supports economic mobility, allowing low-income people to climb up the income ladder and achieve financial stability. By providing housing assistance, we can reduce poverty, increase stability for vulnerable households, and help avert homelessness, institutionalization, and incarceration.

More than ever, we need your leadership to enact bold policies to ensure that people with the lowest incomes and the most marginalized people have a stable, affordable home. Please support these critical policies in the upcoming Build Back Better legislation.

Sincerely,

National and Multistate Organizations

A.M. Rodriguez Associates, Inc.	Church World Service
ADAPT National	Coalition on Human Needs
Affordable Homeownership Foundation, Inc.	Collaborative Solutions, Inc.
African American Health Alliance	Commonbond Communities
African American Mutual Assistance Network, Inc.	Community Allies
AIDS Healthcare Foundation	Community Change
Ali Forney Center	Community Change Action
Alliance for Eating Disorders Awareness	Community Investment Alliance
Allied Affordable Housing	Community Restoration Partners LLC
American Association of Service Coordinators	Community Solutions
Association of Programs for Rural Independent Living	Congregation of Our Lady of Charity of the Good Shepherd, U.S. Provinces
Assurance Consulting Group	Consortium for Citizens With Disabilities Housing Task Force
Augustinians	Consumer Action
Autism Housing Network- Madison House Autism Foundation	Covenant House International
Back Bay Mission	DETROITxNOLA Exchange Series
Barbara Poppe and Associates	Diamond and Associates
Beacon Development Group	Disaster Justice Network
BEST Real Estate Company	EAH Housing
BRIDGE Housing Corporation	Educare Learning Network
Bright Power	Equal Rights Center
Brookhaven Town NAACP	Evernorth
Butler Family Fund	Family Equality
Campion Advocacy Fund	Family Promise
Carpenter Law, PLLC	Fathers and Mothers Who Care
Center for LGBTQ Economic Advancement & Research	Funders Together to End Homelessness
Center for Popular Democracy	Gerrard Corporation
Chan Zuckerberg Initiative	Gorman & Company, LLC
Child Care Services Association	Groundwork Collaborative
Children's HealthWatch	gruppOETICO
	Habitat for Humanity International

Haynes Construction Company	Making Housing and Community Happen
HDC MidAtlantic	Matthew 25 AIDS Services
Healthy Teen Network	Mercy Housing
HEAR US Inc.	Metro Caring
Hearth, Inc.	Metro Lutheran Ministry
Helping Others Make Everything Right	Mixed Chicks Sorority Incorporated
Hispanic Federation	Modular Building Institute
Holy Spirit Missionary Sisters, USA-JPIC	Mommy Publications
Homebase	MZ Strategies LLC
Homeless Advocacy for All	NAACP Legal Defense Fund
Homeport	National Advocacy Center of the Sisters of the Good Shepherd
Hooker DeJong, Inc.	National Affordable Housing Trust
Horizon Goodwill Industries	National Alliance for Safe Housing
Housing Connect	National Alliance of Community Economic Development Associations
Housing Development Corporation MidAtlantic	National Alliance of HUD Tenants
Housing Visions Unlimited, Inc.	National Alliance on Mental Illness
Human Rights Watch	National Alliance to End Homelessness
IH Mississippi Valley Credit Union	National Association for County Community and Economic Development
Innovation for Justice at the Arizona Law and University of Utah School of Business	National Association for Latino Community Asset Builders
Integrated Community Solutions, Inc	National Association of Local Housing Finance Agencies
International Network of Street Papers North America	National Center for Healthy Housing
Invisible People	National Center for Medical-Legal Partnership
J DePenning Consulting, Inc.	National Coalition Against Domestic Violence
Justice in Aging	National Coalition for a Civil Right to Counsel
Kaaba Clerk House	National Coalition for Asian Pacific American Community Development
Kearney McWilliams & Davis	National Coalition for Homeless Veterans
Kretchmer Associates	National Coalition for Latinxs with Disabilities
Leviticus 25:23 Alternative Fund, Inc.	National Coalition for the Homeless
Limbic Legacy	National Council on Independent Living
Livelihoods Knowledge Exchange Network	National Foundation for Debt Management
LOCUS: Responsible Real Estate Developers and Investors	National Health Care for the Homeless Council
Lotus Community Development	
Lowlander Center	
Makhers Studio LLC	

National Homelessness Law Center	RESULTS
National Housing Law Project	Retirement Housing Foundation/Providence Place
National LGBTQ Task Force Action Fund	Rocky Mountain Community Reinvestment Corporation
National Low Income Housing Coalition	Shriver Center on Poverty Law
National Manufactured Home Owners Association	Sisters of Charity of Nazareth Congregational Leadership
National NeighborWorks Association	Sisters of Charity of Nazareth Western Province Leadership
National Network to End Domestic Violence	Sisters of Mercy
National Partnership for Women & Families	Soldier On
National Resource Center on Domestic Violence	Somerset Development Company
National Women's Law Center	Spirit for Change Consulting LLC
Natural Resources Defense Council	Start Early
NeighborWorks Capital	Sustainable Housing for Ageless Generations
Network Lobby for Catholic Social Justice	Technical Assistance Collaborative
New Ecology, Inc.	The Augustinians of the Province of Saint Thomas of Villanova
New Urban Development LLC	The Corporation for Supportive Housing
NewWest Community Capital	The Elevated Studio
Next Step Network	The Episcopal Church
NOAAH Prime	The Global Justice Institute
Northwest Real Estate Capital Corporation	The National Domestic Violence Hotline
Offender Alumni Association	The NRP Group
Operation Restoration	The Partnership for Inclusive Disaster Strategies
Pacific Island Knowledge 2 Action Resources	The United Methodist Church - General Board of Church and Society
Partners in Health	Toolbox Creative
PolicyLink	True Colors United
Poor People's Economic Human Rights Campaign	TRUE ROOTS PRODUCTIONS
Poverty & Race Research Action Council	Union for Reform Judaism
Preservation Management, Inc.	United Church Homes
Professional Association of Social Workers in HIV/AIDS	United Native American Housing Association
Public Advocacy for Kids	United Way Worldwide
RCAC	Urban Initiatives
Ready To Rent	VCDC
Rebuilding Together DC Alexandria	VetStrong
ReFrame Foundation	
Region Nine Housing Corporation	
Reinvestment Partners	

Vision Heirs, Inc.
 Volunteers of America Greater New York
 Volunteers of America Northern New England
 Western Regional Advocacy Project
 Woodstock Institute
 Youth Collaboratory

State and Local Organizations or Governments

Alabama

AIDS Alabama
 Alabama Rural Coalition for the Homeless
 Disability Rights and Resources
 Hispanic Interest Coalition of Alabama
 Huntsville Housing Authority
 Joshuas Institute & Refuge for Emergency Housing, Inc.
 Low Income Housing Coalition of Alabama
 The Knights and Orchids Society

Alaska

Alaska Coalition on Housing and Homelessness
 Family Promise Mat-Su
 Love In the Name of Christ of the Kenai Peninsula
 RESULTS Anchorage
 Sitka Community Land Trust

Arizona

Ability360
 Arizona Head Start Association
 Arizona Housing Coalition
 Arizona Housing, Inc.
 Behold Charities International, Inc.
 Central Arizona Shelter Services
 Children's Action Alliance

Compass Affordable Housing
 DIRECT Advocacy & Resource Center
 Family Housing Resources
 Flagstaff Shelter Services
 Fund for Empowerment
 HOM, Inc.
 Human Services Campus
 Justa Center
 Labor's Community Service Agency
 Lutheran Advocacy Ministry Arizona
 Lutheran Social Services of the Southwest
 Native American Connections
 Newtown Community Development Corporation
 Office of Pima County Board of Supervisors, District 2, Dr. Matt Heinz
 one-n-ten
 Our Family Services
 Services Maximizing Independent Living and Empowerment
 The Arizona Center for Economic Progress
 Verde Valley Habitat for Humanity
 Western Arizona Council of Governments

Arkansas

Central Arkansas Team Care for the Homeless
 Family Promise of Pulaski County
 Northwest Arkansas Continuum of Care

California

A Community of Friends
 Abilities United
 Abode Services
 Abrazar, Inc.
 Adjoin, Veteran's Division
 Affordable Housing Advocates
 AIDS Legal Referral Panel
 All Home

Antelope Valley Domestic Violence Council	Housing
Ascencia	Dolores Street Community Services
Asian American Drug Abuse Program, Inc.	Downtown Women's Center
Berkeley Tenants Union	East Bay Housing Organizations
Berkeley Urban Studies Student Association	East Los Angeles Women's Center
Bethel Los Angeles Community Development Corporation	Equality California
Bonnewit Development Services	EveryOne Home
Brilliant Corners	Eviction Defense Collaborative
Cabrillo Economic Development Corporation	Fair Housing Advocates of Northern California
California Alliance for Retired Americans	Family Services of Tulare County
California Coalition for Rural Housing	Fathers and Mothers Who Care
California Coalition for Youth	First to Serve, Inc.
California Democratic Renters Council	Flacks Seed Consulting
California Housing Partnership	Fresno Housing Authority
California In-Home Supportive Services Consumer Alliance	Fritz Architecture-Urbanism
Californians for Disability Rights, Inc.	Fortuna Adventist Community Services
Capital Diversity and Inclusion Consultants Social Equity	Foster Youth Services Coordinating Program at Alameda County Office of Education
Catherine Lanzl Designs	Fred Finch Youth & Family Services
Catholic Charities of Santa Clara County	Friendship Shelter, Inc.
Centro Legal de la Raza	FSY Architects, Inc.
Child Care Law Center	Generation Housing
City of Berkeley	Glendale Tenants Union
City of San José Housing Department	GLIDE
Coachella Valley Housing Coalition	Greater Napa Valley Fair Housing Center
Coalition for Responsible Community Development	Greg Rayes Designs
Coalition on Homelessness	Habitat for Humanity Greater San Francisco
Communities Actively Living Independent and Free	Harbor Interfaith Services, Inc.
Community Corporation of Santa Monica	Hathaway -Sycamores
Community Outreach Center	HomeFirst Services
Community Resource Center - North County	Homeless Prenatal Program
Compass Family Services	HomeRise
Congregation Bet Haverim	Hope of the Valley Rescue Mission
Connections Emergency Shelter of Mariposa, CA	Hope Solutions
Department of Homelessness and Supportive	House of Ruth, Inc.
	Housing Authority of the City of San Buenaventura

Housing Authority of the City of Santa Barbara	My Friend's Place
Housing Authority of the County of Alameda	Non-Profit Housing Association of Northern California
Housing California	North Bay Housing Coalition
Housing Choices Coalition for Persons with Developmental Disabilities, Inc.	Northern Santa Barbara County United Way, Inc.
Housing is a Human Right, Orange County (HHROC)	Office of Los Angeles Mayor Eric Garcetti
Housing Now	Palo Alto Forward
Housing on Merit	People Assisting The Homeless
Housing Resource Center of Monterey County	People for Housing Orange County YIMBY
Housing Works (CA)	People's Self-Help Housing
IKAR	Placer Independent Resource Services
Illumination Foundation	Project Sentinel
Institute on Aging	Public Law Center
Jewish Family Service of San Diego	Redding Pilgrim House
John Burton Advocates for Youth	Redwood Community Action Agency
Korean Resource Center	Redwood Gardens Tenant Association
L.A. Care Health Plan	Regional Task Force on Homelessness
Larkin Street Youth Services	Reinvent South Stockton Coalition
Lift To Rise	Resident United Network Los Angeles
Linc Housing	Resources for Community Development
Lincoln Families	RESULTS - Silicon Valley
Long Beach Gray Panthers	Sacramento Housing Alliance
Los Angeles Community Legal Center and Educational	Sacramento Regional Coalition to End Homelessness
Los Angeles Homeless Services Authority	Sacramento Tenants Union
Maternal and Child Health Access	Safe Place for Youth
Mental Health Advocacy Services	San Diego East County Homeless Task Force
Mercy House Living Centers	Santa Clara County Housing Authority
Milestone Housing Group, LLC	Santa Monicans for Renters' Rights
Mission Housing Development Corporation	SBC Pathways to Housing Network
Mission Neighborhood Health Center	Self-Help Enterprises
Mono County	Service Center for Independent Life
Monterey County Renters United	SHELTER, Inc.
Morgan Lewis	Silicon Valley at Home
Mosaic Urban Development	Sister to Sister 2, Inc.
Mutual Housing California	Skid Row Housing Trust

Solutions for Social Services
 South Bay Coalition to End Homelessness (Los Angeles County)
 Southern California Association of Nonprofit Housing
 Southern California Resource Services for Independent Living
 St. Joseph Center
 Strategies to Empower People
 Swords to Plowshares
 Tenderloin Housing Clinic
 Tenderloin Neighborhood Development Corporation
 The Aieste Star Foundation
 The Center in Hollywood
 The Gubbio Project
 The Independent Living Center of Southern California
 The John Stewart Company
 The Kelsey
 The People Concern
 The Public Interest Law Project
 The Unity Council
 The WIN Project
 Tri-County Independent Living
 U.S. Vets Homeless Feeding & Housing Services
 Union Station Homeless Services
 United Way Bay Area
 United Way of Greater Los Angeles
 Ventura Social Service Task Force
 Watts Labor Community Action Committee
 Weingart Center Association
 Wellnest
 Western Center on Law and Poverty
 Winter Faith Collaborative
 Women Organizing Resources Knowledge & Services

World Famous Skidrow Community Clean Up

Colorado

All Families Deserve A Chance Coalition
 Cheyenne Village
 Colorado Children's Campaign
 Colorado Coalition for the Homeless
 Colorado Coalition of Manufactured Home Owners
 Colorado Cross-Disability Coalition
 Colorado Fiscal Institute
 Colorado Poverty Law Project
 Community Compassion Outreach
 Community Housing Partners
 COVID-19 Eviction Defense Project
 Denver Indian Family Resource Center
 Double Diamond Painting
 Family Tree, Inc.
 Fax Partnership
 Fort Collins Rescue Mission
 Grand Valley Catholic Outreach
 Housing Colorado
 Interfaith Alliance Colorado
 Manna - The Durango Soup Kitchen
 Mental Health Colorado
 Metro Caring
 Metro Denver Homeless Initiative
 Mile High Behavioral Healthcare
 Mile High Connects
 Mountain Ace
 Neighborhood Development Collaborative
 One Colorado
 People's Advocacy Council
 RESULTS - Aurora
 RESULTS Denver/Boulder
 Rodfei Tzedek, Social Justice Team of Congregation Rodef Shalom

SafeHouse Denver
 Spring Institute for Intercultural Learning
 St. Francis Center
 The Colorado Springs Pro-Housing Partnership
 The COVID-19 Eviction Defense Project
 The Place
 The Springs Echo
 Together Colorado
 Together Colorado Affordable Housing Committee
 Toolbox Creative
 Transformative Freedom Fund
 United for A New Economy

Connecticut

Apex Community Care, Inc.
 Association of Religious Communities (ARC)
 Beth-El Center, Inc.
 Coalition on Housing and Homelessness
 Collaborative Center for Justice
 Community Health Resources
 Connecticut Coalition to End Homelessness
 Connecticut Legal Services, Inc.
 Covenant Shelter of New London, Inc.
 DesegregateCT
 Fairfield County Center for Housing Opportunity
 Family & Children's Agency, Inc.
 Hartford Foundation for Public Giving
 Homes with Hope
 Kids in Crisis
 Leslie Manselle Arts
 Meriden-Middlesex-Wallingford Coordinated
 Access Network (MMW-CAN)
 MFAP
 Neighborhood Housing Services of Waterbury, Inc.
 New Opportunities of Greater Meriden
 Opening Doors Fairfield County

Pacific House, Inc.
 Partners in Healthy Communities
 Partnership for Strong Communities
 Recovery Network of Programs, Inc.
 Southwest Community Health Center
 Supportive Housing Works
 Thames Valley Council for Community Action, Inc.
 The Open Door Shelter, Inc.

Delaware

Better Homes of Seaford, Inc.
 Family Promise of Northern New Castle County
 Housing Alliance Delaware

District of Columbia

Coalition for Nonprofit Housing and Economic
 Development
 Community of Hope
 DC Central Kitchen
 District of Columbia Office of the Tenant Advocate
 Everyone Home DC
 Friendship Place
 Georgetown Ministry Center
 Greater Greater Washington
 Pathways to Housing DC
 RESULTS DC/MD
 RESULTS VA
 So Others Might Eat, Inc.
 Tyler House Tenant Association
 Washington Legal Clinic for the Homeless

Florida

Ability Housing, Inc.
 Affordable Homeownership Foundation, Inc.
 Boynton Beach Faith Based Community
 Development Corporation
 Broward Young Democrats

Christian Service Center for Central Florida
 Community Assisted and Supported Living, Inc.
 Cornerstone Housing, Inc.
 Dawning Family Services
 Delray Beach Housing Authority
 Emergency Services and Homeless Coalition of St. Johns County, Inc.
 FaithWorks
 Families First of Palm Beach County
 FLITE Center
 Florida Alliance for Community Solutions, Inc.
 Florida Coalition to End Homelessness
 Florida Housing Coalition
 Florida Keys Community Land Trust
 Florida Supportive Housing Coalition
 GJVAV Services LLC
 Good Neighbor Society
 GRACE Marketplace
 Habitat for Humanity of East & Central Pasco County
 Hallisky Davis & Associates, P.L.
 Homeless Coalition of Polk County
 Homeless Leadership Alliance of Pinellas
 Hope Partnership
 Housing Opportunities Project for Excellence, Inc.
 Keys Housing LLC
 LSF Health Systems
 Miami Homes For All
 Missio Dei Community
 Palm Beach County Housing Authority
 Pathways For Change, Inc.
 RESULTS Miami
 RESULTS Nova Southeastern University - Fort Lauderdale
 Stone Soup Development
 Sundari Foundation, Inc. dba Lotus House Women's Shelter

The Lord's Place
 Thriving Mind South Florida
 Treasure Coast Homeless Services Council, Inc.
 United Way of Broward County
 United Way of Volusia-Flagler Counties, Inc.
 V & M Ellis Consulting LLC

Georgia

Adara Properties brokered by eXp Realty
 CaringWorks
 Coastal Georgia Area Community Action Authority, Inc.
 Georgia Advancing Communities Together, Inc.
 Georgia Alliance to End Homelessness
 Georgia Supportive Housing Association, Inc.
 GS Community Ventures
 HOPE Atlanta
 House of Divine Hope, Inc.
 Inner City Night Shelter, Inc.
 Midtown Assistance Center
 Neighborhood Improvement Association
 Project Community Connections, Inc.
 Project Infinity, Inc.
 Rainey Day Fund
 South Florida CLT
 Statewide Independent Living Council of Georgia
 The Welcome Co-op

Guam

Micronesia Community Development Corporation

Hawaii

Aloha Independent Living Hawaii
 Aloha United Way
 AlohaCare
 Americans for Democratic Action Hawaii

Breastfeeding Hawaii
 Community Alliance Partners
 Dawn Morais LLC
 Domestic Violence Action Center
 Faith Action for Community Equity
 Hawai'i Alliance for Community-Based Economic Development
 Hawai'i Alliance for Progressive Action
 Hawaii Appleseed Center for Law & Economic Justice
 Hawai'i Friends of Civil Rights
 Hawai'i Health & Harm Reduction Center
 Hawai'i State Coalition Against Domestic Violence
 Hawaiian Humane Society
 Hep Free Hawaii
 Ho'ola Na Pua
 HOPE Services Hawai'i
 Kokua Kalihi Valley
 Lahaina United Methodist Church
 Ma'i Movement Hawai'i
 Maui Economic Opportunity, Inc.
 Mental Health America of Hawai'i
 MI-Home
 Nations of Micronesia Committee
 Neighborhood Place of Puna
 Pacific Gateway center
 Parents And Children Together
 Partners in Care
 Protect Hawai'i's 'Ohana, Children, Under-Served, Elderly, and Disabled
 Residential Youth Services & Empowerment
 Stand Up Maui
 State Council on Developmental Disabilities
 SURJ - Hawai'i
 Voices of Micronesians of Maui
 Women in Need

Idaho

All Seasons Mental Health and Family Care Clinic
 Boise/Ada County Homeless Coalition
 CATCH, Inc.
 Charitable Assistance to the Community's Homeless, Inc.
 Empower Idaho, a program of Jannus, Inc.
 Habitat for Humanity Idaho Falls Area
 Idaho Asset Building Network
 Idaho Interfaith Roundtable Against Hunger
 Intermountain Fair Housing Council, Inc.
 Jesse Tree of Idaho
 The Idaho Foodbank
 United Way of North Idaho
 United Way of Southeastern Idaho
 United Way of Treasure Valley

Illinois

Agape Missions, NFP
 AIDS Foundation Chicago
 AIDS Foundation of Chicago Center for Housing and Health
 All Chicago Making Homelessness History
 Alliance to End Homelessness in Suburban Cook County
 AM Rental Solutions
 BEDS Plus Care, Inc.
 Carbondale Warming Center
 Catholic Charities of the Archdiocese of Chicago St. Leo Residence for Veterans
 Chicago Coalition for the Homeless
 Chicago House & Social Service Agency
 Chicago Metropolitan Housing Development Corporation
 Chicago Rehab Network
 Children's Home & Aid
 City of Urbana Community Development Services

Department	LIFE CIL
Communities United	Memorial Health System - Memorial Behavioral Health
Connections for the Homeless	NAMI South Suburbs of Chicago
Cook County Health	Oak Park Regional Housing Center
Deborah's Place	PADS Lake County
DuPagePads	Peoria Housing Authority
Earnest Givens Development LLC	Pioneer Center for Human Services
Edwardsville Community Housing Alliance	Progress Center
Elmhurst League of Women Voters	Refugee Action Network
Garfield Park Community Development Corporation	Respond Now
Genesis Garden	Safe and Sound
Health & Medicine Policy Research Group	South Suburban Housing Center
Heartland Alliance Health	South Suburban PADS
Heartland Continuum of Care	Southern Illinois Coalition for the Homeless
Hesed House	Springfield Center for Independent Living
Home for All Continuum of Care	Springfield Housing Authority
HOPE Fair Housing Center	Supportive Housing Providers Association
Housing Action Illinois	The Inner Voice, Inc.
Housing Authority of Cook County	The Night Ministry
Housing Choice Partners	The Statewide Independent Living Council of Illinois
Housing Forward	Together We Cope
Housing Initiative Transactional Clinic	Uptown People's Law Center
Housing Opportunities and Maintenance for the Elderly, Inc.	Will County Veterans Assistance Commission
Housing Task Force	Will-Grundy Medical Clinic
Illinois Chapter, American Academy of Pediatrics	Women of Esther Ministries
Illinois Parents of Adults with Development Disabilities (IPADD)	Indiana
Illinois Public Health Association	A Hand Up, Inc.
Impact Behavioral Health Partners	Fair Housing Center of Central Indiana, Inc.
La Casa Norte	Family Promise of Hendricks County, Inc.
Latino Policy Forum	Habitat for Humanity of Northwest Indiana
Lawyer's Committee for Better Housing	Health by Design
Lazarus House	Home Team of La Porte County
Legal Action Chicago	Homeward Bound, Inc.
Legal Aid Society of Metropolitan Family Services	

Hoosier Action
 Hoosier Housing Needs Coalition
 Housing & Eviction Prevention Project
 Indiana Coalition Against Domestic Violence
 Indiana Institute for Working Families
 Indiana Public Health Association
 Indiana United Ways
 LTHC Homeless Services
 Opportunity Starts at Home - Indiana
 Prosperity Indiana
 RESULTS Bloomington, Indiana
 Tenant Advocate Group of St. Luke's United Methodist Church
 United Way of Central Indiana

Iowa

Area Substance Abuse Council
 Cedar Rapids Zen Center
 Domestic Violence Intervention Program
 Family Promise of Greater Des Moines
 Franciscan Peace Center
 Humility Homes & Services, Inc.
 Iowa Coalition Against Domestic Violence
 Johnson County Affordable Housing Coalition
 Polk County Housing Trust Fund
 RESULTS - Iowa
 Sisters of St. Francis, Clinton
 United Way of Johnson & Washington Counties, Inc.
 Vera French Community Mental Health Center

Kansas

Homestead Affordable Housing, Inc.
 Shawnee Mission School District
 WyCo Mutual Aid

Kentucky

Appalachian GameChangers
 ARCH Community Health Coalition
 Beargrass Development
 Center for Environmental Policy and Management at the University of Louisville
 Coalition for the Homeless
 Community Housing Market Support Network, Inc.
 CTM Realty LLC
 Cuttin-up Lawn Care And Grounds Maintenance LLC
 Emergency Shelter of Northern Kentucky
 Homeless and Housing Coalition of Kentucky
 Kentuckians For The Commonwealth
 Kentucky Center for Economic Policy
 Kentucky Coalition Against Domestic Violence
 Kentucky Equal Justice Center
 Kentucky Habitat for Humanity, Inc.
 Kentucky Voices for Health
 KY Mental Health Coalition
 League of Women Voters of Louisville - Housing Committee
 Lexington Habitat for Humanity
 Louisville Urban League
 Metropolitan Housing Coalition
 Pathways, Inc.
 River City Housing, Inc.
 Shelter Barren County
 Shelter of Hope, Inc.
 The Center for Great Neighborhoods
 The Kentucky Council of Churches

Louisiana

Acadiana Outreach Center
 Acadiana Regional Coalition on Homelessness and Housing
 ASSIST Agency

Beacon Community Connections
 Cajun Compassion
 Depaul USA
 East St. Tammany Habitat for Humanity
 Fitness and Praise Youth Development, Inc.
 Focus Clubhouse
 Greater New Orleans Housing Alliance
 Habitat for Humanity St. Tammany West
 Housing First Alliance of the Capital Area
 HousingLOUISIANA
 HousingNOLA
 Iberia Homeless Shelter, Inc.
 Isaiah 58
 Jane Place Neighborhood Sustainability Initiative
 Justice & Accountability Center of Louisiana
 Leesville Housing Authority
 Louisiana Fair Housing Action Center
 Louisiana Unity Coalition
 Louvis Services
 Lowlander Center
 Micah Six Eight Mission
 Mid City Redevelopment Alliance
 New Horizons, Inc.
 Northshore Housing Alliance
 Odyssey House Louisiana
 Office of Caddo Parish Commissioner for District-3
 Steven Jackson
 Operation Restoration
 Travelers Aid Society of Greater New Orleans
 UNITY of Greater New Orleans
 Urban Restoration Enhancement Corporation
 Ville Platte Housing Authority

Maine

3i Housing of Maine
 Community Concepts, Inc.

Community Housing of Maine
 Fair Tide
 Maine Affordable Housing Coalition
 Office of State Senator Chloe Maxmin
 OHI
 Quality Housing Coalition
 Raise-Op Housing Cooperative
 Special Children's Friends, Inc.
 Tedford Housing

Maryland

Baltimore Regional Housing Partnership
 Breaking Chains Support Services LLC
 Community Development Network of Maryland
 Cornerstone Community Housing
 Disability Rights Maryland
 Educational Sustainability Mobilization, Inc.
 Habitat for Humanity Choptank
 Hartford Community Action Agency
 Housing Options & Planning Enterprises, Inc.
 Laurel Advocacy and Referral Services, Inc.
 Maryland Affordable Housing Coalition
 Maryland Center on Economic Policy
 Neighborhood Service Center
 People Encouraging People, Inc.
 Pleasant View Gardens Resident Council, Inc.
 Project PLASE, Inc.
 Public Justice Center
 RESULTS Metro Maryland
 Shepherd's Table
 Southeast Community Development Corporation

Massachusetts

A Better Cambridge
 Alliance of Cambridge Tenants
 Arise For Social Justice

Asian Task Force Against Domestic Violence	United Way of Massachusetts Bay and Merrimack Valley
Building a Better Brookline Housing Affordability Coalition	Uniting Citizens for Housing Affordability in Newton (U-CHAN)
Cambridge Residents Alliance	Western Mass. Network to End Homelessness
Catholic Charities Central Massachusetts	Y2Y Network
Citizens' Housing and Planning Association	
Collaborative Resolutions Group, Inc.	Michigan
Community Action Agency of Somerville, Inc.	Calhoun County Continuum of Care
Cooley Dickinson	Child and Family Charities
Domus Incorporated	Chippewa, Luce, Mackinac Community Action Agency
Dukes County Regional Housing Authority	Community Economic Development Association of Michigan
Eliot Community Human Services	Community Housing Network, Inc.
Franklin County Continuing the Political Revolution	COTS
Greater Boston Legal Services	Detroit RESULTS
Greenfield Massachusetts Housing Authority	Disability Network Southwest Michigan
Hampden County Career Center, Inc.	Dogwood Community Development
Hearth	Evert Honey Company
Human Service News and Information TV Program	Fair Housing Center of Southwest Michigan
Immigrant Service Providers Group/Health	Genesis Non-Profit Housing Corporation
Jewish Alliance for Law and Social Action	GenesisHOPE Community Development Corporation
Justice For Housing, Inc.	Grand Rapids DSA Housing Group
Lawrence CommunityWorks, Inc.	Grand Rapids for Affordable Housing
Mass Alliance of HUD Tenants	Grand Rapids United Progressives
Massachusetts Coalition for the Homeless	Groundcover News
Massachusetts Housing & Shelter Alliance	Habitat for Humanity Capital Region
Massachusetts Law Reform Institute	Habitat for Humanity Detroit
MassADAPT	Habitat for Humanity HiawathaLand
Material Aid and Advocacy Program	Habitat for Humanity Menominee River
Northeast Justice Center	Habitat for Humanity of Michigan
One Family	Habitat for Humanity of Oakland County
Our Ancestors Church and Coven	Housing Resources, Inc.
Pine Street Inn	Iron County Housing Commission
Plymouth Family Resource Center	Jefferson East, Inc.
RESULTS Massachusetts	
Somerville Office of Housing Stability	
Spanish American Center	

Lighthouse MI	Housing for All
Mel Trotter Ministries	JustUs Health
Michigan Coalition Against Homelessness	LISC Duluth
Michigan Interagency Council on Homelessness	Metro HRA
Michigan League for Public Policy	Metropolitan Interfaith Council on Affordable Housing
Michigan Legal Services	Minnesota Assistance Council for Veterans
Michigan Poverty Law Program	Minnesota Coalition for the Homeless
Michigan's Children	Minnesota Housing Partnership
Mid Michigan Community Action	One Roof Community Housing
Neighbors for More Neighbors -- Ann Arbor	Our Saviour's Housing
Northeast Michigan Community Service Agency (NEMSCA)	Our Spring Lake Store LLC
Northwest Michigan Coalition to End Homelessness	Project Sweetie Pie
Northwest Michigan Habitat for Humanity	Southwest Minnesota Housing Partnership
Ozone House	St. Ambrose of Woodbury
Red Maple Resources, Inc.	St. James Housing and Redevelopment Authority
Religious Action for Affordable Housing	The Soderstrom Group
RESULTS Ann Arbor	Twin Cities Housing Development Corporation
Ruth Ellis Center	Urban Homeworks
Street Reach-Pine Rest	
Superior Housing Solutions	Mississippi
TrueNorth Community Services	Booneville Housing Authority
Washtenaw Housing Alliance	Gulf Coast Housing Initiative
YWCA Greater Flint	Mississippi Center for Justice
Minnesota	Missouri
Align Minneapolis	Bernie Housing Authority
All Parks Alliance for Change	Boonville Housing Authority
Alliance Housing, Inc.	Cabanne Community Development Corporation
Catholic Charities of St. Paul & Minneapolis	East Missouri Action Agency, Inc.
Clare Housing	Empower Missouri
Community Stabilization Project	Gideon Housing Authority
Community Works Consulting	Greater Kansas City Coalition to End Homelessness
Freedom from the Streets	Greater Kansas City Housing Information Center
Hennepin County	Hannibal Housing Authority
HOME Line	Housing Authority of Joplin

Housing Authority of Springfield
 Housing Authority of the City of Dexter
 Housing Authority of the City of Nevada
 Housing Authority of the City of St. Joseph
 Independence Housing Authority
 Jewish Family Services of Greater Kansas City
 Mahogany Enterprises
 Missouri Budget Project
 Mouthenvy LLC
 North East Community Action Corporation
 (NECAC)
 Poplar Bluff Housing Authority
 reStart
 RESULTS Kansas City
 SAVE, Inc.
 St. Patrick Center
 Sts. Joachim and Ann Care Service
 The Housing Partnership, Inc.
 United Way of Greater Kansas City
 Urban Neighborhood Initiative
 West Plains Housing Authority

Montana

NeighborWorks Montana - Northwest Montana
 Community Land Trust

Nebraska

Clay Center Housing Authority
 East African Development Association of Nebraska
 Nebraska Appleseed
 Nebraska Housing Developers Association
 Nebraska Minority Resource Center
 Notre Dame Sisters

Nevada

BRAZENarchitecture
 Children's Advocacy Alliance

Family Promise of Las Vegas
 GKS Development, Inc.
 Helping Hands of Vegas Valley
 HopeLink of Southern Nevada
 NAMI Western Nevada
 Nevada Aids Research And Education Society
 Nevada Homeless Alliance
 Nevada Housing Coalition
 One Truckee River
 Progressive Leadership Alliance of Nevada
 Silver State Equality

New Hampshire

Concord Coalition to End Homelessness
 Cross Roads House, Inc.
 Granite State Organizing Project
 Housing Action New Hampshire
 Isaiah 58 New Hampshire
 Keene Housing
 Lakes Region Community Developers
 LISTEN Community Services
 SHARE Fund, Inc.
 Society of St. Vincent de Paul - Exeter

New Jersey

AC Devco
 Affordable Homes Group
 Affordable Housing Alliance
 Anti-Poverty Network of New Jersey
 Better Community Housing of Trenton, Inc.
 Bergen County's United Way
 Bricks Faith and Mortar
 Bridges Outreach, Inc.
 Community Planning and Advocacy Council
 Consumer Credit and Budget Counseling, Inc.
 d/b/a National Foundation for Debt Management

Corporation for Supportive Housing	Habitat for Humanity of Salem County
Cumberland County Habitat for Humanity	Housing and Neighborhood Development Services, Inc. (HANDS)
Camden Community Development Association	Holly City Development Corporation
Camden County Council on Economic Opportunity, Inc.	HomeFront
Camden County Habitat for Humanity	Homes For All
Camden Lutheran Housing	Homeless Solutions, Inc.
Central Jersey Housing Resource Center	Housing and Community Development Network of New Jersey
Clinton Hill Community Action	Housing Authority City of Camden - Director of Modernization
Coastal Habitat for Humanity	Housing Authority of Gloucester County
Collaborative Support Programs of NJ	Housing Initiatives of Princeton
Collective for Community, Culture, and Environment	I Choose Home New Jersey
Communications Workers of America Local 1081	Ironbound Community Corporation
Community Access Unlimited, Inc.	Isles, Inc.
Community Action Partnership of New Jersey, Inc.	Jewish Community Housing Corporation Of Metropolitan New Jersey
Community Affairs and Resource Center	Jewish Family Service of Atlantic & Cape May Counties
Community Hope	Jewish Renaissance Foundation
Culture Change	La Casa de Don Pedro
Department of Housing and Economic Development and Commerce Division of Community Development	Leckington Advisors LLC
East Brunswick Community Housing Corporation	Mercer Alliance to End Homelessness
Elizabeth Coalition to House the Homeless	Mind Health Connection an NJ Nonprofit Corporation
Elizabeth Development Company	Mission First Housing Group
Epic Community Development Corporation	Monarch Housing Associates
Family Promise of Monmouth County	Moorestown Ecumenical Neighborhood Development Inc.
Family Promise of Warren County	Morris Canal Community Development Corporation
Family Promise Union County	Morris Habitat for Humanity, Inc.
Garden State Episcopal Community Development Corporation	My Brother's Keeper
Gateway Community Action Partnership	New Brunswick Tomorrow
Gloucester County Habitat for Humanity	New Community Corporation
Habitat For Humanity Cape May County	NewBridge Services, Inc.
Habitat for Humanity of Bergen County	New Jersey Association of Mental Health and
Habitat for Humanity of Burlington and Mercer Counties	

Addiction Agencies, Inc.
 New Jersey Association on Correction
 New Jersey Citizen Action
 New Jersey Community Development Corporation
 New Jersey Coalition to End Domestic Violence
 New Jersey Coalition to End Homelessness
 New Jersey HIV Housing Collaborative
 New Jersey Tenants Organization
 NJ Advocates for Aging Well
 Northern Ocean Habitat for Humanity
 Northwest New Jersey Community Action Program, Inc.
 Not in Our Town Princeton
 Parkside Business And Community In Partnership
 Passaic Affordable Housing Coalition
 Paterson Habitat For Humanity
 Paterson Task Force
 PennReach
 Premier Community Development Corporation
 Princeton Community Housing
 Project Freedom, Inc.
 Project Live, Inc.
 Puerto Rican Association for Human Development, Inc.
 Raritan Valley Habitat for Humanity, Inc.
 Reformed Church of Highland Park Affordable Housing Corporation
 Region Nine Housing Corporation
 Rescue Mission of Trenton
 Saint Joseph's Carpenter Society
 Sierra House
 Solutions To End Poverty Soon
 Stand Up for Salem
 Tenant Association of Holland Gardens
 The Community Preservation Corporation
 The Heart Of Camden, Inc.
 The Greater Newark HUD Tenant Coalition
 The Supportive Housing Association of New Jersey
 The Waterfront Project, Inc.
 The Wei LLC
 Town Clock Community Development Corporation
 Township of North Bergen Housing Authority
 Trenton Area Soup Kitchen
 Triple C Housing
 Unified Vailsburg Services Organization
 United Community Corporation
 Urban League of Essex County
 Visions and Pathways
 WAFAA Organization
 Womanspace
 Women Rising, Inc.

New Mexico

Albuquerque Affordable Housing Coalition
 Catholic Charities (Santa Fe)
 El Valle Women's Alliance
 New Mexico Center on Law and Poverty
 New Mexico Coalition to End Homelessness
 St. Elizabeth Shelters & Supportive Housing

New York

2&4 Tenants Association
 334 East 92nd Street Tenants Association
 ACMH, Inc.
 Advocacy and Resource Center
 AIM Independent Living Center
 Albany Housing Coalition
 Astella Development Corporation and Subsidiary
 Belmont Housing Resources for WNY,
 Belmont Housing Resources for WNY, Inc.
 Blueprint 15, Inc.
 Breaking Ground
 Breaking The Cycle Drop Corp

Bridges of NY	HANAC, Inc.
Brooklyn Community Services	Hands Across Long Island, Inc.
Brooklyn Neighborhood Improvement Association, Inc.	Heart, Love & Soul
CAMBA	Henry Street Settlement
CAMBA Housing Ventures	Homeless Services United
Care For the Homeless	Housing and Family Services of Greater New York, Inc.
Catalyst20	Housing and Services, Inc.
Catholic Charities Housing Office	Hudson River Housing
Catholic Charities' Progress of Peoples Development Corporation	Human Development Services of Westchester, Inc.
CCCS of Buffalo	IMPACCT Brooklyn
Center For Community Alternatives	Independent Living, Inc.
Center for New York City Neighborhoods, Inc.	Institute for Community Living
Center for Urban Community Services	Johnson Park Center
Central Islip Civic Council, Inc.	Joseph's House & Shelter, Inc.
Circulo de la Hispanidad	Lenox Hill Neighborhood House
CNY Fair Housing, Inc.	Lifting Up Westchester, Inc.
Coalition for the Homeless	Local Development Corporation of Crown Heights, Inc.
Community Counseling and Mediation	Long Island Coalition for the Homeless
Community Intervention Services LLC	Long Island Connections
Community League of the Heights, Inc.	Long Island Housing Services
Community Service Society of New York	Magnusson Architecture and Planning PC
Cypress Hills Local Development Corporation	Margert Community Corporation
DePaul Properties	MOMMA'S House
Ecumenical Community Development Organization, Inc.	Morrisania Revitalization Corporation, Inc.
Ellicott District Community Development, Inc.	Mount Vernon United Tenants
Empowerment Collaborative of Long Island	NAMI Huntington
Exponents	NAMI Queens/Nassau
Family Promise of Greater Rochester	NCS Community Development Corporation
Gateway Housing	Neighborhood Coalition for Shelter, Inc.
Geel Community Services, Inc.	Neighborhood Housing Services of Jamaica, Inc.
Goddard Riverside	Neighborhood Preservation Coalition of New York State, Inc.
Habitat for Humanity of Ontario County	Never Alone Never Afraid, Inc.
Habitat for Humanity of Tompkins and Cortland Counties	New Destiny Housing
	New York Association of Psychiatric Rehabilitation

Services, Inc.
 New York Housing Conference
 New York State Rural Advocates
 New York State Tenants & Neighbors
 North Country Center for Independence
 NY-603 - Long Island Continuum of Care
 Open New York
 Opportunities, Alternatives and Resources of
 Tompkins County
 PATHHSEO at Caldwell Temple
 People, Inc.
 Pratt Area Community Council, Inc.
 Program Design and Development LLC
 Property Resources Corporation
 Providence House, Inc.
 R.H. Hutchings Psychiatric Center
 Rebuilding Together NYC
 RiseBoro Community Partnership
 Rochester/Monroe County Homeless Continuum of
 Care
 Rockaway Development & Revitalization
 Corporation
 RUPCO, Inc
 RxHome NYC
 Safe Horizon
 Samaritan Daytop Village
 Schenectady Community Action Program
 Services for the UnderServed
 South East Area Coalition
 St. Francis Friends of the Poor, Inc.
 STEL, Inc.
 Strycker's Bay Neighborhood Council
 Supportive Housing Network of New York
 Tenants Political Action Committee
 The Alpha Workshops
 The Bridge
 The Doe Fund, Inc.

The Partnership for the Homeless
 The Wavcrest Management Team Ltd.
 Tompkins Community Action, Inc.
 Trinity Alliance for the Capital Region
 Trinity Church Wall Street
 Troy Area United Ministries
 United Veterans Beacon House
 United Way of Westchester and Putnam
 Unity House of Troy, Inc.
 University Consultation & Treatment Center for
 Mental Hygiene, Inc.
 University District Community Development
 Association
 University Neighborhood Housing Program
 Urban Pathways
 Urbecon LLC
 WellLife Network
 Westchester Children's Association
 Westchester County Continuum of Care Partnership
 to End Homelessness
 Wyandanch Community Development Corporation
 YWCA Binghamton & Broome County
 YWCA-GCR, Inc.

North Carolina

Affordable Housing Management, Inc.
 Bishop's Committee on Affordable Housing
 (Episcopal Diocese of North Carolina)
 Christ the King Lutheran Church
 disAbility Resource Center
 Duplin Christian Outreach Ministries
 Families Together
 Good Shepherd Center
 Greensboro Housing Coalition
 Habitat for Humanity of Goldsboro-Wayne
 Healing Transitions
 Helping Hands of Carolinas

Hope Youth Network
 Just Economics Western North Carolina
 LIFE Village, Inc.
 North Carolina Coalition to End Homelessness (NCCEH)
 North Carolina Council of Churches
 North Carolina Housing Coalition
 Olive Hill Community Economic Development Corporation, Inc.
 Open Door Ministries - High Point
 Pisgah Legal Services
 RESULTS Raleigh
 Roof Above
 Tenants Leadership Academy
 The Green Chair Project
 The Salvation Army of Wake County
 Unique Wellness Community LLC
 Wake County Housing Justice Coalition

North Dakota

Tribal Health Education

Ohio

Adams County Shelter for the Homeless
 Affordable Housing Alliance of Central Ohio
 Affordable Housing Trust for Columbus and Franklin County
 AIDS Taskforce of Greater Cleveland
 ARC Industries, Inc.
 Bexley Commons Tenants Union
 Catholic Charities, Diocese of Cleveland
 CHN Housing Partners
 City of South Euclid
 Coalition on Homelessness and Housing in Ohio
 Columbus Coalition for the Homeless
 Community Development for All People
 Community Housing Solutions

Community Shelter Board
 Creative Housing, Inc.
 East Akron Neighborhood Development Corporation
 EDEN, Inc.
 Equitas Health
 Fair Housing Resource Center, Inc.
 Family Resource Center
 Finance Fund
 Findlay Hope House for the Homeless, Inc.
 First English Lutheran Church
 Franklin County Recorder's Office
 Godman Guild Association
 Graceworks
 Great Lakes CAP
 Greater Hilltop Area Shalom Zone
 Greater Ohio Policy Center
 Habitat for Humanity-MidOhio
 Haven of Portage County
 Heart of Ohio Homeless Shelter - Marion Shelter Program, Inc.
 Highland County Homeless Shelter
 Homefull
 Homeport
 Hope House of Prayer
 Housing Opportunities Made Equal of Greater Cincinnati
 Huckleberry House
 Human Service Chamber of Franklin County
 Humility of Mary Housing
 Inclusive Housing Resources
 Indivisible Wooster
 JOVIS
 Kings Local Food Pantry
 Licking County Coalition for Housing
 Lowenstein Development LLC
 Lutheran Metropolitan Ministry

Lutheran Social Services of Central Ohio	The Law Office of Rachel K. Robinson, LLC
Mahoning County Homeless Continuum of Care	The P.E.E.R. Center
Make A Day Foundation	Toledo Lucas County Homelessness Board
Maumee Valley Habitat for Humanity	Tri-County ILC
Miami Valley Community Action Partnership	United Way of Central Ohio
Miami Valley Fair Housing Center	United Way of Clark, Champaign and Madison Counties
Miami Valley Fair Housing Center, Inc.	United Way of Greater Cincinnati
Montgomery County Alcohol, Drug and Mental Health Services	United Way of Greater Toledo
Montgomery County Commissioners	United Way of Licking County
MY Project USA	United Way of Trumbull County
Neighborhood Housing Partnership of Greater Springfield	West Ohio Community Action Partnership
Neighborhood Properties, Inc.	Yellow Springs Home, Inc.
Neighborhoods Over Politics	YMCA of Central Ohio
Northeast Ohio Coalition for the Homeless	Youngstown Neighborhood Development Corporation
Ohio Animal Advocates	YWCA Columbus
Ohio Association of Foodbanks	YWCA Greater Cincinnati
Ohio CDC Association	YWCA Hamilton
Ohio Conference of Community Development, Inc.	Zepf Center
Ohio Domestic Violence Network	
Ohio Poverty Law Center	Oklahoma
Ohio Women's Affordable Housing Network	Central Oklahoma Commercial Association of Real Estate
Ottawa Residential Services, Inc.	Mental Health Association Oklahoma
Over-the-Rhine Community Housing	
Parsons Avenue Redevelopment Corporation	Oregon
Peaslee Neighborhood Center, Inc.	Bradley Angle
Policy Matters Ohio	CASA of Oregon
RESULTS-Cleveland	Catholic Community Services Foundation
RESULTS Columbus	Central City Concern
Sawmill Road Management	Central Oregon FUSE
Soteria House	Community Partners for Affordable Housing
St. Stephen's Community House	Fair Housing Council of Oregon
The Akron Leadership Foundation	Farmworker Housing Development Corporation
The Center for Family Safety and Healing	Home Forward
The Domestic Violence Shelter, Inc.	Housing Oregon

Human Solutions, Inc.
 Innovative Housing, Inc.
 Maslow Project
 New Avenues for Youth
 Northwest Pilot Project
 Oregon Housing Alliance
 Oregon Housing and Community Services
 Portland Housing Bureau
 REACH Community Development
 ROSE Community Development
 Saving Grace
 Sponsors, Inc.
 Tivnu: Building Justice
 Welcome Home Coalition

Pennsylvania

5th Square
 Affordable Housing Centers of Pennsylvania
 Allentown Housing Authority
 Arbor Housing and Development
 Bucks County Opportunity Council
 Bucks County Women's Advocacy Coalition
 City of Philadelphia
 ComDev Consulting
 Community Action Committee of the Lehigh Valley
 Community Action Committee of the Lehigh Valley - Sixth Street Shelter
 Community Advocates of Montgomery County
 Crawford County Coalition on Housing Needs
 Crawford County Mental Health Awareness Program, Inc. (CHAPS)
 Cumberland County Housing and Redevelopment Authority
 The Foundation for Delaware County - Housing Opportunities Program for Equity
 Erie County Department of Human Services
 Family Promise of Lower Bucks

Family Promise of Monroe County, Inc.
 Familylinks
 Fishes & Loaves Cooperative Ministries
 Freedom Valley Disability Enablement, Inc.
 Habitat for Humanity of Bucks County
 Harrisburg Housing Authority
 Hill District Consensus Group
 Homeless Children's Education Fund
 Hopeworx, Inc.
 Housing Alliance of Pennsylvania
 Housing Authority of Chester County
 Lancaster County Homelessness Coalition
 Lawrence County Housing Authority
 Lebanon County Coalition to End Homelessness
 Liberty Housing Development Corp.
 Liberty Resources, Inc.
 Mazzone Center
 Mental Health Association of Northwestern Pennsylvania
 Montgomery County Community Action Development Commission
 Neighborhood Housing Services of Greater Berks, Inc.
 NEPA Youth Shelter
 New Bethany Ministries
 New Options for Affordable Housing
 Nicetown Community Development Center
 Office of Philadelphia City Councilmember Helen Gym
 Pathways to Housing PA
 Pennsylvania Association of Housing & Redevelopment Agencies
 Pennsylvania Council of Churches
 Pennsylvania Downtown Center, Inc.
 Pennsylvania Utility Law Project
 People's Emergency Center
 Philadelphia Association of Community

Development Corporations
 Philadelphia Housing Authority
 Philadelphia Interfaith Hospitality Network
 Pittsburgh Black Worker Center
 Pleasant Valley Ecumenical Network
 Pocono Mountains United Way
 Project HOME
 Resident Advisory Board of Philadelphia
 Self-Determination Housing of Pennsylvania
 SELF Incorporated
 SELF! LV
 Sunday Breakfast Rescue Mission
 The Foundation for Delaware County - Housing Opportunities Program for Equity
 The Homeless Advocacy Project
 The Lehigh Conference of Churches
 The Maple Corporation
 Turning Point Lehigh Valley
 UESF
 United Way of Lancaster County
 Valley Youth House
 Victory House of Lehigh Valley
 Voices for Independence
 York Habitat for Humanity
 YWCA Lancaster

Puerto Rico

Coalición de Coaliciones Pro Personas sin Hogar de PR, Inc.
 Corporación La Fondita de Jesús
 Housing Department of the Municipality of Mayaguez

Rhode Island

Baswood LLC
 Better Lives Rhode Island
 Blackstone Valley Advocacy Center
 Church Community Housing Corporation
 Community Housing Land Trust of Rhode Island
 Coventry Housing Authority
 Crossroads Rhode Island
 Domestic Violence Resource Center of South County
 Gather Together United As 1
 George Wiley Center
 Homes RI
 House of Hope Community Development Corporation
 Housing Authority of the City of Pawtucket, RI
 Housing Network of Rhode Island
 HousingWorks RI
 Lucy's Hearth
 Mental Health Association of Rhode Island
 One Neighborhood Builders
 Power4Good
 Rhode Island chapter of the National Organization for Women
 Rhode Island Coalition Against Domestic Violence
 Rhode Island Coalition to End Homelessness
 Rhode Island KIDS COUNT
 Sojourner House
 The Collective Peace Dale
 The Economic Progress Institute
 VICTA
 Women's Resource Center

South Carolina

Columbia Housing
 Community First Land Trust
 Habitat for Humanity South Carolina
 South Carolina Appleseed Legal Justice Center
 Triune Mercy Center
 Wateree Community Actions, Inc.

South Dakota

Cheyenne River Housing Authority
 Mitchell Area Safehouse
 Oglala Sioux Tribe Partnership for Housing, Inc.
 Sicangu Wicoti Awayankapi Corporation

Tennessee

A Voice for the Reduction of Poverty
 Aspell Recovery Center
 Blount County Habitat for Humanity
 Clarksville Montgomery County Crisis Intervention, Inc.
 ComCap Partners
 Community Alliance for the Homeless
 Creative Compassion, Inc.
 Faith Community, Inc.
 Family Promise of Bradley County
 Family Promise of Knoxville
 Frontier Health
 Habitat For Humanity of Greater Memphis
 Johnson City Housing Authority
 Nashville Jewish Social Justice Roundtable
 Open Table Nashville
 Project Love Strong
 RESULTS East Tennessee
 Sparta Housing Authority
 Tennessee Affordable Housing Coalition
 Tennessee Valley Coalition for the Homeless
 V & D Enterprise LLC
 Wesley Memorial United Methodist Church

Texas

Abilene Hope Haven
 Accessible Housing Resources, Inc.
 Affordable Homes of South Texas, Inc.
 ATLC Corp.

Austin Habitat for Humanity
 Austin Housing Coalition
 Austin Revitalization Authority
 Avenue Community Development Corporation
 Bishop Enrique San Pedro Ozanam Center, Inc.
 Center for Civic and Public Policy Improvement
 Coalition for the Homeless of Houston/Harris County
 Coalition of Community Organizations
 Dallas Area Habitat for Humanity
 Education Based Housing, Inc.
 Ellis County Homeless Coalition
 Ending Community Homelessness Coalition
 Esperanza Peace and Justice Center
 Faith Commons
 Faith in Texas
 Family Eldercare
 Family Gateway
 Gadgetz & Gizmos
 GG Janitorial and Investments LLC
 Greater Garth Chapel AME Church
 Habitat for Humanity of San Angelo, Inc.
 Habitat Montgomery County Texas
 Harris County Domestic Violence Coordinating Council
 Housing Opportunities of Fort Worth, Inc.
 Houston Area Women's Center
 Houston Habitat for Humanity
 Lamar County Homelessness Coalition
 Metro Dallas Homeless Alliance
 NestQuest Houston
 New Hope Housing
 New Life Family Education
 Panhandle Community Services
 Personal Attendant Coalition of Texas
 REACH Resource Centers on Independent Living-
 Fort Worth, Dallas, Denton & Plano, TX

RESULTS Dallas
 Services of Hope
 Shelter Agencies for Families in East Texas, Inc.
 Southfair Community Development Corporation
 Tarrant County Hands of Hope
 Texas Gulf Coast Area Labor Federation AFL-CIO
 Texas Homeless Network
 Texas Housers
 Texas Tenants Union, Inc.
 The Bridge Homeless Recovery Center
 The Humility Project
 The SAFE Alliance
 Tilbury Real Estate Advisors
 United Way of Lamar County
 WWA Integrated Wealth Strategy Group

Utah

Coalition of Religious Communities
 Community Action Partnership of Utah
 Community Development Finance Alliance
 Crossroads Urban Center
 Disability Law Center of Utah
 Habitat for Humanity of Southwest Utah
 Habitat for Humanity of Summit & Wasatch Counties
 Journey of Hope, Inc.
 NAMI Utah
 Open Doors
 Powerful Moms Who Care
 Red Gate Properties LLC
 The INN Between
 The Road Home
 Utah Chapter, National Association of Housing and Redevelopment Officials
 Utah Coalition of Manufactured Homeowners
 Utah Community Action

Utah Department of Workforce Services, Office of Homeless Services Department
 Utah Housing Coalition
 Utah Housing Corporation
 Volunteers of America, Utah
 Weber Housing Authority

Vermont

Cathedral Square
 Champlain Valley Office of Economic Opportunity
 Downstreet Housing and Community Development
 Lamoille Housing Partnership
 Vermont Affordable Housing Coalition
 Vermont Housing Finance Agency

Virginia

Access Independence, Inc.
 Arlington Partnership for Affordable Housing
 Better Housing Coalition
 Blue Ridge Independent Living Center
 CARITAS
 City of Alexandria, Economic Opportunity Council
 Clean Virginia
 Coalition for Smarter Growth
 DSA Housing Justice Workgroup
 Eastern Shore of Virginia Habitat for Humanity, Inc.
 Greater Fredericksburg Habitat for Humanity
 Habitat for Humanity in the Roanoke Valley
 Habitat for Humanity of Northern Virginia
 Harrisonburg-Rockingham Community Services Board
 Housing Opportunities Made Equal of Virginia
 Independence Empowerment Center
 Northern Virginia Affordable Housing Alliance
 Our Community Place
 Piedmont Habitat for Humanity
 Piedmont Housing Alliance

Portsmouth Area Resources Coalition, Inc.
 Rush Homes, Inc.
 Shuler Strategies Group LLC
 South County Task Force for Human Services
 The Disability Resource Center of the
 Rappahannock Area, Inc.
 The New Sands Residents Association
 Valley Associates for Independent Living
 Virginia Housing Alliance
 Virginia Sexual & Domestic Violence Action Alliance
 Virginia Supportive Housing

Washington

Ally Community Development
 Be:Seattle
 BEING
 Bellingham and Whatcom County Housing
 Authorities
 Bellwether Housing
 Canyon Summit Services
 Center for Independence
 Citizens Against Domestic & Sexual Abuse
 Coalition Ending Gender-Based Violence
 Cocoon House
 Homes and Hope Community Land Trust
 Housing Consortium of Everett & Snohomish
 County
 Housing Development Consortium of Seattle-King
 County
 Housing Hope
 Interfaith Family Shelter
 Interim CDA
 Issaquah Sammamish Interfaith Coalition
 Lake City Taskforce on Homelessness
 Lake Forest Park Citizens Commission
 Low Income Housing Institute
 Mariposa House (Forks Abuse Program)

Mary's Place
 Metropolitan Development Council
 Neighborhood House
 OPAL Community Land Trust
 Orange Child
 Parallax Perspectives
 Parkview Services
 Partners for Rural Washington
 Pioneer Human Services
 Resident Action Project
 RESULTS Bremerton Chapter
 Risk Research
 Seattle/King County Coalition on Homelessness
 Snohomish County Public Defender Association
 Solid Ground
 SouthEast Effective Development
 Southwest Washington RESULTS Group
 St. Stephen Housing Association
 Tacoma Pierce County Coalition to End
 Homelessness
 Team Zen Consulting LLC
 Tenants Union of Eastern Washington
 Volunteers of America Western Washington
 Washington Housing Alliance Action Fund
 Washington Low Income Housing Alliance
 Washington Physicians for Social Responsibility
 Washington State Coalition Against Domestic
 Violence
 Washington State Community Action Partnership
 Willows Shelter - YWCA Seattle
 YWCA Seattle | King | Snohomish

West Virginia

Clarksburg-Harrison Regional Housing Authority
 Eastern Panhandle Empowerment Center
 On The Streets Committee

Rape Domestic Violence Information Center
RESULTS WV
West Virginia Coalition to End Homelessness
Youth Services System, Inc.

Wisconsin

Affordable Housing Action Alliance
Center for Independent Living for Western
Wisconsin
Community Development Authority
End Domestic Abuse Wisconsin
Habitat for Humanity La Crosse Area, Inc.
Independence First
Inner City Redevelopment Corp
L.E. Phillips CDC Chippewa County Outreach Office
Madison Area Care for the Homeless OneHealth
Metropolitan Milwaukee Fair Housing Council
Midstate Independent Living Choices
Pathfinders Milwaukee, Inc.
Raelyn Labs
Sawyer County Housing Authority
Tenant Resource Center
The Bridge to Hope
Walker's Point Youth & Family Center
WI Housing First Coalition
Wild Rivers Habitat for Humanity, Inc.


Housing Assistance Council

 1025 Vermont Ave., N.W., Suite 606, Washington, DC 20005, Tel.: 202-842-8600, Fax: 202-347-3441, E-mail: hac@ruralhome.org
www.ruralhome.org

October 21, 2021

The Honorable Maxine Waters
 Chairwoman
 Financial Services Committee
 United States House of Representatives
 Washington, DC 20515

The Honorable Patrick McHenry
 Ranking Member
 Financial Services Committee
 United States House of Representatives
 Washington, DC 20515

Dear Chairwoman Waters & Ranking Member McHenry:

We hope this letter finds you and your families and staff well and healthy. Thank you for hosting today's hearing, entitled "A Strong Foundation: How Housing is the Key to Building Back a Better America." The Housing Assistance Council (HAC) writes to support the rural housing resources included in the House Financial Services Committee's Build Back Better Act. We urge you to address the pressing housing and capacity needs of our nation's rural communities by maintaining these resources at the levels outlined in the Financial Services bill.

Long before the pandemic, rural America was facing an affordable housing crisis. Rural housing units lack adequate plumbing and kitchen facilities at a rate almost double the national average. Many homes in persistently poor rural areas suffer from overcrowding and a lack of accessibility. Affordability challenges also deeply impact rural residents, with average incomes well below the national median and nearly half of rural renters being categorized as cost burdened (paying 30 percent or more of their income in rent).¹ These rural communities also often struggle with a lack of access to capital, a dearth of philanthropic and government investment, and declining local capacity to provide assistance and access complex federal resources. Exacerbating these challenges, the rural housing programs at the U.S. Department of Agriculture (USDA) have atrophied under federal funding cuts for decades.

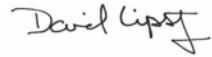
We specifically support the Financial Services provisions that invest \$5 billion in USDA rural housing programs for multifamily rental preservation and new construction, home ownership and home repair, farmworker housing and rental assistance; and \$25 million in the Self-Help Homeownership Opportunity Program (SHOP) at the Department of Housing and Urban Development (HUD) to allow for affordable homeownership through sweat equity. No new USDA direct-financed rental housing has been developed in a decade (with the exception of a small number of farmworker housing units), and the existing properties are increasingly losing their affordability provisions as their mortgages mature, with thousands of units being lost each year.² The investment that the Financial Services reconciliation bill makes would be transformational for addressing the multifamily preservation crisis and encouraging rural homeownership.

¹ Based on data accessed at: <http://www.ruraldataportal.org/>

² Rental Housing for a 21st Century Rural America: A Platform for Preservation. Housing Assistance Council. <https://ruralhome.org/rural-america-is-losing-its-affordable-rental-housing/>

We urge you to consider the unique infrastructure needs of rural places and maintain the targeted resources for rural housing included in the House Financial Services Committee's Build Back Better Act. We stand ready to work with you during these unprecedented times to achieve these objectives. Thank you for your time and leadership.

Sincerely,

A handwritten signature in black ink that reads "David Lipset". The signature is written in a cursive style with a prominent loop at the end of the last name.

David Lipset
President & CEO
Housing Assistance Council (HAC)

JUSTICE IN AGING

FIGHTING SENIOR POVERTY THROUGH LAW

October 22, 2021

The Honorable Chuck Schumer
322 Hart Senate Office Building
Washington, DC 20510

The Honorable Mitch McConnell
317 Russell Senate Office Building
Washington, DC 20510

The Honorable Nancy Pelosi
2468 Rayburn House Office Building
Washington, DC 20515

The Honorable Kevin McCarthy
1236 Longworth House Office Building
Washington, D.C. 201515

Dear Majority Leader Schumer, Minority Leader McConnell, Speaker Pelosi, and Minority Leader McCarthy:

On behalf of Justice in Aging, I write to ask that you keep critical investments in housing within the reconciliation legislation to enact President Biden's Build Back Better Plan.

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 the proposed \$327 billion investment in housing vouchers, public housing, and the national Housing Trust Fund (HTF) in any infrastructure package. These vital housing programs most directly and effectively serve the lowest income renters with the greatest needs. All three investments are essential to build on the temporary housing relief measures in the American Rescue Plan and support an equitable recovery.

Justice in Aging is a national organization that uses the power of law to fight senior poverty by securing access to affordable health care, housing and economic security for older adults with limited resources. We focus our efforts on fighting for people who have been marginalized and excluded from justice, such as women, people of color, LGBT individuals, people with disabilities, and people with limited English proficiency.

Older adults are at the center of our nation's housing affordability and homelessness crisis, as our nation's population is aging and income inequality continues to grow, especially for older adults of color. Older adult renters are more likely to spend a large share of their income on rent than the population as a whole, and these rental cost burdens place them at increased risk of housing instability and homelessness. Caught in the vise between their fixed, lower incomes and steadily rising costs for rental housing, low-income seniors, disproportionately Black and Latinx renters, are facing unsustainable rent burdens, paying ever higher percentages of their meager incomes on housing. This untenable situation causes life-threatening stress and leads to people having to

Washington, DC

Los Angeles, CA

Oakland, CA

choose between paying rent, eating, or buying medications—while also increasing the risk they will be forced onto the streets.

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, and to ensure that older adults do not experience their last days living on the streets.

Sincerely,

A handwritten signature in blue ink that reads "Patti Prunhuber". The signature is fluid and cursive, with the first name "Patti" being more prominent than the last name "Prunhuber".

Patti Prunhuber
Senior Housing Attorney

Cc:



October 8, 2021

The Honorable Nancy Pelosi
Speaker
U.S. House of Representatives
Washington, DC 20515

The Honorable Steny H. Hoyer
Majority Leader
U.S. House of Representatives
Washington, DC 20515

The Honorable James E. Clyburn
Majority Whip
U.S. House of Representatives
Washington, DC 20515

The Honorable Katherine Clark
Assistant Speaker
U.S. House of Representatives
Washington, DC 20515

The Honorable Hakeem Jeffries
Democratic Caucus Chair
U.S. House of Representatives
Washington, DC 20515

Dear Speaker Pelosi, Majority Leader Hoyer, Majority Whip Clyburn, Assistant Speaker Clark, and Democratic Caucus Chair Jeffries,

To follow up on our September 21 letter to you, we would like to reiterate key priorities for older adults and aging services providers in the Build Back Better Act. We understand that programs are at risk of being ripped from the Build Back Better Act. Given the great and growing need for these programs, now is precisely the wrong time to remove key programs and supports for older adults from the package.

Thank you for your leadership to make historic, structural investments for older adults and aging services providers in the Build Back Better reconciliation legislation. As the pieces of the proposal have emerged from individual House committees, we would like to highlight the investments we believe to be particularly impactful to meet the critical and pressing needs facing older adults.

In addition to affordable senior housing and home and community-based services (HCBS), several of the provisions would respond to the workforce crisis, the challenges of which were reflected in a recent LeadingAge member survey. An overwhelming percentage of respondents reported they need to hire 50% more staff to become fully staffed; they are filling vacant positions with temporary or agency staff (57%); and 75% of the respondents shared "seeking better pay" as a reason staff members are leaving their organization.

The following provisions are critical to older adults and aging services organizations, by committee:

Committee on Energy and Commerce:

- Allocating at least \$190 billion to expand HCBS services for older adults and people with disabilities. This allocation would also strengthen the direct care workforce recruitment and retention opportunities by

improving provider payment rates and giving states the resources to ensure the rate increases are passed through to workers' wages.

Committee on Financial Services:

- \$2.4 billion for new Section 202 Supportive Housing for the Elderly. These funds will build 35,564 homes with Service Coordinators, ensuring more very low income older adults will have the affordable housing and access to services they need. This month, HUD reported a 16% increase between 2017 and 2019 of "worst case housing needs" among very low income older adults, precisely the population served by the Section 202 program whose residents have average annual incomes of \$14,400. No other household type experienced such an increase of worst case housing needs, which the report showed has increased 82% among older adults between 2009 and 2019. The new technical assistance center within this account will also help states better align housing and services to greatly expand the ability of low income older adults to age in community. As Senator Joe Manchin said in a September 22, 2021 announcement of a new Section 202 grant award for a West Virginia nonprofit, "Far too many West Virginians are facing housing instability and experiencing homelessness, and the COVID-19 pandemic has only made this dire and heartbreaking issue worse. This [Section 202 grant award] funding will support West Virginia organizations and housing facilities that provide affordable housing for low income West Virginia seniors across the state. I will continue to fight for funding to ensure every West Virginian has a roof over their head, regardless of their situation." The need for affordable housing is severe in West Virginia, as it is for the rest of the nation.

Committee on Ways and Means:

- Fixing future and addressing current Right of First Refusal issues in the Low Income Housing Tax Credit program, a problem that put older adults' affordable homes at risk, robbed rightful nonprofit owners of affordable senior housing of their buildings and cost millions in unnecessary litigation.
- Addressing the staff shortages in long-term facilities by allocating \$1.2 billion for Nursing Home Worker Training Grants, to be used for long-term care workforce recruitment, wage subsidies, paid leave and childcare.
- Allocating \$425 million to expand the Health Profession Opportunity Grant (HPOG) Program, to provide training and supportive services to low income individuals for occupations in the health care field that experience labor shortages or, are in high demand. These grant awards will also allow skilled nursing facilities (SNFs) and nonprofit organizations to be eligible grantees.
- Improving the accuracy and reliability of the data collected in SNFs by requiring a study on the appropriateness of minimum staff to resident ratios of registered nurses and recommendations for minimum staffing ratios for certified nursing assistants and nurses.

Committee on Education and Labor:

- Investing in the direct care workforce by providing \$1.48 billion to support grants to recruit, retain, and implement models and strategies to make the field more attractive and improve wages.
- Funding for the aging services network and infrastructure by providing \$1.2 billion for Older Americans Act (OAA) programs.

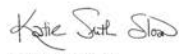
- Reauthorizing the Registered Apprenticeships Program, at \$5 billion funding level, with 50 percent of funds reserved for programs serving high numbers of individuals with barriers to employment, including individuals with disabilities, or nontraditional apprenticeship populations, and for expanding youth apprenticeships or pre-apprenticeships.

LeadingAge represents more than 5,000 nonprofit aging services providers, including affordable senior housing providers and other mission-minded organizations that touch millions of lives every day. Alongside our members and 38 state partners, we use applied research, advocacy, education, and community-building to make America a better place to grow old. Our membership encompasses the continuum of services for people as they age.

We are dismayed the Build Back Better Act could be shrunk dramatically and strongly urge you not to impose any such cuts on the programs older adults need the most.

Older adults and aging services providers are desperate for these investments and are deeply grateful for your leadership to secure them. LeadingAge stands ready to support the funding levels reflected in the committees' bill through enactment, which cannot come soon enough.

Sincerely,



Katie Smith Sloan
President and CEO



October 17, 2021

The Honorable Maxine Waters
Chairwoman
Financial Services Committee
United States House of Representatives
Washington, DC 20515

RE: Local Initiatives Support Corporation Letter of Support for Housing Provisions in the Build Back Better Act

Dear Chairwoman Waters,

The Local Initiatives Support Corporation (LISC) is pleased that the House Financial Services Committee (HFSC) is holding a hearing on how affordable housing is key to building back a better America. *We write in support of Congress advancing a Build Back Better (BBB) Act with robust federal housing resources in order to address system disparities to accessing affordable and safe housing, while ensuring an equitable economic recovery.*

Established in 1979, LISC is a national nonprofit housing and community development organization dedicated to helping community residents transform distressed neighborhoods into healthy and sustainable communities of choice and opportunity. LISC mobilizes corporate, government, and philanthropic support to provide local community development organizations with loans, grants, and equity investments; as well as technical and management assistance. Our organization has a nationwide footprint, with local offices in 38 cities. LISC invests approximately \$2 billion each year in these communities. Our work covers a wide range of activities, including housing, economic development, building family wealth and incomes, education, and creating healthy communities.

General Comments

Since the President's 2021 State of the Union address, the Administration has been working with Congress to pass a once-in-a-generation domestic investment bill modeled on the president's American Jobs Plan and American Families Plan, which call for sizeable investments in affordable housing, child care, education, safety and justice, workforce and economic development programs, and income supports. It is clear that direct federal investments are required to strengthen the economic resilience of communities and households alike—especially given that COVID-19 has exacerbated longstanding inequities based on race, class and zip code.

The Build Back Better Act similarly recognizes that our largest national challenges can only be solved by tackling inequities from multiple fronts. This requires substantial investments that empower individuals, government agencies, and nonprofit organizations to address poverty, build wealth, and comprehensively increase financial stability in both urban and rural communities. *For the Build Back Better Act to be successful, it must include robust affordable housing resources since housing serves as the platform*

for other federal investments to be successful. Access to safe, decent, and affordable housing stabilizes low-income families and furthers their health and economic well-being. The pandemic intensified and laid bare longstanding housing instability issues, and as a result, Congress is rightly considering a significant expansion in housing investments.

Many of LISC's top affordable homeownership priorities are included in the current housing portions of the BBB Act's funding and tax legislation, including a new downpayment assistance program for first-time homebuyers; homeowner rehabilitation resources; flexible affordable homeownership and civic infrastructure resources; and the Neighborhood Homes Investment Act, which would spur development and revitalization of homes in distressed communities. These measures would help low-income families purchase a home or improve their existing home, furthering housing stability while lessening racial gaps in homeownership rates and wealth.

The BBB Act also acknowledges the need to significantly increase federal investments in affordable rental housing. There is not a single state, county, or metropolitan area in the U.S. where a minimum-wage worker can afford a modest two-bedroom rental unit without spending more than 30 percent of their income on rent. High housing costs burden families and strain their ability to afford other essentials such as food, health care, child care, and transportation – keeping people trapped in poverty and leading to an increased risk of eviction and homelessness.

The current housing provisions in the BBB Act includes a significant expansion of rental assistance, both tenant-based and project-based, to make housing affordable for the poorest families in our country. There is also an historic commitment to additional housing production, including an expansion of the Low Income Housing Tax Credit that could bring over 1.3 million new housing units online over the next 10 years; increased funding for critical gap-filling programs like the HOME Investment Partnership program; and authorization of a new production program called the Housing Investment Fund that will be housed at the Treasury Department. In addition, the BBB Act rightly includes substantial capacity building resources to ensure that both the federal government and recipients of funding are able to successfully deploy this housing funding.

We thank you and the HFSC for holding this hearing highlighting why affordable housing resources must be included in the Build Back Better if we are to have an equitable recovery from the impacts of the Covid-19 pandemic. *LISC fully supports Congress providing the highest amount of federal housing and community development resources as possible in the BBB Act.*

Please contact Mark Kudlowitz (mkudlowitz@lisc.org), LISC Senior Policy Director, if you need additional clarification on the recommendations provided in this letter.

Sincerely,



Matt Josephs
Senior Vice President for Policy



October 15, 2021

The Honorable Joseph R. Biden
U.S. President
Washington, D.C., 20515

The Honorable Nancy Pelosi
Speaker, U.S. House of Representatives
Washington, D.C., 20515

The Honorable Charles Schumer
Majority Leader, U.S. Senate
Washington, D.C., 201515

Heidi Marston
Executive Director

Board of Commissioners

Jacqueline Waggoner
Chair

Wandy Grouel
Vice Chair

Kelli Bernard

Sarah Dusseault

Noah Farkas

Mitchell Kamin

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RE: Critical Housing Investments in the Reconciliation Package

On behalf of the Los Angeles Homeless Services Authority ("LAHSA") and the Los Angeles Continuum of Care ("LA CoC"), we write to urge Congress to maintain its proposed investments in affordable housing as part of the Build Back Better budget reconciliation bill currently being discussed, particularly its commitment to expand rental assistance, preserve and retrofit the nation's aging public housing portfolio, and bolster the National Housing Trust Fund ("HTF"). The infusion of resources proposed is a once-in-a-generation opportunity to make an indelible impact on millions of Americans at-risk of falling into poverty and homelessness.

LAHSA is a joint-powers authority of the City and County of Los Angeles and serves as the lead agency in the LA CoC. LAHSA is responsible for funding a significant portion of the interim housing, permanent housing, and supportive services for individuals and families experiencing homelessness throughout Los Angeles County. As such, we support all legislation that would provide additional funding for proven federal housing programs that prevent and reduce homelessness.

Housing insecurity has been a growing concern for years. Renters across the U.S. have struggled to make ends meet—24% of renter households are severely cost-burdened, paying over half of their income on rent.¹ This has harmful impacts on a person's overall wellbeing, as housing is foundational to obtaining employment, healthcare, education, and more. Affordable housing is a key towards stabilizing that wellbeing. Families living in affordable housing units were able to spend 52% more than severely cost-burdened households on expenditures such as healthcare and food.²

As a result of the shortage of affordable housing units for those at the lowest incomes, homelessness has been steadily rising over the past four years. In January 2020, 580,000 individuals were experiencing homelessness nationwide.³ Even before the COVID-19 pandemic, Los Angeles County had been facing a crushing housing and homelessness crisis with nearly 60,000 people experiencing homelessness on any given

¹ Joint Center for Housing Studies of Harvard University. (2020). "The State of the Nation's Housing 2020."

² Ibid.

³ National Alliance to End Homelessness. (2021). *State of Homelessness: 2021 Edition*.

night. Of those, 72% percent lived unsheltered.⁴ The immense scale of homelessness in Los Angeles County further underscores the need to maintain the proposed investments in affordable housing.

As deliberations on the need to revitalize the nation’s infrastructure continue, housing is often left out of or diminished in the conversation. The provision of affordable housing, however, is a critical piece of our nation’s infrastructure, that can have deep and lasting impacts for underserved households and should remain in this bill. Bolstering our affordable housing infrastructure like rental assistance helps to alleviate a strained social services system by reducing adverse outcomes associated with housing instability and homelessness. With the Build Back Better budget reconciliation bill, Congress has a chance to right size decades worth of discriminatory policies and divestments that have led to the dire situations in housing instability and homelessness that we see today. We cannot let this rare moment pass us by.

\$90 Billion for Rental Assistance (Housing Choice Vouchers and Project Based Vouchers)

Rental assistance in the form of Housing Choice Vouchers (“HCV”) and Project-Based Vouchers (“PBV”) are essential resources that help individuals meet the high costs of housing. Specifically, HCVs and PBVs help to sharply reduce homelessness, lift people out of poverty, and provide families with economic mobility and stability, which in turn can improve educational; developmental; and physical and mental health outcomes.⁵ But the need does not match the availability of this resource.

Just one in four U.S. households eligible for an HCV receives one. This reality is further evidenced in high-cost regions like Los Angeles where the HCV waitlist for the Housing Authority of the City of Los Angeles was opened in 2017 for the first time in thirteen years only to close soon after.⁶ The \$90 billion in rental assistance proposed in this bill is a tremendous opportunity to bridge these growing gaps and stem the tide of families falling into poverty and homelessness. Including this investment in the reconciliation package is a critical step in fulfilling the Biden campaign’s promise to fund rental assistance based on need.

\$80 Billion to Preserve Public Housing

Expanding resources to rehabilitate and preserve the nation’s aging public housing stock is a long overdue investment needed to help keep lower-income families housed amid rising housing costs in Los Angeles. It is imperative that we prop up our existing public housing portfolio and repair this critical resource up to appropriate living standards. Public housing that is in disrepair exposes tenants—especially young children—to lead paint, asbestos, and unacceptable hazards. Many units are also not compliant with the Americans with Disabilities Act, making it difficult for individuals with different abilities to find affordable and safe housing. We strongly urge Congress to keep its commitment in preserving safe public housing.

\$37 Billion for the National Housing Trust Fund

The HTF is principally used for the building, rehabilitation, conversion, preservation, and operation of rental housing for extremely low-income (“ELI”) households, those with incomes less than 30% of AMI, or those with incomes less than the federal poverty line. It is the only program that focuses on capital construction for people that are ELI—most other existing capital funding programs focus on those experiencing homelessness or chronic homelessness or those that are closer to 60% AMI—leaving a gap for those at the greatest risk of homelessness.⁷

⁴ Los Angeles Homeless Services Authority. (2020). *Greater Los Angeles Homeless Count Results*.

⁵ Center on Budget and Policy Priorities. (April 2021). “Policy Basics: The Housing Choice Voucher Program.”

⁶ Homelessness Policy Research Institute. (April 2021). “Housing Choice Voucher Discrimination.”

⁷ Center on Budget and Policy Priorities. (July 2020). “Pandemic Relief Must Include Comprehensive Housing Assistance for People Experiencing the Most Severe Hardship.”

In Los Angeles County alone, there is a shortage of over 500,000 affordable units for people at the lowest incomes—an eight percent increase from the previous year.⁸ Across the country, the deficit of housing units that are available and affordable to ELI renters sits around 6.8 million.⁹ Investing in the HTF will help to fill this gap for households struggling to make ends meet.

Congress has before it a singular opportunity to fundamentally change the housing and homelessness landscape of this country for generations to come. And as the country grapples with and recovers from the economic impact of the COVID-19 pandemic, it is imperative that assistance for families and individuals reach them now—not after they lose their homes. In order to make the other social service and anti-poverty provisions within the reconciliation package work to the best of their abilities, we ask that Congress preserve its proposed affordable housing investments, so that we ensure the most vulnerable in our communities remain safely indoors.

Sincerely,



Heidi Marston
Executive Director
Los Angeles Homeless Services Authority

cc: Los Angeles County Congressional Delegation

⁸ California Housing Partnership. (2021). *2021 Los Angeles County Affordable Housing Needs Report*.
⁹ The National Low Income Housing Coalition. (March 2021). *The Gap: A Shortage of Affordable Homes*.



April 13, 2021

The Honorable Nancy Pelosi
Speaker
United States House of Representatives
1236 Longworth House Office Building
Washington, DC 20515

The Honorable Chuck Schumer
Majority Leader
United States Senate
322 Hart Senate Office Building
Washington, DC 20510

The Honorable Kevin McCarthy
Minority Leader
United States House of Representatives
2468 Rayburn House Office Building
Washington, DC 20515

The Honorable Mitch McConnell
Minority Leader
United States Senate
317 Russell Senate Office Building
Washington, DC 20510

Dear Speaker Pelosi, Leader Schumer, Leader McCarthy and Leader McConnell:

As Congress works to negotiate an infrastructure package, we strongly urge a significant investment in affordable housing, which is a pro-jobs, pro-families, and pro-security investment that enables our communities to thrive. As mayors, we understand these issues from the streets of our cities and recognize their urgency, which has been amplified throughout the COVID-19 pandemic. Stable and affordable housing strengthens our communities by providing more residents the opportunity to pursue a job and financial stability, which both support local businesses and economic growth. For these reasons and more, we applaud President Biden's inclusion of a strong investment for affordable housing in the American Jobs Plan.

In addition to our work with the federal government, our coalition of 33 bipartisan mayors and business leaders is working with non-governmental organizations, real estate and affordable housing developers and other critical housing stakeholders to ensure that the voices of struggling families and individuals are heard. Today, we urge that Congress's package support the investments in Chairwoman Waters' Housing is Infrastructure legislation and the American Jobs Plan, include a significant expansion of Housing Choice Vouchers to all eligible households, and provide incentives for housing production around large employment and/or transportation hubs.

America needs this level of support because current federal programs and funding as well as affordable housing supply are not meeting the skyrocketing national housing demand. One in four families that rent in our country are a paycheck away from homelessness, and families can no longer afford safe places to live.

Thank you for considering this urgent request and your continued leadership in helping to prevent and end homelessness in the United States. We are ready to work with you.

Sincerely,



Libby Schaaf
Mayor
Oakland, California



John Giles
Mayor
Mesa, Arizona



Eric Garcetti
Mayor
Los Angeles, California



London N. Breed
Mayor
City and County of San Francisco, California



Vi Lyles
Mayor
Charlotte, North Carolina



Kate Gallego
Mayor
Phoenix, Arizona



Michael B. Hancock
Mayor
Denver, Colorado



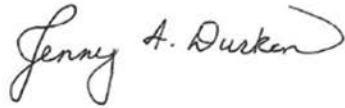
Darrell Steinberg
Mayor
Sacramento, California



Jim Kenney
Mayor
Philadelphia, PA



Lily Mei
Mayor
Fremont, California



Jenny A. Durkan
Mayor
Seattle, Washington



Steve Benjamin
Mayor
Columbia, South Carolina



Cassie Franklin
Mayor
Everett, Washington



Todd Gloria
Mayor
San Diego, California



Muriel Bowser
Mayor
Washington D.C.



Sam Liccardo
Mayor
San Jose, California



Lucy Vinis
Mayor
Eugene, Oregon



Mike Coffman
Mayor
Aurora, Colorado



Jerry Dyer
Mayor
Fresno, California



Robert Garcia
Mayor
Long Beach, California



Ted Wheeler
Mayor
Portland, Oregon



Diane Yentel
President and CEO
National Low Income Housing Coalition



Nan Roman
President and CEO
National Alliance to End Homelessness



MORTGAGE BANKERS ASSOCIATION

September 13, 2021

The Honorable Maxine Waters
 Chairwoman
 Committee on Financial Services
 U.S. House of Representatives
 2129 Rayburn House Office Building
 Washington, D.C. 20510

The Honorable Patrick McHenry
 Ranking Member
 Committee on Financial Services
 U.S. House of Representatives
 4340 O'Neill House Office Building
 Washington, D.C. 20024

Dear Chairwoman Waters and Ranking Member McHenry:

On behalf of the Mortgage Bankers Association (MBA)¹, I am writing to express our views regarding specific provisions of the House Financial Services Committee's markup of the Amendment in the Nature of a Substitute (ANS) to S. Con. Res. 14, the Concurrent Resolution on the Budget for Fiscal Year 2022, scheduled for September 13, 2021.

TITLE IV. COMMITTEE ON FINANCIAL SERVICES

Subtitle B. 21st Century Sustainable and Equitable Communities

Section 40104. Unlocking Possibilities Program

MBA commends the Committee for identifying a legislative solution that provides federal support to a national challenge while preserving local and regional decision-making and implementation. Reforming and updating local and regional housing policies and plans is a critical part of addressing housing affordability and security. This section creates a new Local Housing Policy Grant program to help regions, states, cities, and tribes recover and ultimately thrive by encouraging the adoption of pro-housing policies, housing plans, and updated codes. This section targets funding to the places in most need of housing and where there is the most significant imbalance of jobs and housing. It also prioritizes funding for communities with existing public transportation options. It will spur regional planning and cooperation by giving special consideration to applicants from multijurisdictional coalitions.

Subtitle C. Homeownership Investments

Section 40201. First-Generation Downpayment Assistance

MBA commends the Committee for addressing barriers to homeownership, especially for minorities and lower-income individuals. Ensuring qualified homebuyers have access to

¹ The Mortgage Bankers Association (MBA) is the national association representing the real estate finance industry, an industry that employs more than 330,000 people in virtually every community in the country. Headquartered in Washington, D.C., the association works to ensure the continued strength of the nation's residential and commercial real estate markets, to expand homeownership, and to extend access to affordable housing to all Americans. MBA promotes fair and ethical lending practices and fosters professional excellence among real estate finance employees through a wide range of educational programs and a variety of publications. Its membership of more than 1,900 companies includes all elements of real estate finance: independent mortgage banks, mortgage brokers, commercial banks, thrifts, REITs, Wall Street conduits, life insurance companies, credit unions, and others in the mortgage lending field. For additional information, visit MBA's website: www.mba.org.

MBA Letter to Chairwoman Waters and Ranking Member McHenry regarding September 13th Markup
September 13, 2021
Page 2

resources to overcome barriers to homeownership, such as challenges to building resources for down payments, is critical to supporting a diverse, fair, and equitable real-estate market. MBA supports this section, which provides first-time, first-generation homebuyers with up to 10 percent of the purchase price of an eligible home in financial assistance, including for down payment costs, closing costs, and costs to reduce the rates of interest. MBA appreciates the inclusion of language within this section supporting uniformity in administration of the down payment assistance program as well as granting participating lenders a meaningful safe harbor should borrowers self-attest their first-generation homebuyer status and later be determined ineligible.

MBA previously has supported, and continues to support, robust funding for housing counseling agencies to help qualified homebuyers meet the legislation's housing counseling and education requirements prior to entering into a sales purchase agreement or submitting a loan application. Whether through the regular appropriations process, or this reconciliation vehicle as proposed, MBA supports increased access to housing counseling as a means to provide a more positive experience for first-time homebuyers unfamiliar with the homeownership process, as well as for other underserved communities.

Section 40202. Wealth-Building Home Loan Program

MBA promotes policies that support sustainable homeownership as an important means of producing generational wealth for all Americans, especially communities of color. MBA is supportive of initiatives that assist borrowers in the acceleration of equity growth and provide American families with greater affordability without compromising the safety and soundness of the loan. This section purports to create a pathway for borrowers to build equity in their homes at twice the rate of a comparable 30-year mortgage insured by the Federal Housing Administration (FHA), while making roughly the same monthly payments, which could simultaneously expand and improve homeownership opportunities without posing significant additional market risk. While MBA appreciates this section's intent, we note, however, that this program has significant operational complexities and more limited borrower appeal (to be determined by the extent to which the monthly payments would differ between the 20-year and 30-year options) when compared to the forgivable grants in Section 40201.

Section 40203. FHA-Insured Small Dollar Mortgage Demonstration Program

MBA strongly supports policies and legislation designed to broaden and diversify homeownership as well as enhance housing affordability. That is why MBA previously has supported legislative efforts that would direct FHA to examine its single-family mortgage insurance policies and identify barriers that restrict access to mortgages of \$100,000 or less. Section 40203 builds on previous legislative efforts, and MBA is directionally supportive of the establishment of this pilot program at the Department of Housing and Urban Development (HUD) to expand small-dollar lending options to everyday homebuyers seeking to purchase homes priced at \$100,000 or less. MBA does recommend, however, that any aspects of this pilot program wherein only a set number of lender participants benefit from the policy being tested be confined to a strict timeline. This defined pilot phase would avoid providing certain lenders with an unfair competitive advantage for extended periods of time. Upon completion of the trial phase, a comprehensive review of the pilot's impact can be undertaken to ensure it is meeting its objectives and to determine how best to expand access to all FHA-approved lenders.

MBA Letter to Chairwoman Waters and Ranking Member McHenry regarding September 13th
Markup
September 13, 2021
Page 3

Conclusion

Thank you in advance for your consideration of the views expressed within this letter. We stand ready to work with all Members of the Committee as the housing portion of the ongoing reconciliation debate continues to advance in the House.

Sincerely,

A handwritten signature in black ink, appearing to read "Bill Killmer", with a long horizontal flourish extending to the right.

Bill Killmer
Senior Vice President
Legislative and Political Affairs

cc: All Members, House Committee on Financial Services



October 5, 2021

The Honorable Nancy Pelosi
Speaker of the House
United States House of Representatives
Washington, D.C. 20515

The Honorable Charles Schumer
Democratic Leader
United States Senate
Washington, D.C. 20510

Dear Speaker Pelosi and Majority Leader Schumer,

On behalf of the National Association of Housing and Redevelopment Officials (NAHRO), the Public Housing Authority Directors Association (PHADA), the Council of Large Public Housing Authorities (CLPHA), the Moving to Work Collaborative (MtW), and the Local Housing Administrators Coalition (LHAC), we urge you to retain the housing provisions from the Build Back Better Act. The nation is in the middle of a housing crisis and retaining these direly needed resources in Build Back Better will help millions of families across the country.

In January 2020, the Department of Housing and Urban Development (HUD) reported at least 580,466 people were homeless, which represents a 2.2 percent increase from 2019. Despite these growing needs, only 1 in 5 eligible families currently receive assistance.

Public housing and Section 8 Housing Choice Vouchers play a critical role in our nation's infrastructure and social safety net, providing families with a stable home and assisting them in opportunities for upward mobility. Across the United States, public housing provides almost 1 million units of housing to over 1.8 million people, including 800,000 children, and more than half the population in public housing is elderly and disabled. The 2.3 million Section 8 housing choice vouchers house an additional 5.2 million people including 2.2 million children. In many cities and towns across the nation, seniors, veterans, persons with disabilities and families with children rely on public housing, now perhaps more than ever before. In some instances, no other source of housing could take its place more readily or affordably.

An investment in public housing capital needs will spur local economic growth, as occurred with funding from the American Recovery and Reinvestment Act of 2009 (ARRA). The Government Accountability Office found that 99.9% of all public housing ARRA capital funds were obligated and expended under accelerated time frames. With \$4 billion in capital funds, researchers found that

agencies invested in over 245,000 affordable units, created 26 jobs for every \$1 million spent on capital projects, and generated nearly \$12.5 billion in national economic activity.¹

Please make this transformational investment in the lives of low-income and vulnerable Americans and in our communities. Preserve the housing provisions in Build Back Better.

Sincerely,

National Association of Housing and Redevelopment Officials (NAHRO)
Public Housing Authorities Directors Association (PHADA)
Council of Large Public Housing Authorities (CLPHA)
MTW Collaborative
Local Housing Administrators Coalition

¹ Public Housing Stimulus Funding: A Report on the Economic Impact of Recovery Act Capital Improvements, Commissioned by PHADA, CLPHA and NAHRO with funding from the Housing Authority Insurance (HAI) Group, 2011.



www.endhomelessness.org
 IMPROVING POLICY | BUILDING CAPACITY | EDUCATING OPINION LEADERS
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 Tel 202.638.1526 | Fax 202.638.4664

October 19, 2021

The Honorable Maxine Waters
 Chairwoman, House Committee on Financial Services
 2129 Rayburn House Office Building
 Washington, DC 20515

Dear Chairwoman Waters:

On behalf of the National Alliance to End Homelessness, a non-partisan, evidence-based, mission-driven organization committed to preventing and ending homelessness in the United States, I thank you for your extraordinary leadership of efforts to end homelessness and address the nation's critical shortage of affordable housing for low-income households. We thank you in particular for the important hearing – *A Strong Foundation: How Housing is the Key to Building Back a Better America* – to be held by the House Committee on Financial Services on Thursday, October 21.

The Build Back Better proposal now under consideration would provide critical and unprecedented opportunities for our country. Proposals related to health, education, family wellbeing, and other issues seek to dramatically improve the lives of Americans with modest incomes. But no matter what the investment, they will not have their intended impact unless one other proposal moves forward. That is the proposal to ensure people have a safe, stable, affordable home in which to live.

The importance of safe, stable, affordable housing has been demonstrated repeatedly, by data, research, lived experience and common sense. Yet for decades, federal programs that support housing have not been funded at the scale necessary to do the job. The result has been growing homelessness that overwhelms even the shelter system, resulting in over 200,000 people living on the streets every night. And literally millions of households are forced to spend so much of their incomes on rent that they have practically nothing left for food, clothing or healthcare. A home is the foundation upon which all the other priorities rest. It must be a priority in the economic package.

The lack of affordable housing does not affect everyone equally, having significantly more impact on people of color. Decades of structural racism and discrimination have created racial disparities in housing, contributing to inequities in wealth, education, health and more. As a result, for example, Black people are thirteen percent of the general population but are forty percent of people experiencing homelessness. The housing resources you propose are essential to reducing these longstanding inequities.

The Build Back Better Act will invest in housing solutions for those with the greatest needs. \$90 billion in rental assistance will serve an additional one million households, a substantial number of them homeless. \$80 billion will repair, preserve, and expand public housing for nearly 2.5 million residents. And \$37 billion in the national Housing Trust Fund will build and preserve 330,000 homes for people with the lowest incomes.

Together, these investments will have significant and concrete impact. They will not only achieve housing for literally millions of Americans; they will also support the health, child welfare, education and other goals of the Build Back Better Act. Indeed, housing is essential to the achievement of those goals.

I cannot sufficiently express our gratitude to you for your determined leadership to ensure that our nation's most vulnerable households have safe, stable and affordable homes. Thank you.

Sincerely,

A handwritten signature in black ink, appearing to read 'Nan Roman', with a stylized flourish at the end.

Nan Roman
President and CEO

National Center for HEALTHY HOUSING

The Honorable Nancy Pelosi
Speaker of the House
U.S. House of Representatives
Washington, DC 20510

The Honorable Kevin McCarthy
Minority Leader
U.S. House of Representatives
Washington, DC 20510

The Honorable Chuck Schumer
Majority Leader
U.S. Senate
Washington, DC 20510

The Honorable Mitch McConnell
Minority Leader
U.S. Senate
Washington, DC 20510

September 21, 2021

RECONCILIATION BILL SHOULD INCLUDE LEAD PAINT AND HEALTHY HOMES

The National Center for Healthy Housing supports the Build Back Better Act's proposal to include funding for resilient, upgraded, and affordable healthy housing and we urge Congress to approve the proposed \$10 billion markup to address lead paint and other home-based environmental health hazards in the final bill.

The National Center for Healthy Housing (NCHH) is the preeminent national nonprofit dedicated to transforming lives by transforming housing. Since 1992, NCHH has served as a highly regarded and credible change agent, successfully integrating healthy housing advocacy, research, and capacity building under one roof to reduce health disparities nationwide.

Childhood lead poisoning, asthma, and home injuries are among the nation's most important environmental justice, public health, and housing problems. Children of color and those from low-income communities are at much greater risk of lead poisoning and other housing-related diseases and injuries, and poor housing quality is a major contributor to health disparities. More than 35 million homes have one or more lead paint or other health or safety hazards, which have resulted in generations of Americans who have been harmed needlessly.

These problems are all preventable. Addressing them will protect children, make homes more resilient and affordable, improve health and safety, reduce inequities, promote environmental justice, create thousands of construction and manufacturing jobs, provide a positive return on investment, and provide many other social and financial benefits. It will help overcome the legacy of disinvestment in low-income communities of color that were redlined. Sixty percent of Black Americans live in historically redlined communities, the same communities that also have higher risks of lead poisoning.

The pandemic has made the need for healthy homes clearer than ever. The Centers for Disease Control and Prevention reported that 34% fewer children had their blood tested for lead over the past year, as children have had to spend more time in homes that all too often have lead paint and other health hazards. Americans should not have to face such huge disparities in healthy homes.

10320 Little Patuxent Parkway, Suite 500 • Columbia, MD 21044
410.992.0712 (p) • 443.539.4150 (f)
www.nchh.org • @NCHH • facebook.com/HealthyHousing

Far too many of the nation's cases of childhood lead poisoning are from lead paint and the contaminated dust and soil it generates. The highest levels of lead paint and dust are on old, energy inefficient, leaky windows that can also create mold, asthma, and injury hazards. Existing housing, lead poisoning prevention, and weatherization programs all struggle to replace those windows, but the right investment can achieve multiple aims consistent with the administration's priorities of addressing climate change, environmental justice, overcoming past inequities, and creating jobs.

We support the markup's provisions for affordable, energy-efficient, and resilient housing. Our homes should also protect and support the health of residents, especially children. Homes are at the center of our lives under normal circumstances and are even more important during emergencies. Improving the healthfulness and quality of our homes will help individuals, families, and communities thrive and will improve our ability to face future pandemics and a changing climate.

We believe that everyone truly deserves to be "safer at home."

Congress should include at least a \$10 billion investment to address lead paint and other housing hazards that affect health and safety in its final bill. This will allow communities to correct serious housing health and safety hazards, such as remediation of lead hazards, asthma risks, radon, and injury hazards. These investments will also provide important co-benefits to communities in the form of new jobs, improved home values, and reduced energy emissions.

NCHH has garnered support for these priorities from parents, environmental justice, housing, health, environmental, energy, and educational professionals and citizens from all walks of life for previous letters.

Our nation's homes cannot truly be resilient or affordable without also being healthy and safe. Our health care resources are at their limits. The lack of affordable housing is well known. Therefore, we must act to create a future where affordable homes support our health. Support and investment from Congress will help achieve this future.

Sincerely,



Amanda Reddy
Executive Director
National Center for Healthy Housing
areddy@nchh.org



David E. Jacobs
Chief Scientist
National Center for Healthy Housing
djacobs



October 20, 2021

The Honorable Chuck Schumer
Majority Leader
U.S. Senate
Washington, D.C.

The Honorable Nancy Pelosi
Speaker
U.S. House of Representatives
Washington, D.C.

The Honorable Sherrod Brown
Chair
Committee on Banking, Housing, and Urban
Affairs
U.S. Senate
Washington, D.C.

The Honorable Maxine Waters
Chair
Committee on Financial Services
U.S. House of Representatives
Washington, D.C.

To Leader Schumer, Speaker Pelosi, Chair Brown, and Chair Waters:

The [National Coalition for Housing Justice](#) (NCHJ) calls on Congress to not turn its back on housing in the Build Back Better Act. Any spending cuts to the overall size of the economic recovery package must not come at the expense of proven solutions to America's housing and homelessness crisis. Rental assistance, public housing, and the Housing Trust Fund are three essential programs that serve America's lowest-income and most marginalized households who face the greatest, clearest needs. These programs must be funded at the historic levels approved by the House Financial Services Committee.

NCHJ is a group of national organizations that have aligned behind seeking housing justice in order to end homelessness. Our vision of housing justice realizes the right for everyone in our country to have affordable, safe, accessible, and stable housing. We take an approach grounded in racial justice, economic justice, and equity for all who have been marginalized or minoritized.

Already, there is enormous pressure on Congress to divert resources away from housing for those with the greatest needs. But, let's be clear: these harmful efforts will do nothing to address the underlying causes of the housing crisis and will exacerbate racial inequities.

Nearly the entire shortage of affordable housing supply is concentrated among households with extremely low incomes. Nationally, there is a shortage of 7 million homes affordable and available to the lowest-income renters. For every 10 of the lowest-income renter households, there are fewer than 4 homes affordable and available to them. There is not a single state or congressional district in the country with enough affordable homes to meet this demand.

Without affordable housing options, more than 10 million renter households are severely cost-burdened, paying more than half of their incomes on rent; 3 out of 4 of them have extremely low incomes. They include more than 1 million people, many with disabilities, who are in a perpetual state of crisis – either experiencing homeless or living in overcrowded institutions or in emergency service settings. America's housing crisis disproportionately impacts Black, Indigenous, and people of color (BIPOC), who are more likely than white households to have extremely low incomes, pay more than half of their income on rent, or experience homelessness.

There are proven solutions that can address this crisis, but Congress has not invested in them at the scale necessary. The Build Back Better Act can fix that—but only if investments are targeted to where they are needed most.

For this reason, the National Coalition for Housing Justice urges Congress to enact historic investments in the country's affordable housing infrastructure, including \$90 billion to expand rental assistance to 1 million more households, \$80 billion to preserve public housing for more than 2.5 million residents, and \$37 billion for the national Housing Trust Fund to build, preserve and rehabilitate 330,000 apartments affordable to the lowest-income people.

It is our duty to help to end the suffering of black brown, indigenous, and LGBTQ+ youth and young adults experiencing homelessness through the build back better act. As a young black woman who has experienced homelessness through no fault of my own, I know what hunger for opportunity, safety, respect, equity and justice feels like. As I fight in the movement to end youth homelessness, I ask you to join that fight, do what's right, so youth can have a place to call their own along with opportunities, safety, respect, equity and justice. – **Marcella Middleton, Executive Director, A Way Home America**

“We are at a crucial moment in history in our collective work to end homelessness. Through the Build Back Better Act, Congress can and must equip communities with the support they need to measurably and equitably solve homelessness.” – **Rosanne Haggerty, President, Community Solutions.**

“More than a million people and families can't pursue their dreams because they're just trying to survive as they are shuffled between shelters, nursing homes, group homes, jails, and foster care. Congress has a rare opportunity to change the math for them and to build stronger, more equitable communities. It's the right thing to do, it's the smart thing to do, and it's within reach.” – **Deborah DeSantis, President and CEO, Corporation for Supportive Housing.**

“As the nation's largest funder, the federal government has the opportunity to show its commitment to ending homelessness and housing instability, particularly for Black, Indigenous, and other people of color, through these unprecedented investments. Because philanthropy's resources alone cannot end homelessness, these historic levels of funding, coupled with private dollars through authentic public-private partnerships, create the conditions for transformative change towards housing justice. This is the moment for Congress to do right by those who are most impacted by the housing and homelessness crisis and set the country on a path to ensure everyone has a safe and affordable place to call home.” – **Amanda Andere, CEO, Funders Together to End Homelessness.**

"After decades of underinvestment, the nation is on the cusp of being able to end homelessness and housing insecurity for more people than ever before. The Alliance calls on Congressional leadership to commit to keeping a robust investment in desperately needed affordable housing resources in the Build Back Better Act. This is an opportunity to create a more just and equitable nation. Our leaders must not fail to meet this moment." -- **Nan Roman, President and CEO, National Alliance to End Homelessness.**

"This legislation will provide \$90 billion for rental assistance and housing choice vouchers, creating an opportunity to lift up over 254,000 veterans and many others. Congress must ensure a robust commitment to affordable housing resources remains in this legislation through passage, in order to Build Back Better." – **Kathryn Monet, CEO, National Coalition for Homeless Veterans.**

"Housing is health care. We cannot improve health care outcomes if those we serve do not have permanent, stable housing. The housing investments included in the Build Back Better campaign are vitally important to meeting basic human needs, and also will reduce the racial inequities that have long-existed in both our housing policies and health care systems." – **Bobby Watts, CEO, National Health Care for the Homeless Council.**

"The housing provisions of the reconciliation bill were only a down payment on President Biden's commitment to ensure safe, decent, affordable housing is a human right for every American. Mass homelessness, disparately impacting Black, Indigenous, and other People of Color, is the predictable result of the housing policies of the past 40 years. If this country is to Build Back Better, it cannot miss this opportunity to start with targeted investments directed toward repairing our broken social housing infrastructure and helping those already on the streets." – **Antonia Fasanelli, Executive Director of the National Homelessness Law Center.**

"There has never been a moment where there were such transformative investments on the table and the real potential to achieve them. The Build Back Better Act is a once-in-a-generation opportunity to effectively end homelessness—if done right. Congress cannot allow this opportunity to pass us by." – **Diane Yentel, President and CEO of the National Low Income Housing Coalition.**

"Through the Build Back Better Act, Congress has an opportunity to take a historic step toward ending homelessness. Everyone deserves a safe place to call home, yet LGBTQ youth are 120% more likely to experience homelessness than their straight and cisgender peers – with Black, Brown, and Indigenous and transgender youth especially impacted. True Colors United urges Congress to make this historic investment in housing justice – and to lead with equity by centering young people and those most impacted." – **Gregory Lewis, Executive Director & CEO, True Colors United.**

"Prior to the pandemic, nearly 4.2 million young people, including 700,000 children ages 13-17, experienced unaccompanied homelessness in any given year. Congress has an opportunity to pass a transformational expansion of rental and housing assistance and meaningfully change the course of the homelessness and affordable housing crisis in the United States. \$90 billion in rental assistance would protect 660,000 children under age 18. Youth Collaboratory

respectfully urges Congress to embrace this historic opportunity to invest in the future of our nation's young people." – **Megan Blondin, Executive Director, Youth Collaboratory.**

Sincerely,

National Coalition for Housing Justice



September 17, 2021

The Honorable Nancy Pelosi
Speaker
U.S. House of Representatives
Washington, DC 20515

The Honorable Chuck Schumer
Majority Leader
U.S. Senate
Washington, DC 20510

The Honorable Kevin McCarthy
Minority Leader
U.S. House of Representatives
Washington, DC 20515

The Honorable Mitch McConnell
Minority Leader
U.S. Senate
Washington, DC 20510

Dear Speaker Pelosi, Majority Leader Schumer, Minority Leader McCarthy, and Minority Leader McConnell,

On behalf of the State Housing Finance Agencies we represent, the National Council of State Housing Agencies¹ applauds the House Ways and Means Committee and the House Financial Services Committee for the affordable housing provisions contained in the reconciliation legislation they recently reported. These provisions provide needed funding increases, important new programs, and essential program changes that will enhance the ability of HFAs and other affordable housing stakeholders to increase affordable housing supply, preserve at-risk affordable housing, and foster greater homeownership, particularly among members of traditionally underserved minority groups. We urge you to support this legislation and enact it as soon as possible.

We are particularly pleased with the Ways and Means Committee's expansion of the Low Income Housing Tax Credit program, key Housing Credit program changes, and the establishment of the Neighborhood Homes Tax Credit to increase the availability of scarce affordable for-sale housing. These resources and program enhancements will help HFAs address the extensive affordable housing supply shortages that threaten public health, create economic challenges for both families and communities, and make it harder for workers to move to or live near good jobs. The reconciliation bill will also help shore up declining and distressed communities and make the best use of our existing stock of affordable rental and for-sale housing.

We also strongly support the Financial Services Committee's funding increases for the HOME Investment Partnerships program and Housing Trust Fund and the creation of a new down payment assistance program. The HOME and Housing Trust Fund programs are extremely effective, yet profoundly

¹NCSHA is a nonprofit, nonpartisan organization. None of NCSHA's activities related to federal legislation or regulation are funded by organizations that are prohibited by law from engaging in lobbying or related activities.

underfunded given the demand for affordable housing. Both HOME and Housing Trust Fund assistance leverage substantial amounts of additional and private resources and generate jobs and economic growth. Moreover, the new First Generation Downpayment Fund the committee bill establishes is vitally needed to overcome the lack of funds for down payments and closing costs, which is the most important way we can help millions of lower-income and minority families become homeowners.

There are many other ways these bills would advance our efforts to address the myriad and vexing affordable housing challenges people and communities face in our country today. We have cited only a few key provisions, but we encourage you to keep the affordable housing sections of these bills as close to their current versions as possible and enact them without delay. Many lower-income families and communities depend on you doing so for relief from dire circumstances and to climb the ladder of economic opportunity.

Sincerely,

A handwritten signature in black ink that reads "Stockton Williams". The signature is written in a cursive, slightly slanted style.

Stockton Williams
Executive Director

Cc: The Honorable Richard Neal
The Honorable Maxine Waters
The Honorable Ron Wyden
The Honorable Sherrod Brown



October 25, 2021

The Honorable Maxine Waters
Chair
Financial Services Committee
U.S. House of Representatives
Washington, D.C. 20515

The Honorable Patrick McHenry
Ranking Member
Financial Services Committee
U.S. House of Representatives
Washington, D.C. 20515

Re: October 21, 2021 Hearing entitled A Strong Foundation: How Housing is the Key to Building Back a Better America

To Chairwoman Waters, Ranking Member McHenry and members of the House Committee on Financial Services:

At the National Housing Law Project, we are dedicated to advancing housing justice by preserving and expanding the nation's supply of safe and affordable housing. As Congress continues to progress the Build Back Better agenda, we urge you to ensure that these historic legislative investments **maintain the highest level of funding possible** for critical housing investments. Legislation approved by the Committee on September 14 committed \$327 billion to housing programs including \$89 billion for public housing, project-based Section 8 housing, and rural development. These investments **must be included** in any final economic recovery package to so that the nation's supply of affordable housing is habitable and safe.

Like roads and bridges, the preservation of affordable housing is a long-term investment that provides families and individuals with low incomes the stability needed to thrive. Our nation's long-standing lack of affordable housing resources has only been exacerbated by the hardships brought on by the COVID-19 pandemic. If we do not preserve and improve the supply of federally assisted housing, we will only further compound that problem.

\$80 billion is necessary to address public housing's significant unmet capital needs. After years of underinvestment, many public housing families are forced, in some cases for decades, to live in substandard conditions. Public housing provides affordable homes to 950,000 families across the country – primarily Black households with extremely low incomes, people with disabilities, and older adults. The capital backlog of necessary repairs and upgrades to these units forces families to live in housing that does not meet housing quality standards. Unfortunately, it also results in threats to their housing stability, as hundreds of thousands of units have already deteriorated to the point that they have been lost to demolition, disposition, or conversion. Communities across the country lose as many as 10,000 units of public housing annually.

A \$4 billion investment to revitalize distressed project-based Section 8 properties will address ongoing, serious conditions issues within this portfolio of 1.2 million homes. Reports document project-based Section 8 properties throughout the country in various states of disrepair. Substandard conditions jeopardize the health and safety of the families who live in



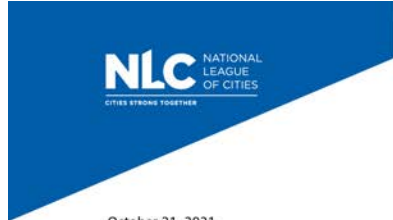
the housing and increase the risk that the project-based housing will be lost. These investments can be strategically used by HUD to improve the housing conditions most directly harming residents, ensure greater accountability from owners, and generate ongoing commitment to affordable housing preservation.

Finally, \$5 billion for the construction and preservation of United States Department of Agriculture's 515 and 514 and 516 programs is essential to preserve rural affordable housing. The Section 515 and 514 and 516 programs provide affordable homes to over 410,000 families across the country – primarily with people with extremely low incomes, people with disabilities, older adults, and farmworkers. But Rural Development (RD) housing, often the only affordable housing in a community, is on course to be completely lost through loan maturation and the prepayment of RD loans. Between 2021 and 2032, 2468 properties, including a total of nearly 70,000 units, will have RD loans that mature. As well, there are currently 3964 properties, representing more than 110,000 units, that are eligible for prepayment. Between 2021 and 2032, 1243 new properties (including more than 34,000 units) will become eligible to prepay. Prepayments and mortgage maturities, without continued federal investment in federally-backed rural programs, deprive rural communities of desperately needed affordable housing and jeopardize the housing stability and security of low-income residents.

Congress has a once-in-a-generation opportunity to invest in and preserve these key site-based affordable housing programs that provide over 2.5 million homes to families in need across our country. For this reason, we urge you to seize this opportunity to protect, improve, and preserve the housing these families call home. NHLP calls for Congress to proceed with a \$327 billion housing package, while highlighting these programs central to our mission.

Sincerely,

Executive Director



October 21, 2021

The Honorable Maxine Waters
Chairwoman
U.S. House Committee on Financial Services
Washington, DC 20515

The Honorable Patrick McHenry
Ranking Member
U.S. House Committee on Financial Services
Washington, DC 20515

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Los Angeles, California

Chief Executive Officer/
Executive Director
Clarence E. Anthony

Dear Chairwoman Waters and Ranking Member McHenry:

The National League of Cities (NLC) is the nation's foremost non-partisan resource and advocate for municipal governments and their leaders, representing all of America's 19,000 cities, towns, and villages. The reconciliation bill currently under consideration in Congress includes a number of priorities that local governments have been calling on Congress to address for years. A common bond among those municipal priorities is housing stability, which will determine to a large extent whether programs aimed at healthcare, families, and climate change can produce the outcomes Congress intends.

There is no question that significant federal investments in affordable housing are necessary. That was the case before COVID-19, and it remains the case today. The [data is conclusive](#) that housing is the single biggest factor impacting economic mobility for residents; and that stable housing is a prerequisite for lasting job security, climate resiliency, and health and well-being.

However, the gap between what local governments need to spend on housing in their communities and the amount of federal aid available for housing is widening. According to our [analysis](#) of intergovernmental aid for housing, state and federal governments have largely reduced direct aid to local governments for housing since the 1980s, with the one exception being the large pool of federal dollars recently provided through the CARES and ARPA emergency spending measures to address COVID-19 related harm. Our analysis finds that for every \$100 that state and federal governments invest in housing programs per person, cities have \$3 in additional housing spending needs per person. This means that cities have more than \$14 billion in additional needs for housing cumulatively just to get them back to historical levels of housing spending - which would still be insufficient to meet existing and future needs.

As a partner of the multi-jurisdictional Opportunity Starts at Home Campaign and Mayors and CEO's for U.S. Housing Investment, NLC has endorsed the following funding recommendations to bring an end to the affordable housing crisis:

- 1) Expand rental assistance by \$90 billion to serve an additional one million households;
- 2) Invest \$80 billion to repair cities public housing infrastructure for more than two million residents;
- 3) Invest \$37 billion in the National Housing Trust Fund (HTF) to build and preserve 330,000 affordable homes and help end homelessness.

From the outset of the pandemic, NLC's guidance to local governments has been to prioritize emergency spending for housing stability to minimize COVID-19 related declines. Unfortunately, as documented in NLC's [State of the Cities 2021](#) report, our polling of local leaders identified "affordable housing supply" as the single

most widely cited factor driving negative local outcomes over the past year.

Local governments are also recognizing that additional spending for affordable housing is only part of the solution. Cities and towns are reexamining land use policies and modernizing zoning ordinances to pave the way for more housing. Cities leading the way include Seattle, Washington which redesignated "Single-Family" Zones to "[Neighborhood Residential](#)", and South Bend, Indiana which received the prestigious [Driehaus Award](#) for their new zoning ordinance that encourages the re-use of historic and other existing spaces and the creation of new multi-family housing.

The historic opportunity under the reconciliation bill to address the nations housing needs is coming at the right time to capitalize on the local movement to modernize zoning ordinances and would serve as a powerful incentive for more cities to undertake their own modernization process informed by robust community input.

Thank you for considering our urgent request for necessary housing aid in the reconciliation package. If NLC can be of further help to you, please contact Michael Wallace, NLC Legislative Director for Housing, Community, and Economic Development, at 202-626-3025 or wallace@nlc.org.

Sincerely,



Clarence E. Anthony
CEO and Executive Director
National League of Cities

CC: The Honorable Nancy Pelosi, Speaker, U.S. House of Representatives



1325 Massachusetts Ave. NW
 Suite 600
 Washington, DC 20005
 P: 202.393.5177
 F: 202.393.2241

October 6, 2021

Mr. Reggie Greer
 Ms. Hannah Bristol
 Office of Public Engagement
 The White House
 1600 Pennsylvania Avenue, N.W.
 Washington, D.C. 20006
Sent via email

Dear Reggie and Hannah:

Many thanks for all you do each day for the LGBTQ community. I write on an urgent matter to the attention of President Biden and Vice-President Harris from the National LGBTQ Task Force Action Fund, a member organization of the Opportunity Starts At Home coalition. On behalf of the millions of LGBTQ people and our families in this country, I must convey that the housing provisions in the Build Back Better Act – for public housing funding, vouchers, and the Housing Trust Fund – are vital priorities for our beautifully diverse LGBTQ community.

Far too many of us cannot depend on a stable home for ourselves and our children and this must change. Improved and well-funded housing programs are essential to delivering racial, gender and economic justice, to stabilize and improve the lives of those who are most marginalized in our community including Black, Brown, and transgender people as well as people living with disabilities. Housing insecurity, fueled as it is by intersectional discrimination, is well-documented in the LGBTQ community. New research out this week from the [U.S. Census Bureau](#) as well as longstanding research conducted by the [Williams Institute](#) and other institutions delineate the data and findings.

I write because we know and deeply appreciate that the Biden-Harris Administration cares about LGBTQ people and our families and is devoted to improving the lives of those most marginalized in our community. We urge you to stand firm on including housing programs in Build Back Better.

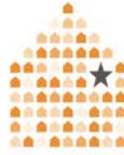
If you have any questions, please contact our Policy Director Liz Seaton, Esq, at (202) 440-1655 or lseaton@thetaskforce.org.

Most Sincerely,

A handwritten signature in black ink that reads "Kierra".

Kierra Johnson
 Executive Director

be you.



NNEDV
NATIONAL NETWORK
TO END DOMESTIC
VIOLENCE

1325 Massachusetts Ave NW
7th Floor
Washington, DC 20005-4188

NNEDV.org
phone: 202.543.5566
fax: 202.543.5626

October 20, 2021

The Honorable Maxine Waters
Chairwoman
U.S. Committee on House Financial
Services
Washington, DC 20515

The Honorable Patrick McHenry
Ranking Member
U.S. Committee on House Financial
Services
Washington, DC 20515

Dear Chairwoman Waters and Ranking Member McHenry:

This letter is submitted for the record on behalf of the National Network to End Domestic Violence (NNEDV) for the House Financial Service Committee hearing on October 21, 2021 on "A Strong Foundation: How Housing is the Key to Building Back a Better America." We write to you today, joining our national housing partners, in asking you to prioritize **robust investments in the Build Back Better Act for housing vouchers, public housing, and the national Housing Trust Fund (HTF)** because these vital housing programs most directly and effectively serve the survivors who the lowest income and most marginalized households with the greatest needs, including survivors of domestic violence and sexual assault.

The national housing crisis is exacerbating survivors' housing needs. When safe, affordable housing options are limited, survivors are faced with the untenable choice between returning to unsafe housing situations or becoming homeless.

Domestic violence survivors, especially survivors of color, experience housing insecurity as a direct result of the violence they have endured. From an inability to pay rent due to job loss, insecurity because of economic abuse, or the harm doer causing property damage, there are many reasons survivors find themselves on the brink of losing their job and home. Survivors also face housing discrimination based on their status as survivors. Research has shown domestic violence victims and families with children are at the highest risk for evictions due to the harm doers putting their housing at risk.¹ The pandemic has only exacerbated these inequalities as survivors have endured a 'shadow' pandemic within the COVID19 pandemic.

¹ <https://evictionlab.org/why-eviction-matters/#who-is-at-risk>



NNEDV
NATIONAL NETWORK
TO END DOMESTIC
VIOLENCE

1325 Massachusetts Ave NW
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Washington, DC 20005-4188

NNEDV.org
phone: 202.543.5566
fax: 202.543.5626

As you finalize the housing provisions of the Build Back Better Act, we join our partners in the Opportunity Starts at Home Campaign in recommending:

- **Expanding rental assistance by \$90 billion to serve an additional one million households;**
- **Investing \$80 billion to repair the nation's public housing infrastructure for more than two million residents; and**
- **Investing \$37 billion in the national Housing Trust Fund (HTF) to build and preserve 330,000 affordable homes and help end homelessness.**

Thank you for your consideration. On behalf of NNEDV, we urge you to use this opportunity to invest in critical and proven housing solutions to that will address our housing crisis and help survivors maintain and secure housing. We appreciate your leadership on these issues and look forward to our continued work together. If you have any questions or would like further information, you can reach me at dvagins@nnedv.org or our Director of Public Policy, Monica McLaughlin at mmclaughlin@nnedv.org.

Sincerely,

A handwritten signature in black ink that reads "Deborah J. Vagins". The signature is written in a cursive, flowing style.

Deborah J. Vagins
NNEDV CEO & President

cc: The Honorable Speaker of the House, Nancy Pelosi

NATIONAL RURAL HOUSING COALITION

October 8, 2021

The Honorable Nancy Pelosi
Speaker
United States House of Representatives
Washington, DC 20515

The Honorable Charles Schumer
Majority Leader
United States Senate
Washington, DC 20510

The Honorable Maxine Waters
Chairwoman
Committee on Financial Services
United States House of Representatives
Washington, DC 20515

The Honorable Sherrod Brown
Chairman
Committee on Committee, Housing and Urban
Affairs
United States Senate 20510

Dear Speaker Pelosi, Chairwoman Waters, Majority Leader Schumer and Chairman Brown:

We write in support of the House Financial Services Committee Budget Reconciliation legislation and the provisions to increase support for affordable housing programs and in particular the Committee's proposal to increase investments in improving housing in rural America. Like the rest of the United States, America's small towns and farming communities face a severe shortage of affordable housing:

- According to US Census data, between 1999 and 2008, the average annual production of new single-family houses in non-metro areas totaled 221,000. In the period 2009 to 2017, average production fell to 68,000 per year.¹
- Rental housing, where it is available, often costs too much. According to a recent report by the Harvard Joint Center for Housing Studies, 41 percent (5 million households) of rural renters are cost-burdened, meaning they pay more than 30 percent of their income for housing costs, and nearly half of rural households (2.1 million) pay more than 50 percent of their income for housing.²
- Rural communities lack safe drinking water or adequate waste disposal facilities in the United States. In fact, hundreds of thousands of rural families lack running water in their homes. More than two million Americans do not have access to safe drinking water and sanitation, including 1.4 million who lack access to indoor plumbing.³
- Years of declining investment in the renovation of existing and construction of new housing in our small towns and farming communities has resulted in a housing deficit.

¹ United States Census Bureau. (2018). *Metropolitan Statistical Area Status for New Single-Family Houses Completed*. Retrieved from <https://www.census.gov/construction/chars/pdf/metro.pdf>

² Harvard Joint Center for Housing Studies, "America's Rental Housing," 2017. http://www.jchs.harvard.edu/sites/default/files/harvard_jchs_americas_rental_housing_2017_0.pdf

³ "Closing the Water Gap in the United States." *U.S. Water Alliance*. http://uswateralliance.org/sites/uswateralliance.org/files/Closing%20the%20Water%20Access%20Gap%20in%20the%20United%20States_DIGITAL.pdf

1155 15th St NW Washington, DC 20005 202-393-5229
www.ruralhousingcoalition.org

A recent *Wall Street Journal* article noted, "Fewer homes are being built per household than almost any other time in US history, and it is even worse in rural areas." As a result, in some rural communities, economic growth is impeded not by the lack of jobs but by the lack of housing for workers.⁴

In its history, the rural housing programs administered by the U.S. Department of Agriculture (USDA) have made housing opportunities available to millions of low income families, financing over 2 million home mortgages and some 500,000 units of affordable rental housing. However, over the last 20 years rural housing assistance has slowed to a trickle. USDA funding for rural home loans for low income families, affordable rental housing and farmworker and related assistance, when accounting for inflation, is down by over 60 percent. As a result, USDA finances less than 7000 mortgages a year for low and very low-income homeowners. Due to these budget cuts, Agriculture does not provide any direct loans for new construction of affordable rental housing, does little in the way of preserving existing rental housing and annually builds only about 200 units of housing for migrant and seasonal farmworkers.

A generation of budget cuts and neglect have left rural America with an affordable housing crisis. The House budget reconciliation legislation provides an historic opportunity to improve housing opportunity for rural and Native American low income households and provide needed stimulus to local rural economies.

We urge the Congress to invest \$5 billion in federal rural housing programs as proposed by the House for home ownership, rental housing construction and preservation, home repair, farmworker housing and rental assistance. This investment will result construction or preservation of over some 90,000 units of affordable rural housing, assistance to thousands of rent-overburden families and new home opportunities for some 18,000 low income households and rehabilitation of some 40,000 units.

Thank you for your consideration of this request and your attention to this matter.

Sincerely,



Robert A. Rapoza
Executive Secretary

⁴ Raice, Shayndi. "Rural America Has Jobs. Now It Just Needs Housing." *Wall Street Journal* May 30, 2018.
<https://www.wsj.com/articles/scarcity-of-housing-in-rural-america-drives-worker-shortage-1527672602>



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NWLC.ORG

Chairwoman Maxine Waters
U.S. House of Representatives
House Committee on Financial Services
2129 Rayburn House Office Building
Washington, DC 20515

Ranking Member Patrick McHenry
U.S. House of Representatives
House Committee on Financial Services
2129 Rayburn House Office Building
Washington, DC 20515

RE: A Strong Foundation: How Housing is the Key to Building Back a Better America,
House Financial Services Committee hearing on October 21, 2021

Dear Chairwoman Waters and Ranking Member McHenry:

The National Women's Law Center (the Center) appreciates your focus on making critical investments in housing and commends you for holding the upcoming hearing on October 21, 2021 to highlight the importance of the housing investments contained in the Build Back Better Act (BBBA).

The Center fights for gender justice—in the courts, in public policy, and in society—working across the issues that are central to the lives of women and girls. The Center uses the law in all its forms to change culture and drive solutions to the gender inequity that shapes society and to break down the barriers that harm everyone—especially those who face multiple forms of discrimination. For almost 50 years, the Center has been on the leading edge of every major legal and policy victory for women.

Housing insecurity disproportionately impacts low-income women of color. The Center particularly wants Congress to maintain these housing investment priorities, which would reduce housing insecurity and thus support women of color, and women more generally:

- \$90 billion for Section 8 housing choice vouchers and project-based rental assistance;
- \$80 billion to preserve public housing;
- \$36.77 billion for the national Housing Trust Fund to increase the supply of housing affordable to extremely low-income renters; and
- \$10 billion for down payment assistance for first-time, first-generation homebuyers to start addressing racial and gender homeownership and wealth gaps

These housing investments are a key component of the Build Back Better agenda to improve access to health care, support families, and address climate change. The BBBA has the potential to advance a more equitable economy that works better for all women and families.

Health and Housing

The pandemic has underscored the inextricable link between housing and health. Even outside a global health crisis, however, housing deeply impacts people's health. When women and families spend too much on housing, they have insufficient resources for other essential needs, including health insurance and health care. No one should have to choose between housing and health care. Yet, millions of women and families are forced to make that exact decision every day.

People facing housing instability are more likely to skip health care treatments and prescription refills to save money. Women evicted or threatened with eviction are often among those with the greatest need for health care—they are more likely to experience depression, anxiety, and high blood pressure. Health risks are even greater for pregnant people. When evicted, or threatened with eviction, pregnant people have a heightened risk of negative outcomes including premature birth and low birth weight, thereby resulting in longer and more expensive hospital visits and higher infant mortality rates.¹

Housing instability also increases negative health care outcomes for children, particularly young children.² These early years are critical for brain development.³ Housing insecurity places young children at a higher risk of health and developmental issues, and their mothers are more likely to have physical and mental health issues.⁴ Researchers estimate that, without effective interventions, housing instability will lead to at least \$111 billion over a decade in avoidable health care and education costs.⁵

Housing and Families

Access to safe accessible, and affordable housing is vital to the wellbeing of women and their families. Significant public investments and structural changes in housing are necessary to achieve affordable and fair housing for all.

The gender and racial disparities in our economic systems cause women—especially those who are facing intersecting forms of discrimination—and their families to be more

¹ CHARLOTTE BRUCE, ALLISON BOVELL-AMMON, STEPHANIE ETTINGER DE CUBA, RICHARD SHEWARD, DEBORAH A. FRANK, & MEGAN SANDEL, EVICTION: A PREVENTABLE CAUSE OF ADVERSE CHILD AND FAMILY HEALTH, CHILDREN'S HEALTHWATCH 2 (Sept. 2021), <https://childrenshealthwatch.org/wp-content/uploads/Evictions-and-health-brief-v3.pdf>.

² ALLISON BOVELL-AMMON, CHARLOTTE BRUCE, STEPHANIE ETTINGER DE CUBA, RICHARD SHEWARD, DEBORAH FRANK & MEGAN SANDEL, CLOSING THE HOUSING OPPORTUNITY GAP: INVESTING IN HOUSING VOUCHERS IMPROVES NEIGHBORHOODS AND HEALTH, CHILDREN'S HEALTHWATCH 1 (Sept. 2021), <https://childrenshealthwatch.org/wp-content/uploads/CHW-homelessness-vouchers-brief-v2.pdf>

³ CTR. ON DEVELOPING CHILD, IN BRIEF: THE SCIENCE OF EARLY CHILDHOOD DEVELOPMENT (2007), <https://developingchild.harvard.edu/resources/inbrief-science-of-ecd/>.

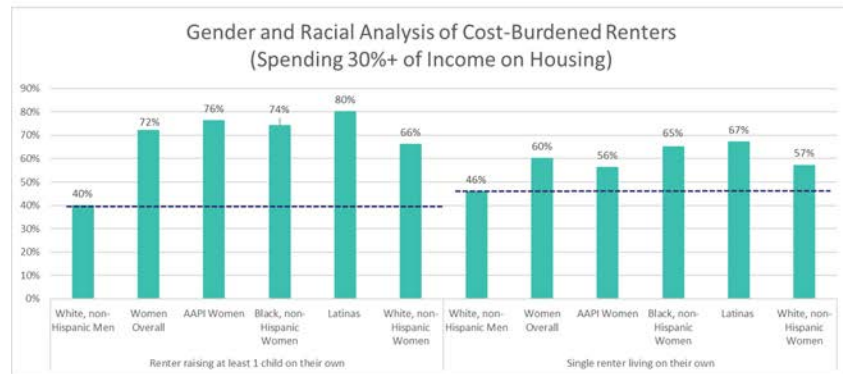
⁴ BOVELL-AMMON ET AL., *supra* note 2, at 1–2; BRUCE ET AL., *supra* note 1.

⁵ BOVELL-AMMON ET AL., *supra* note 2, at 2.

likely to experience low incomes and challenges in securing affordable and accessible housing, and thus more likely to face housing instability.⁶ These economic injustices make it hard for women and their families to afford housing, whether it is renting an apartment, paying their mortgage, or buying a home.

Even before the pandemic, the gender wage gap and the overrepresentation of women in the low-paid workforce were factors that threatened the economic security of women of color, and women more generally. The COVID-19 pandemic widened longstanding gender and racial inequities. Black women, Latinas, and women with disabilities continue to face high rates of unemployment⁷ and experience significant material hardship. Additionally, Asian, Black, and Latina women are more likely to be behind on their rent or mortgage payments, and Black mothers in particular are disproportionately likely to face eviction.⁸

There is an inadequate supply of affordable housing available—a shortage of at least 6.8 million affordable rental homes for extremely low-income renters.⁹ Single women of color and single women raising children on their own who rent are more likely to be extremely low-income renters¹⁰ and are more likely to spend more than 30 or even 50 percent of their income on rent (see chart below). Families who must pay very high percentages of their income for housing have to divert money away from other necessities such as food, medicine, clothing, or school supplies. This puts families in a precarious situation, making them one unexpected financial event away from eviction.



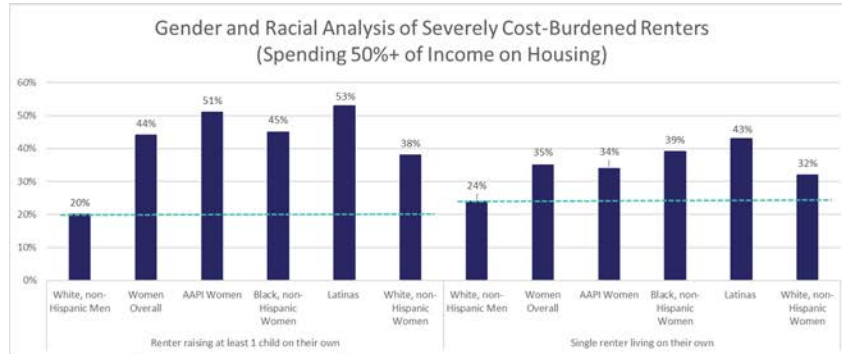
⁶ NAT'L WOMEN'S L. CTR. & NAT'L LOW INCOME HOUS. COAL., GENDER AND RACIAL JUSTICE IN HOUSING (May 2021), <https://nwlc.org/resources/gender-and-racial-justice-in-housing/>.

⁷ NAT'L WOMEN'S LAW CTR., COVID-19 JOBS DAY REPORTS, <https://nwlc.org/resources/2020-jobs-day-reports/> (last accessed Oct. 19, 2021).

⁸ NAT'L WOMEN'S L. CTR. & NAT'L LOW INCOME HOUS. COAL., *supra* note 6, at 1.

⁹ ANDREW AURAND, DAN EMMANUEL, DANIEL THREET, IKRA RAFI & DIANE YENTEL, NAT'L LOW INCOME HOUS. COAL., THE GAP: A SHORTAGE OF AFFORDABLE HOMES 5 (Mar. 2021), https://reports.nlihc.org/sites/default/files/gap/Gap-Report_2021.pdf.

¹⁰ NAT'L WOMEN'S L. CTR. & NAT'L LOW INCOME HOUS. COAL., *supra* note 6, at 2.



Source: NLIHC tabulations of 2019 ACS PUMS data.

Additionally, families' lack of access to affordable housing can impede their access to child care, especially families who cannot access child care assistance.¹¹ Housing can also be a barrier for home-based child care providers.¹²

The private market will not solve the affordable housing crisis, and the chronic underfunding of rental assistance exacerbates this crisis, particularly for women of color and households led by women. Only 1 out of 4 eligible households receive rental assistance from U.S. Department of Housing and Urban Development, leading millions of women and their families to struggle to find and keep a roof over their heads.¹³

Increasing housing investments both to increase long-term rental assistance and increasing the supply of housing affordable to extremely low-income households would increase housing security for women of color, survivors of domestic violence, women with disabilities, LGBTQ individuals, immigrant women, and their families.¹⁴ The Center on Budget and Policy Priorities estimate that the proposed housing voucher increase would help nearly 1 million more women afford housing.¹⁵ These housing investments

¹¹ See RASHEED MALIK, CTR. FOR AM. PROGRESS, WORKING FAMILIES ARE SPENDING BIG MONEY ON CHILD CARE (June 20, 2019, 10:01 am), <https://www.americanprogress.org/issues/early-childhood/reports/2019/06/20/471141/working-families-spending-big-money-child-care/>.

¹² See CHRISHANA M. LLOYD, MAGGIE C. KANE, DEBORAH SEOK, AND CLAUDIA VEGA, CHILD TRENDS, EXAMINING THE FEASIBILITY OF USING HOME VISITING MODELS TO SUPPORT HOME-BASED CHILD CARE PROVIDERS (Sept. 20, 2019), <https://www.childtrends.org/publications/examining-the-feasibility-of-using-home-visiting-models-to-support-home-based-child-care-providers>; HOME GROWN, HOME-BASED CHILD CARE FACT SHEET (Dec. 2020), https://homegrownchildcare.org/wp-content/uploads/2020/12/HomeGrown_Child-Care-Fact-Sheet_final.pdf; ALL OUR KIN, CREATING THE CONDITIONS FOR FAMILY CHILD CARE TO THRIVE: STRATEGIES FOR INCREASING THE SUPPLY, QUALITY, AND SUSTAINABILITY OF FAMILY CHILD CARE IN STATES AND COMMUNITIES 32 (Oct. 2019), https://allourkin.org/files/galleries/Family_Child_Care_to_Thrive.pdf.

¹³ CTR. ON BUDGET AND POL'Y PRIORITIES, THREE OUT OF FOUR LOW-INCOME AT-RISK RENTERS DO NOT RECEIVE FEDERAL RENTAL ASSISTANCE, <https://www.cbpp.org/three-out-of-four-low-income-at-risk-renters-do-not-receive-federal-rental-assistance-0> (last visited Oct. 18, 2021).

¹⁴ NAT'L WOMEN'S L. CTR. & NAT'L LOW INCOME HOUSING COAL., *supra* note 6.

¹⁵ WILL FISCHER & ERICK GARTLAND, CTR. ON BUDGET & POL'Y PRIORITIES, HOUSING VOUCHERS IN ECONOMIC RECOVERY BILL WOULD SHARPLY CUT HOMELESSNESS, HOUSING INSTABILITY, (Sept. 23, 2021),

will also strengthen the reach and effectiveness of other investments in women and families, including refundable tax credits, child care, paid leave, home and community-based services, and health care.

Housing and Climate

The lack of affordable housing close to public transit and job centers exacerbates climate change because it forces low-income workers to live farther away, increasing their reliance on private vehicles.¹⁶ Addressing the shortage of affordable housing and increasing rental assistance through housing vouchers can help cut down carbon emissions and improve air quality by reducing the heavy reliance on private vehicles.¹⁷ In addition, low-income households, which are disproportionately women of color and women raising children on their own,¹⁸ typically have higher energy costs, as well as indoor and outdoor air pollution, due to poor ventilation and inefficient appliances in their homes.¹⁹ The BBBA's energy efficiency funding can thus also help lower energy costs for low-income renters and reduce carbon emissions.

The Center thanks the Committee for holding this hearing to highlight how investments in housing advance the priorities of the BBBA and increase the health and well-being of women of color, and women more generally. If you have any additional questions, please contact Sarah Hassmer at shassmer@nwlc.org.

Sincerely,



Melissa Boteach
Vice President for Income Security and Child/Early Learning
National Women's Law Center



Sarah Hassmer
Senior Counsel for Income Security
National Women's Law Center

<https://www.cbpp.org/research/housing/housing-vouchers-in-economic-recovery-bill-would-sharply-cut-homelessness-housing>.

¹⁶ SCOTT WIENER & DANIEL KAMMEN, WHY HOUSING POLICY CLIMATE POLICY, NYTIMES (Mar. 25, 2019), <https://www.nytimes.com/2019/03/25/opinion/california-home-prices-climate.html>.

¹⁷ KHALIL SHAHYD, NATURAL RESOURCES DEFENSE COUNCIL, WHY AFFORDABLE HOUSING MATTERS FOR ENVIRONMENTAL PROTECTION, OPPORTUNITY STARTS AT HOME, <https://www.opportunityhome.org/resources/why-affordable-housing-matters-for-environmental-protection/> (Last visited Oct. 19, 2021).

¹⁸ NAT'L WOMEN'S L. CTR. & NAT'L LOW INCOME HOUS. COAL., *supra* note 6, at 2.

¹⁹ *Id.*

October 20, 2021

The Honorable Maxine Waters
2221 Rayburn Building
Washington, DC 20515-0535

Dear Chairwoman Waters,

Our mission at NETWORK Lobby for Catholic Social Justice is to educate, organize, and advocate for economic and social transformation. For almost 50 years, we have been guided by Catholic Social Teaching, which tells us to place the needs of people at the socioeconomic margins at the center of our advocacy. Founded by women religious in the 1970s, we continue their legacy today by building a just society that ensures all people have what they need to live dignified lives. We are proud to have over 100,000 supporters across the country who share our passion for justice.

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 the Build Back Better Act for housing vouchers, public housing, and the national Housing Trust Fund (HTF) because these vital housing programs most directly and effectively serve the lowest income and most marginalized households with the greatest needs. All three will be essential to 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. There is a national shortage of more than 7 million homes affordable and available to people with the lowest incomes. 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, more robust 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 different outcomes, 3 in 4 people eligible for rental assistance do not receive it due to inadequate funding.

We believe that all people living in the United States have a right to a dignified life by virtue of being made in the image and likeness of God. As people of faith, we ask for your support in achieving a national community of justice and equity.

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 for people with the lowest incomes. In the Build Back Better Act, 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:

- Expanding rental assistance by \$90 billion to serve an additional one million households. 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. Studies repeatedly show that vouchers hold enormous potential to reduce child poverty and narrow racial gaps in poverty rates.
- Investing \$80 billion to repair the nation's public housing infrastructure for more than two million residents. 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. These resources 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 \$37 billion in the national Housing Trust Fund (HTF) to build and preserve 330,000 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. Other federal production programs, on their own, are not enough to build homes affordable to people living in poverty. 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.

The time to act is now. NETWORK Lobby for Catholic Social Justice urges the leadership in Congress to seize this moment as a critical opportunity to enact transformative legislation that will work for working families across the United States. Leaving these critically necessary housing priorities behind for any reason would be a moral failing. We cannot sit idly while so many of our communities fall through the cracks. We call on members of the Financial Services Committee to act faithfully and make a once-in-a-generation investment in our families and communities.

Sincerely,

Jarrett K. Smith, Government Relations Fellow

NETWORK Lobby for Catholic Social Justice

Dear Senator Schumer,

We are writing you as a broad group of housing advocacy, financial services, and housing provider organizations in support of homeownership and the need for the highest possible amount of homeownership funding in the Build Back Better Budget Reconciliation Bill.

We recognize that homeownership is a critical piece for growing and maintaining a sustainable middle class and for building family wealth. But Black homeownership remains 29.6 percentage points below white homeownership rates and has dropped to levels from before the passage of the Fair Housing Act. Hispanic homeownership rates are 26.7 percentage points below white rates.

The housing market needs substantial investment to increase affordable housing supply and to improve access to homeownership for underserved markets. The Build Back Better Act has important tools for reversing the decline in affordability and availability of homeownership, including:

- First-generation down-payment assistance
- Investment in HOME and the Housing Investment Fund
- The Neighborhood Home Investment Act
- Support for Fair Housing enforcement
- Support for housing counseling

We also want to state that we are strongly in favor of investing in the rental and homeless portions of the Budget Reconciliation Bill and do not favor sacrificing one part of the marketplace for another. All these areas are suffering from underinvestment in public funds and need to be supported.

Our intention is to emphasize the importance of homeownership for the economy, for the financial security of millions of American households, for sustainable job creation, and for addressing the racial and ethnic wealth gap. We ask that you support full funding for homeownership in the Budget Reconciliation Bill.

To view the complete list of 136 national, local, and regional organizations that have signed on, please click this [link](#).

National Organizations

Affordable Homeownership Foundation Inc	Fort Myers	FL
Americans for Financial Reform	Washington	DC
CENTRO DE APOYO FAMILIAR, CAF	Riverdale	MD
Consumer Action	San Francisco	CA
Consumer Credit and Budget Counseling, Inc d/b/a National Foundation for Debt Management	Marmora	NJ
Consumer Credit Counseling Service of Maryland and Delaware, Inc.	Columbia	MD
Esperanza	Philadelphia	PA
HomeFree-USA	Landover	MD
Homeownership Council of America	Santa Ana	CA
Integrated Community Solutions, Inc	Fridley	MN
National Association of Hispanic Real Estate Professionals - NAHREP	San Diego	CA
National Association of Real Estate Brokers - NAREB	Cleveland	OH
National Association of REALTORS	Washington	DC
National Coalition for Asian Pacific American Community Development	Washington	DC

National Community Stabilization Trust	Washington	DC
National Consumer Law Center (on behalf of its low-income clients)	Washington	DC
National Fair Housing Alliance	Washington	DC
National Housing Law Project	San Francisco	CA
National Housing Resource Center	Philadelphia	PA
National NeighborWorks Association	Washington	DC
Navicore Solutions	Manalapan	NJ
NID Housing Counseling Agency	Oakland	CA
Prosperity Now	Washington	DC
Reinvestment Partners	Durham	NC
Rural Community Assistance Corporation	West Sacramento	CA
UnidosUS	Washington	DC
Woodstock Institute	Chicago	IL

Local and Regional Organizations, Sorted by State

Lifelines Counseling Services	Mobile	AL
Mississippi County, Arkansas, EOC, Inc.	Blytheville	AR
Administration of Resources and Choices	Tucson	AZ
Arizona Housing Coalition	Phoenix	AZ
Campeños Sin Fronteras	Somerton	AZ
Deena Hitzke Counseling, PLLC	Tucson	AZ
Family Housing Resources	Tucson	AZ
Housing America Corporation	Somerton	AZ
Newtown Community Development Corporation	Tempe	AZ
Western Arizona Council of Governments - WACOG	Yuma	AZ
Home Preservation and Prevention Inc HPP CARES CDE	Long Beach	CA
Montebello Housing Development Corporation	Montebello	CA
Ventura County Community Development Corporation	Oxnard	CA
NeighborWorks Southern Colorado	Pueblo	CO
Southwest Improvement Council	Denver	CO
Neighborhood Housing Services of Waterbury	Waterbury	CT
Latino Economic Development Center	Washington	DC
NCALL Research, Inc.	Dover	DE
Central Florida Community Development Corp	Daytona Beach	FL
Debthelper.com	West Palm Beach	FL
Florida Alliance for Community Solutions, Inc.	Jacksonville	FL
Florida Housing Counselor Network	Tallahassee	FL
Lee county housing development	Lehigh	FL
St. Johns Housing Partnership	Saint Augustine	FL
St. Petersburg Neighborhood Housing Services, Inc. dba Neighborhood Home Solutions	St. Petersburg	FL
Trinity Empowerment Consortium, Inc	Miami	FL
City of Albany GA-Community & Economic Dev.	Albany	GA
The Homeowners Employment Corporation	Conyers	GA
AGORA CommUNITY Services Corp NFP	Chicago	IL
Center for Changing Lives	Chicago	IL
Housing Action Illinois	Chicago	IL
Neighborhood Housing Services of Chicago	Chicago	IL

Northside Community Development Corporation	CHICAGO	IL
Northwest Side Housing Center	Chicago	IL
Oak Park Regional Housing Center	Chicago	IL
South Suburban Housing Center	Homewood	IL
Spanish Coalition for Housing (SCH)	Chicago	IL
HomesteadCS	Lafayette	IN
Community Ventures	Lexington	KY
Desire Community Housing Corp	New Orleans	LA
Family Resources of New Orleans	New Orleans	LA
Neighborhood Housing Services of New Orleans	New Orleans	LA
CHAPA	Boston	MA
Lawrence CommunityWorks, Inc.	Lawrence	MA
Massachusetts Affordable Housing Alliance	Dorchester	MA
Community Development Network of Maryland	Baltimore	MD
Dundalk Renaissance Corp	Dundalk	MD
GO Northwest HRC	Baltimore	MD
Hagerstown Home Store/HNDP Inc	Hagerstown	MD
HomeFree-USA	Landover	MD
Housing Options & Planning Enterprises, Inc.	Waldorf	MD
Coastal Enterprises, Inc.	Brunswick	ME
Community Concepts	Lewiston	ME
Northern Homes CDC	Boyne City	MI
Dayton's Bluff Neighborhood Housing Services	Saint Paul	MN
One Roof Community Housing	Duluth	MN
Washington CDA	Woodbury	MN
CHES Inc.	Kansas City	MO
Greater Kansas City Housing	Kansas City	MO
Greater KC Housing Information Center	Kansas City	MO
CFORM Covenant Community Development Corporation	Tupelo, MS	MS
Home Solutions of Davidson County	Lexington	NC
Monroe Union County CDC	Monroe	NC
North Carolina Housing Coalition	Durham	NC
Olive Hill Community Economic Development Corporation, Inc.	Morganton	NC
OnTrack WNC Financial Education & Counseling	Asheville	NC
Affordable Housing Alliance	Neptune	NJ
Epic CDC	Sayreville	NJ
HCDNNJ	Trenton	NJ
LA CASA DE DON PEDRO	Newark	NJ
New Jersey Citizen Action	Newark	NJ
Tri-City Peoples Corporation	Newark	NJ
Community Services of Nevada	Las Vegas	NV
Neighborhood Housing Services of Southern Nevada, Inc.	North Las Vegas	NV
Affordable Housing Partnership of the Capital Region	Albany	NY
Albany County Rural Housing Alliance, Inc.	Voorheesville	NY
Buffalo Urban League	Buffalo	NY
CCCS of Buffalo	Buffalo	NY
Center for New York City Neighborhoods, Inc.	New York	NY
Consumer Credit Counseling Service of Buffalo	West Seneca	NY
MHANY Management, Inc	Brooklyn	NY

Neighborhood Housing Services of Jamaica, Inc.	Jamaica	NY
Neighborhood Housing Services of Staten Island	Staten Island	NY
Putnam County Housing Corporation	Carmel	NY
Rensselaer County Housing Resources, Inc.	Troy	NY
Rockland Housing Action Coalition	New City	NY
RUPCO, INC	Kingston	NY
The SafeGuard Group	NORTHPORT	NY
Troy Rehabilitation and Improvement Program, Inc.	Troy	NY
Asian Services In Action Inc.	Akron	OH
Community Housing Solutions	Cleveland	OH
Fair Housing Contact Service	Akron	OH
Home Repair Resource Center	Cleveland Heights	OH
Ohio CDC Association	Columbus	OH
Youngstown Neighborhood Development Corporation	Youngstown	OH
Open Door HousingWorks	Hillsboro	OR
Portland Housing Center	Portland	OR
Affordable Housing Centers of PA	Philadelphia	PA
Esperanza	Philadelphia	PA
Housing Opportunities of Beaver County	Beaver	PA
New Kensington CDC	Philadelphia	PA
NWCS, Inc.	Philadelphia	PA
Tenfold	Lancaster	PA
Urban League of the Upstate	Greenville	SC
AAA-Residential Resources, Inc.	Nashville	TN
Mayor Tim Kelly, City of Chattanooga	Chattanooga	TN
Affordable Homes of South Dallas, Inc.	Mcallen	TX
Avenue Community Development Corporation	Houston	TX
Housing Authority of the City of Marshall	Marshall	TX
NCCCED	Richmond	VA
Catholic Charities Housing Services	Yakima	WA
Kulshan Community Land Trust	Bellingham	WA
NeighborWorks of Grays Harbor County	Aberdeen	WA
Parkview Services	Shoreline	WA
Mountain State Justice, Inc.	Morgantown	WV
SALS	Kincaid	WV



October 6, 2021

The Honorable Chuck Schumer
322 Hart Senate Office Building
Washington, DC 20510

The Honorable Nancy Pelosi
1236 Longworth House Office Building
Washington, DC 2051

The Honorable Mitch McConnell
317 Russell Senate Office Building
Washington, DC 20510

The Honorable Kevin McCarthy
2468 Rayburn House Office Building
Washington, DC 20515

Dear Majority Leader Schumer, Minority Leader McConnell, Speaker Pelosi, and Minority Leader McCarthy:

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 the Build Back Better Act for housing vouchers, public housing, and the national Housing Trust Fund (HTF)** because these vital housing programs most directly and effectively serve the lowest income and most marginalized households with the greatest needs. All three will be essential to 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. There is a national shortage of more than 7 million homes affordable and available to people with the lowest incomes. 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 for people with the lowest incomes. In the Build Back Better Act, 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:

- **Expanding rental assistance by \$90 billion to serve an additional one million households.** 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. [Studies](#) repeatedly show that vouchers hold enormous potential to reduce child poverty and narrow racial gaps in poverty rates.
- **Investing \$80 billion to repair the nation's public housing infrastructure for more than two million residents.** 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. These resources 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 \$37 billion in the national Housing Trust Fund (HTF) to build and preserve 330,000 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. Other federal production programs, on their own, are not enough to build homes affordable to people living in poverty. 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,

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



October 20, 2021

The Honorable Joseph R. Biden, Jr.
President
1600 Pennsylvania Ave NW

The Honorable Nancy Pelosi
Speaker
U.S. House of Representatives
Washington, DC 20515

The Honorable Charles Schumer
Majority Leader
United States Senate
Washington, DC 20515

Dear Mr. President, Speaker Pelosi, and Majority Leader Schumer:

As philanthropy member organizations that represent more than 7,000 foundations from across the country, we write to urge Congress to enact the housing investments in President Biden's Build Back Better Act, including \$90 billion to expand rental assistance to 1 million more households, \$80 billion to preserve public housing for more than 2.5 million residents, and \$37 billion for the national Housing Trust Fund to build, preserve and rehabilitate 330,000 apartments affordable to the lowest-income people.

The House Financial Services Committee approval of \$327 billion in housing investments through the Build Back Better Act gives us a real opportunity at everyone having a safe and affordable place to call home and a pathway to racial justice. We cannot fulfill the Administration's commitments to advance racial equity without addressing our nation's housing crisis.

There is a strong focus on our country's infrastructure and the vast need to both repair our current bridges and roads while constructing new ones to connect communities to each other to grow opportunity and prosperity. But without safe, accessible, and affordable housing, our roads and bridges are just mere concrete paths to empty promises. Housing is infrastructure. Housing saves lives.

The need cannot be overstated. The Center on Budget and Policy Priorities estimates that more than 11 million renters are behind on rent, in part because of the lack of affordable housing options for those with extremely low incomes. We are also witnessing an increase in people experiencing homelessness on a single night, a population overrepresented by people of color. In fact, last year homelessness increased in more states than it decreased in, and we are bracing for this to only worsen as we navigate the effects of the COVID-19 pandemic.

Philanthropy, on its own, is unable to resource this need. It takes robust and sustained investments to move us, the size of which the private sector does not have. Private philanthropy cannot be a substitute for the federal government. Without bold federal funds, our grantmaking simply puts a band-aid on the inequities that are created and perpetuated by bad policy, which is unsustainable and ineffective.

In 2020, philanthropy gave nearly \$2.2 billion towards housing and homelessness programs and services, according to Candid, which is \$324.8 billion less than what is being proposed in the Build Back Better Act. Not only are those kinds of resources not available from philanthropy, if we even attempted to meet that need, it would take away funds from other housing focused programs and services, setting up conditions for another crisis to evolve that would once again require federal investment to address.

The \$327 billion allocated for housing would provide a path to achieve housing justice and start an overdue journey towards racial healing and justice. For example, through the \$75 billion investment in the Housing Choice Voucher Program, around 1.7 million people, including 660,000 children, 180,000 seniors, and 330,000 people with disabilities, would be able to afford stable housing. This investment would help our nation live up to the commitment to advance racial equity as more than 70 percent of those who would receive this assistance would be people of color, helping to reduce racial disparities caused by decades of systemic racism and intentional underinvestment.

Outcomes of this magnitude cannot be reached with only private dollars at the helm, which is why this funding in the Build Back Better Act is so imperative. Now is the time to act on this collective opportunity to end housing instability in this country.

In partnership,

Funders Together to End Homelessness
Funders for LGBTQ Issues
United Philanthropy Forum



October 20, 2021

The Honorable Nancy Pelosi
Speaker of the House
U.S. House of Representatives
Washington, DC 20515

The Honorable Kevin McCarthy
Minority Leader
U.S. House of Representatives
Washington, DC 20515

The Honorable Maxine Waters
Chair, Financial Services Committee
U.S. House of Representatives
Washington, DC 20515

The Honorable Chuck Schumer
Majority Leader
U.S. Senate
Washington, DC 20510

The Honorable Mitch McConnell
Minority Leader
U.S. Senate
Washington, DC 20510

The Honorable Sherrrod Brown
Chair, Banking Committee
U.S. Senate
Washington, DC 20510

Dear Speaker Pelosi, Minority Leader McCarthy, Majority Leader Schumer, Minority Leader McConnell, Chair Waters, and Chair Brown:

We, the undersigned organizations, are writing to strongly encourage you to include robust funding for housing provisions in the Build Back Better Act. More than ever, we need your leadership to enact bold policies to ensure that people with the lowest incomes and the most marginalized people have access to stable, affordable housing to ensure economic stability for all families.

The United States has been facing an affordable housing crisis even prior to the COVID-19 pandemic. Almost [half of renters and over one quarter of homeowners](#) are housing cost-burdened, meaning they spend 30% or more of their household income on housing expenses. Black and Latinx households, who have long faced inequitable access to housing opportunities due to discriminatory policies, are even [likelier than their White counterparts](#) to be cost-burdened.

The pandemic has only revealed and further exacerbated these inequities. Millions of households, particularly households of color and those with low incomes, are behind on their housing payments and are at risk of eviction or foreclosure. The lowest-income renters have been the most severely impacted by the pandemic, with [29% of Black renters and 21% of Latinx renters](#) having fallen behind on rent payments,

Prosperity Now
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prosperitynow.org



compared to only 11% of White renters. Meanwhile, soaring home prices have made homeownership unattainable for many vulnerable households.

Given the long-standing housing crisis and the aftermath of the pandemic, there is a critical need for federal investment in affordable housing. We encourage you to include the following provisions at robust funding levels in the budget reconciliation package:

- Provide downpayment assistance and housing counseling to first-generation homebuyers, who are disproportionately people of color, to ensure wealth creation for future generations
- Increase the affordable housing supply through programs like HOME Investment Partnership Program and the Housing Trust Fund
- Provide rental assistance for low-income households
- Direct flexible resources to community development financial institutions (CDFIs), which can finance affordable housing solutions and revitalize communities.

Access to affordable housing is essential. Even beyond fulfilling the basic need for shelter, [housing impacts families' financial security and can be a key tool for wealth creation](#). Particularly for households of color, who have historically been excluded from housing opportunities, homeownership can contribute to generational wealth-building.

This key investment in housing is not only critical to remedying the nation's housing crisis, it has the opportunity to make positive impacts on racial equity, economic mobility, reducing poverty, and public health. It can address the housing shortage, support the millions of households who are behind on rent payments and put families on the path to homeownership. Moreover, this investment can help [create jobs and generate revenue for state and local governments](#), thereby supporting the economy as we emerge from the pandemic.

We, the undersigned organizations, are writing to strongly encourage you to include robust funding for housing provisions in the Build Back Better Act.

Thank you for your consideration.

Sincerely,

Prosperity Now



Americans for Financial Reform
Center for Responsible Lending
Enterprise Community Partners
National Community Reinvestment Coalition (NCRC)

Alabama

NAACP Economic Programs
United Way of Southwest Alabama

California

Change Machine

Florida

Sant La, Haitian Neighborhood Center, Inc.

Georgia

Family Within Us Inc.
Step Up Savannah

Illinois

Woodstock Institute

Louisiana

Family Resources of New Orleans
United Way of Southeast Louisiana

Massachusetts

The Midas Collaborative

Minnesota

Build Wealth Minnesota
MICAH- Metropolitan Interfaith Council on Affordable Housing
Midwest Minnesota Community Development Corporation
Money for Two Workshops, LLC

New Jersey

Manufactured Homeowners of America- NJ Chapter
New Jersey Institute for Social Justice

New York





Consumer Credit Counseling Service of Buffalo, Inc
NextGen Chamber of Commerce
United Way of Westchester and Putnam

Oklahoma

Honorable Al-Bey J.L. Esq. & Affiliates, LLC

Oregon

ACCESS
Arbor Mobile Home Park of Oregon
CASA of Oregon

Pennsylvania

National Housing Resource Center
Pennsylvania Council of Churches

Washington

National Manufactured Home Owners Association
Rooted in Vibrant Communities (RVC) Seattle





Public Housing Authorities
Directors Association

511 Capitol Court, NE
Washington, DC
20002-4937

Phone: 202-546-5445
Fax: 202-546-2280
www.phada.org

October 18, 2021

U. S. House Committee on Financial Services
Chairwoman Maxine Waters
2129 Rayburn House Office Building
Washington, D. C. 20212

Dear Chairwoman Waters and Members of the Committee,

We are writing to urge you to continue your work to retain the robust housing investments, as approved by the Committee, in the Build Back Better Act. Housing *is* infrastructure and is fundamental to all other social support, racial equity, and environmental objectives included in the bill. PHADA has supported the idea that housing is infrastructure and has issued its own [position paper](#) to demonstrate how investing in the public housing capital fund addresses key policy objectives of the Biden administration.

Without a home, parents cannot access childcare services, nor is there a home for families to receive the child tax credit that would significantly improve their economic situations. Housing has been both a cause and a victim of racial bias, notably the structural racism of the home mortgage market, therefore housing investments must be part of redressing the fallout of that history. Residential buildings generate 15-20% of US greenhouse gas emissions, so meeting the nation's climate goals requires substantial investments in housing.

Furthermore, investments in housing reduce other costs. When people have homes, they don't rely on shelters, they are healthier and require less health care spending, and they can more readily access educational, employment, and service opportunities. The evidence is clear that stable, decent housing improves life outcomes for those who have it.

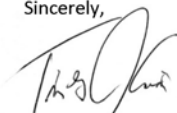
For decades our local and federal housing spending has not kept up with need, and the consequences of this failure are now having a serious and detrimental impact on many in our society. Major investments in housing for people of low and moderate income will be the fastest way to increase housing supply and relieve pressure on the housing market while improving living conditions and stabilizing the lives of millions of Americans. With stable housing, adults can return to the workforce and children can attend school consistently, improving prospects for households and for the nation.

PHADA, the Public Housing Authorities Directors Association, represents over 1900 public housing authority executive directors from across America – agencies of all sizes from urban, rural, and suburban areas, from states of every color, all pursuing the same goal: safe, decent affordable housing for Americans. PHADA and its members have worked tirelessly for decades to pursue this mission despite inadequate federal funding. The funding proposed under the Build Back Better Act is long overdue and is the foundation for all the other priorities in the legislation.

PHADA and its members have and will continue to provide information about the need for housing investments and the most effective ways to make those investments, and look forward to working with Congress, the White House, HUD and other agencies to address the national economic necessity of ensuring that every household – children, adults, elders, veterans and person with disabilities – have access to a safe, decent place to live.

Thank you.

Sincerely,

A handwritten signature in black ink, appearing to read 'Tim Kaiser', written in a cursive style.

Tim Kaiser
Executive Director



September 21, 2021

The Honorable Chuck Schumer
322 Hart Senate Office Building
Washington, DC 20510

The Honorable Nancy Pelosi
1236 Longworth House Office Building
Washington, DC 2051

Dear Majority Leader Schumer and Speaker Pelosi:

On behalf of RESULTS, an anti-poverty grassroots advocacy organization representing constituents in all 50 states, we write to urge Congress to take the next step to quickly pass a recovery package while prioritizing policies focused on reducing poverty and historic inequities. This crisis has no modern comparison in how it is exacerbating inequities in our country and increasing extreme poverty around the world.

We applaud the bipartisan emergency relief measures enacted in 2020 and the Spring 2021 relief package, which provided much needed resources to slow the spread of COVID-19 and prevent the devastating secondary effects of the pandemic on communities living in poverty. This was a critical step in the right direction, but more resources and protections are needed to ensure individuals and families harmed by the pandemic are able to survive, thrive, and fully participate in the economic recovery.

As Congress looks to swiftly move another targeted COVID recovery bill, we urge you to continue to prioritize the programs that have the most impact on poverty. **Specifically, to impact those hardest hit at home and abroad, Congress must now:**

- 1) **Provide at least \$2 billion to scale-up global COVID-19 vaccine manufacturing capacity in this package, while working with existing resources and systems to increase vaccine supply for additional global needs.**
- 2) **Provide at least \$90 billion in rental assistance, with the highest possible funding for Housing Choice Vouchers (while targeting the lowest-income households).**
- 3) **Make the 2021 provisions to the Child Tax Credit and Earned Income Tax Credit permanent** – and it is critical that Congress restore eligibility for children using Immigrant Taxpayer Identification Numbers (ITINs) and **make CTC refundability permanent now** if extending the 2021 expansions.
- 4) **Maintain the House's 2021 provisions to address hunger in the U.S.**

Additional justifications and details are provided below on these requests.

RESULTS creates the public and political will to end poverty by empowering individuals to exercise their personal and political power for change. We support an active volunteer network of more than 115 chapters with activists in all 50 states. Our grassroots advocates educate members of Congress, work with the media, and build awareness within their communities on housing programs and politics, basic nutrition, and health programs, along with budget and tax policies. Our grassroots network includes a specific focus on engaging young leaders and elevating the voices of low-income Americans and global advocates who have firsthand experience of poverty, and who also help to inform our advocacy.

This network of activists has been vocal for the past eighteen months; they cannot sit by as COVID rages and widen the racial gaps in wealth and health outcomes in their communities. To this end, they have published over 1,000 letters to the editor and op-eds in local and national press during this crisis, calling on Congress to take bold actions.

Although the COVID-19 pandemic has caused near universal disruption, it is the communities facing poverty, already pushed to the margins, that face the greatest risks. According to World Bank estimates, up to [163 million](#) people will be driven into extreme poverty in 2021 due to COVID-19. We are also at risk of losing decades of progress on global health challenges due to lack of funding and service disruptions due to COVID-19.

In the U.S., [nearly 6 million renter households](#) are behind rent and are at risk of losing their homes without continued federal intervention to ease the economic shocks of the pandemic. A mass wave of evictions and homelessness would put lives at risk, strain our already overstretched public health and court systems, harm the educational progress of children, threaten food security, and generate unnecessary costs to taxpayers.

As such, Congress must take the following actions to ensure that marginalized communities and those who are currently living in poverty do not bear the brunt of the COVID-19 pandemic.

Provide no less than \$2 billion to scale-up global COVID-19 vaccine manufacturing capacity

- As a leader in global health and development, the United States must have a robust response to the global COVID-19 pandemic to save lives and protect hard-fought gains in public health in low-income countries. The development of safe, effective vaccines against a deadly pandemic disease less than a year after it emerged is an extraordinary achievement, made possible by public investment in science and

technology. But extreme inequity in access to COVID-19 vaccines persists. Across the continent of Africa, [less than 4 percent](#) of the population is fully vaccinated. Meanwhile, the U.S. and other countries are flush with vaccine supply—or about to be. The U.S. and other wealthy countries could continue their vaccination programs, including boosters for everyone, and still have a [1.2 billion dose surplus](#) at the end of the year. Meanwhile, the under-resourced COVAX had to slash its already moderate goals, reducing its 2021 [vaccine supply forecast](#) by 25 percent. It is unconscionable for rich countries to hoard the resources and vaccine manufacturing know-how that could end the misery of COVID-19. Increasing resources to build vaccine supply and support developing countries to increase domestic capacity for manufacturing is the right thing to do and a long-term smart investment.

Provide at least \$90 billion in rental assistance, with the highest possible funding for Housing Choice Vouchers (while focusing on the lowest-income households)

- Every year, millions of low-income Americans struggle to afford housing. Before the pandemic, an estimated [24 million low-income renters](#) paid over half of their income on housing, leaving them without the resources they need to put food on the table, purchase needed medications, or simply make ends meet; and due to chronic underinvestment, even those eligible for federal assistance endure [long wait times](#) and great harm due to prolonged housing instability since they cannot afford their housing long-term. The impact of COVID-19 pandemic on the U.S. economy only made things worse, placing millions of households at risk of housing instability and homelessness. Coupled with the devastating effects of explosive wildfires, floods, and other extreme weather events in different parts of the country have made the need for long-term affordable housing clearer than ever in both rural and urban communities. At least \$90 billion in rental assistance, with no less than \$75 billion in Housing Choice Vouchers is needed to help address the housing and homelessness crises and [lift millions of households out of poverty](#).

Make the 2021 provisions to the Child Tax Credit and Earned Income Tax Credit permanent.

- The temporary expansion of the Child Tax Credit (CTC) is already making an impact - Columbia University researchers estimate that after one payment in July, [3 million children were lifted above the poverty line](#). Before 2021, gaps in the CTC meant 27 million children – one-third of all children – were not eligible for the full amount of the credit, and some received no credit at all.

- In addition, the 2021 expansion of the Earned Income Tax Credit (EITC) for workers not raising children will help 17 million low-wage workers make ends meet, including millions of young workers just entering the workforce.
- It is essential that Congress not let the new EITC and CTC provisions expire next year. They need to be made permanent in the recovery bill, especially full refundability of the CTC, so children in families with little or no income get the full value of the credit. In addition, we urge you to include restoration of eligibility for families who file taxes with an Immigrant Taxpayer Identification Number (ITIN).
- Congress can easily finance these investments by making the wealthy and corporations finally pay their taxes and giving the IRS the tools for strong enforcement.

Maintain the 2021 nutrition provisions that address child hunger

- The pandemic put a spotlight on systemic racism that, for far too long, have left children of color behind. Data demonstrate that children who live in poverty and in food-insecure households are more likely than their food-secure peers to have poor educational, health, and economic outcomes. Although COVID-19 relief measures have reduced food insecurity from its peak, the rate remains alarmingly high. To help end child hunger, we ask that the following provisions are maintained throughout the budget reconciliation bill.
 - Expand the number of schools that would be able to offer free meals to all students through the Community Eligibility Provision by increasing the multiplier (that determines the amount of federal reimbursement that a community eligibility school receives) from 1.6 to 2.5 and lowering the eligibility threshold to 25 percent.
 - Give states the option to implement the Community Eligibility Provision statewide.
 - Allow all states to conduct Medicaid direct certification.
 - Extend Summer EBT nationwide for students who receive free or reduced-price school meals to close the summer meal gap.
 - Provide \$500 million for school kitchen equipment grants.
 - Provide \$634 million for a Healthy School Meal Incentives demonstration project.

We know that, like us, you do not want to see enormous numbers of individuals and families facing poverty, poor health outcomes, and housing instability during the pandemic. RESULTS stands ready to work with you on enacting these proven solutions. If you have any questions or would like to further discuss these requests, please contact us at

mdodson@results.org or cnicovich@results.org. Thank you for taking the time to consider these urgent requests.

Sincerely,



Meredith Dodson

Director of U.S. Poverty Campaigns & Senior Advisor
RESULTS



Crickett Nicovich

Associate Director, Policy & Government Affairs
RESULTS

CC: Chairman Bernie Sanders, Chairman John Yarmuth, Chairman Sherrod Brown, Chairwoman Maxine Waters, Chairwoman Patty Murray, Chairman Frank Pallone, Chairman Ron Wyden, and Chairman Richard Neal



September 13, 2021

The Honorable Chuck Schumer
U.S. Senate
Washington, DC 20510

The Honorable Mitch McConnell
U.S. Senate
Washington, DC 20510

The Honorable Sherrod Brown
U.S. Senate
Washington, DC 20510

The Honorable Patrick Toomey
U.S. Senate
Washington, DC 20510

The Honorable Nancy Pelosi
U.S. House of Representatives
Washington, DC 20515

The Honorable Kevin McCarthy
U.S. House of Representatives
Washington, DC 20515

The Honorable Maxine Waters
U.S. House of Representatives
Washington, DC 20515

The Honorable Patrick McHenry
U.S. House of Representatives
Washington, DC 20515

Dear Leader Schumer, Leader McConnell, Chairman Brown, Ranking Member Toomey, Speaker Pelosi, Leader McCarthy, Chair Waters and Ranking Member McHenry:

We, the undersigned, represent 281 resident-owned manufactured home communities and more than 19,000 Member-owners and their families and we call on Congress to take immediate action to make the infrastructure in our communities safe and resilient. Homeowners in our communities own the land as limited equity cooperatives, which ensures these communities will remain affordable and secure for current and future generations. Not one – and our oldest dates to 1984 – has ever resold their community once they gained ownership. We urge you to include the \$500 million Manufactured Homes Infrastructure Grant program in the final reconciliation bill.

Manufactured Home Communities (MHCs) have become an essential source of unsubsidized affordable housing. Today, there are 45,600 MHCs that are home to 2.7 million homeowners (and some renters) in 49 U.S. states. More than 75% of owners of manufactured homes are low-income. In our co-op communities, a near majority is very low-income, earning less than 50% of Area Median Income.

Since MHCs were historically financed as privately owned investment properties and viewed as a temporary housing, most MHCs have failing infrastructure that is putting the health and safety of low-income homeowners at risk. Many MHCs need water, sewer, electric, drainage, and road upgrades along with weatherization, energy efficiency improvements (including street lighting and solar arrays) and storm and emergency shelters that double as remote learning sites and community centers.

Our vision is a country in which the owners of efficient and affordable homes are economically secure in healthy and socially vibrant resident-owned communities.

We applaud House Financial Services Committee Chair for including this provision in the “Housing is Infrastructure Act of 2021” (H.R.4497) and in the Committee’s draft reconciliation. This new Manufactured Infrastructure Improvement Grant Program at HUD would help drastically improve the infrastructure of our ROCs and ensure they are sustainable for the long-term.

Now more than ever, we need your leadership to enact bold policies that ensure people have a stable and affordable home in a sustainable community. We urge inclusion of this in the final reconciliation package.

Sincerely,

Lorie Cahill

Lorie Cahill
ROC Association Director
Mountain West Region
west@rocassociation.org

Marjory Gilsrud

Marjory Gilsrud
ROC Association Director
Midwest Region
midwest@rocassociation.org

Kim Capen

Kim Capen
ROC Association Director
New England Region
newengland@rocassociation.org

Resident Owned Community	City	State
Sans Souci Cooperative	Boulder	CO
Rocky Mountain Homeowners Coop	Canon City	CO
Rivermaze Coop	Canon City	CO
Animas View MHP Co-op	Durango	CO
LMP Coop	Longmont	CO
Ryder Woods Residents Association, Inc.	Milford	CT
Minquadale Village Homeowners Association, Inc.	New Castle	DE
Pleasant View Homeowners Cooperative, Inc.	Caldwell	ID
Buddy Dancer Homeowners Cooperative	Garden City	ID
Cranberry Village Residents Association, Inc.	Carver	MA
Pine Tree Village Residents Association, Inc.	Carver	MA
Halifax Mobile Home Estates Association, Inc.	Halifax	MA
Meadowbrook HOA, Inc.	Hudson	MA
Town & Country Kingston Estates Coop Corp	Kingston	MA
Conifer Green Cooperative, Inc.	Kingston	MA

Twin Coach Estates Homeowners Association, Inc.	Lakeville	MA
Jo-Len Residents Association	Marlborough	MA
Hillcrest Mobile Home Tenants Association, Inc.	Middleborough	MA
Edgeway Homeowner's Association, Inc.	Middleborough	MA
Rustic Pines Residents Association, Inc.	N. Attleborough	MA
Wheel Estates Tenants Association, Inc.	North Adams	MA
Wamsutta Residents Association, Inc.	North Attleborough	MA
Red Hill Cooperative, Inc.	Peabody	MA
Park Place Cooperative, Inc.	Peabody	MA
Sunset Acres Residents Association, Inc.	Plainville	MA
Brookside Residents Association, Inc.	Plainville	MA
West Wood Village Resident Association, Inc.	Plymouth	MA
Wayside Community Association, Inc.	Shirley	MA
Oak Hill Taunton Residents Association, Inc.	Taunton	MA
Colonial Estates Homeowners Association, Inc.	Taunton	MA
Quabbin Sunrise Cooperative, Inc.	Ware	MA
Heritage Association, Inc	Warren	MA
Turnpike Park Cooperative, Inc.	Westborough	MA
Arbor Residents Association, Inc.	Westfield	MA
Heritage Residents Association, Inc	Westfield	MA
Charter Oaks Village Cooperative	Arundel	ME
Deer Ridge Mobile Home Cooperative	Augusta	ME
Pemaquid Villas Cooperative	Bristol	ME
Brunswick Bay Mobile Home Cooperative	Brunswick	ME
Mountainside Community Cooperative	Camden	ME
Wardtown Mobile Home Cooperative	Freeport	ME
Sunset Terrace Mobile Home Cooperative	Rockland	ME
Sunset Acres Mobile Home Cooperative	Thomaston	ME
Grey Stone Mobile Home Cooperative	Veazie	ME

Medomak Mobile Home Cooperative	Waldoboro	ME
Sunrise Villa	Cannon Falls	MN
Hillcrest Community Cooperative	Clarks Grove	MN
Five Lakes Cooperative, Inc.	Fairmont	MN
Park Plaza Cooperative	Fridley	MN
Stonegate Cooperative, Inc.	Lindstrom	MN
Madelia Mobile Village Cooperative	Madelia	MN
Bennett Park Cooperative	Moorhead	MN
Zumbro Ridge Estates, Inc.	Rochester	MN
Sungold Heights, Inc.	Worthington	MN
C&C Community, Inc.	Billings	MT
Missouri Meadows Community, Inc.	Great Falls	MT
Crossroads Cooperative	Great Falls	MT
Pleasant Park Community Inc	Great Falls	MT
Clear Creek Court Community, Inc.	Havre	MT
Green Acres Cooperative, Inc.	Kalispell	MT
Morning Star Community, Inc.	Kalispell	MT
Country Court Community Inc.	Kalispell	MT
Libby Creek Community, Inc.	Libby	MT
View Vista Community, Inc.	Livingston	MT
Buena Vista Community, Inc.	Missoula	MT
River Acres, Inc.	Missoula	MT
Mountain Springs Villa, Inc.	Red Lodge	MT
Northwood Community, Inc.	Ronan	MT
Oak Meadows Community Association	Asheboro	NC
River Pines Cooperative, Inc.	Allenstown	NH
Olde Towne Homeowners Cooperative, Inc.	Allenstown	NH
Catamount Hill Cooperative, Inc.	Allenstown	NH
Bear View Crossing Cooperative, Inc.	Allenstown	NH

Well Hill Cooperative, Inc.	Alstead	NH
Rural Bend Cooperative, Inc.	Ashland	NH
Barrington Oaks Cooperative, Inc.	Barrington	NH
Emerald Acres Cooperative, Inc.	Barrington	NH
Pepperidge Woods Cooperative, Inc.	Barrington	NH
Lee Oak Cooperative, Inc.	Barrington	NH
Swiftwater Estates Cooperative, Inc.	Bath	NH
Lakes Region Manufactured Housing Cooperative	Belmont	NH
Ladd Hill Cooperative, Inc.	Belmont	NH
North Woods Mobile Home Park Cooperative, Inc.	Berlin	NH
Rambling Woods Cooperative, Inc.	Bethlehem	NH
Woody Hollow Cooperative, Inc.	Boscawen	NH
Baker & Birch Cooperative, Inc.	Boscawen	NH
Bristol Freedom Cooperative, Inc.	Bristol	NH
Mascoma Valley Cooperative, Inc.	Canaan	NH
Ossipee Mountains Estates Cooperative, Inc.	Center Ossipee	NH
North Country Village Cooperative, Inc.	Center Tuftonboro	NH
Cardinal Haven Cooperative	Charlestown	NH
Windy Acres Cooperative, Inc.	Charlestown	NH
Crown Point MHP Cooperative, Inc.	Charlestown	NH
Pleasant Valley Estates Cooperative, Inc.	Claremont	NH
Sugar River Cooperative, Inc.	Claremont	NH
Colebrook Homeowners Cooperative, Inc.	Colebrook	NH
Fisherville Cooperative 82	Concord	NH
Fisherville Cooperative 107	Concord	NH
Freedom Village Cooperative, Inc.	Concord	NH
Top of the Hill Cooperative, Inc.	Concord	NH
Pine Hill Homeowners Cooperative, Inc.	Conway	NH
Rock Rimmon Cooperative, Inc.	Danville	NH

Hedgehog Community Cooperative, Inc.	Deering	NH
Frost Residents Cooperative, Inc.	Derry	NH
Running Brook Cooperative, Inc.	Derry	NH
Centennial Estates Cooperative, Inc.	Derry	NH
Granite Estates Cooperative, Inc.	Derry	NH
Cochecho River Cooperative	Dover	NH
Dover Point Cooperative, Inc.	Dover	NH
Bayview Village Cooperative, Inc.	Dover	NH
Lakeside Cooperative, Inc.	Enfield	NH
Breezy Acres Cooperative	Epsom	NH
Family Estates Cooperative, Inc.	Epsom	NH
Exeter-Hampton Cooperative, Inc.	Exeter	NH
Icey Hill Cooperative, Inc.	Exeter	NH
Exeter River MHP Cooperative	Exeter	NH
Powder House Cooperative, Inc.	Exeter	NH
Beech Tree Cooperative, Inc.	Exeter	NH
Top of the Notch Cooperative, Inc.	Franconia	NH
Fox Hill Cooperative, Inc.	Franconia	NH
Mountain View Housing Cooperative	Gilford	NH
Old Lake Shore Cooperative	Gilford	NH
L.R.M.H.V. Cooperative	Gilford	NH
Edge of Woods Homeowners Cooperative, Inc.	Gilford	NH
Medvil Cooperative	Goffstown	NH
The Village At Brae Burn Cooperative, Inc.	Gorham	NH
Greenville Estates Tenants Cooperative, Inc.	Greenville	NH
Deanbrook Village Cooperative	Groveton	NH
Brookview Mobile Home Park Cooperative, Inc.	Groveton	NH
Brookside Cooperative, Inc.	Hill	NH
Stonebridge Cooperative, Inc.	Hillsborough	NH

Oak Hill Acres Cooperative, Inc.	Hinsdale	NH
Town Line Village Cooperative, Inc.	Holderness	NH
G & M Tenants Cooperative Association	Hooksett	NH
Elm Brook Village Cooperative, Inc. (Prev Tucker Dr.)	Hopkinton	NH
Otarnic Pond Cooperative, Inc.	Hudson	NH
Duval's Cooperative Mobile Home Park	Jaffrey	NH
Forest Park Tenants' Association Cooperative	Jaffrey	NH
Base Hill Cooperative, Inc.	Keene	NH
Tanglewood Park Cooperative, Inc.	Keene	NH
Lakemont Cooperative, Inc.	Laconia	NH
Page Hill MHP Cooperative, Inc.	Lancaster	NH
Mascoma Meadows Cooperative, Inc.	Lebanon	NH
Sandy Pines Cooperative, Inc.	Lee	NH
Litchfield Landing Cooperative, Inc.	Litchfield	NH
Parkland Estates Cooperative, Inc.	Litchfield	NH
Wagon Wheel Tenants Cooperative, Inc.	Londonderry	NH
Freedom Hill Cooperative, Inc.	Loudon	NH
Presidential Pines Cooperative, Inc.	Loudon	NH
Bunker Lane Condominium Association Inc.	Madbury	NH
Huse Road Manufactured Housing Cooperative	Manchester	NH
Meredith Center Cooperative	Meredith	NH
Old Colonial Tenants Cooperative, Inc.	Meredith	NH
Camp Sargent Road Cooperative, Inc.	Merrimack	NH
Jewel Estates Cooperative, Inc.	Merrimack	NH
Deer Estates Cooperative, Inc.	Milan	NH
Souhegan Valley Manufactured Housing Cooperative	Milford	NH
East Milford Cooperative, Inc.	Milford	NH
Freedom Pond Cooperative, Inc.	New Ipswich	NH
Heron Point Estates Cooperative, Inc.	Newmarket	NH

Crossings At Sleepy Hollow Cooperative, Inc.	Newmarket	NH
Hidden Pines Cooperative, Inc.	Newport	NH
Edgewood Park Cooperative, Inc.	Newport	NH
Black Bear Village Cooperative, Inc.	North Conway	NH
Oak Ridge Cooperative, Inc.	North Haverhill	NH
Blackmount Acres Cooperative, Inc.	North Haverhill	NH
Soda Brook Cooperative, Inc.	Northfield	NH
Tower View Cooperative, Inc.	Northwood	NH
Loon Estates Cooperative, Inc.	Northwood	NH
Sandy Ridge Estates Cooperative, Inc.	Ossipee	NH
Silver Fox Homeowners Cooperative, Inc.	Pembroke	NH
Plainfield Village Cooperative, Inc.	Plainfield	NH
Whip-O-Will Hill Village Cooperative, Inc.	Plymouth	NH
Woodbury Cooperative, Inc.	Portsmouth	NH
Lilac Drive Cooperative	Raymond	NH
Hill Top Cooperative, Inc.	Raymond	NH
Lamprey River Cooperative, Inc.	Raymond	NH
Paradise Ridge Cooperative, Inc.	Raymond	NH
Tranquility Estates Cooperative, Inc.	Raymond	NH
Monadnock Tenant's Cooperative, Inc.	Rindge	NH
Country Ridge Cooperative	Rochester	NH
Shirley Avenue Cooperative	Rochester	NH
Hideaway Village Cooperative, Inc.	Rochester	NH
Fieldstone Village Cooperative, Inc.	Rochester	NH
Little Falls Cooperative, Inc.	Rochester	NH
Silver Bell Cooperative, Inc.	Rochester	NH
Windswept Acres Cooperative, Inc.	Rochester	NH
Acorn Terrace Cooperative, Inc.	Rochester	NH
Stony Brook Cooperative, Inc.	Rochester	NH

Friendship Drive Cooperative, Inc.	Salem	NH
Trailer Home Village Cooperative, Inc.	Salem	NH
Seabrook Village Cooperative, Inc.	Seabrook	NH
Seacrest Cooperative	Seabrook	NH
108 Hill Top Cooperative, Inc.	Somersworth	NH
Aberdeen West Cooperative, Inc.	Stratham	NH
Ashley Park Cooperative	Suncook	NH
Pine Grove MHP Cooperative, Inc.	Swanzy	NH
View Point Cooperative, Inc.	Swanzy	NH
Tamworth Pines Cooperative, Inc.	Tamworth	NH
White Rock Cooperative Estates	Tilton	NH
Windy Hill Housing Cooperative	Tilton	NH
Gaslight Village Cooperative, Inc.	Tilton	NH
South Weare Mobile Home Cooperative	Weare	NH
Elm Street Cooperative	Winchester	NH
New Beginning Cooperative	Winchester	NH
South Parrish Road Cooperative	Winchester	NH
The Birches of Wolfeboro Cooperative, Inc.	Wolfeboro	NH
Woodstock Cooperative, Inc.	Woodstock	NH
Marilla Country Village, Inc.	Alden	NY
New Beginnings Mobile Home Association, Inc.	Beekmantown	NY
Champion MHP	Elbridge	NY
Lakeville Village, Inc.	Geneseo	NY
The Woodlands Community, Inc.	Hornellsville	NY
Newtown Creek Community, Inc.	Horseheads	NY
Venture Lake Homeowners Inc.	Hyde Park	NY
Kayaderos Acres, Inc.	Milton	NY
BT, Inc. (Brittany Terrace)	Rock Tavern	NY
Meadow Valley Park, Inc.	Unadilla	NY

West-Side Pines Cooperative	Bend	OR
Bella Vista Estates Cooperative	Boardman	OR
Clackamas River Community Cooperative	Clackamas	OR
Deer River Cooperative, Inc.	Clatskanie	OR
Colorado Lake Cooperative	Corvallis	OR
Shoreview Meadows Cooperative	Cottage Grove	OR
Dexter Oaks Cooperative	Dexter	OR
Mountain View Cooperative	Estacada	OR
Two Rivers Homeowners Cooperative	Gladstone	OR
Saunders Creek Homeowners Cooperative	Gold Beach	OR
Umpqua Ranch Cooperative	Idleyld Park	OR
Vida-Lea Community Cooperative	Leaburg	OR
Horizon Homeowners Cooperative	McMinnville	OR
Harbor Village Cooperative	Newport	OR
Hilltop Ranchito Cooperative	Portland	OR
Deer View Cooperative	Rainier	OR
Green Pastures Senior Cooperative	Redmond	OR
Filbert Grove Cooperative	Springfield	OR
Elk Meadow Homeowners Co-op	Warrenton	OR
Rosewood Homeowners Cooperative	Winston	OR
Sherwood Valley Housing Cooperative Corporation	Coventry	RI
Lincoln Mobile Estates	Lincoln	RI
Asociación de Residentes de North Lamar (ARNL)	Austin	TX
Pasadena Trails Resident Owned Community, Inc.	Pasadena	TX
Applewood Homeowners Cooperative, Inc.	Midvale	UT
Parkhill HO Co-op	Salt Lake City	UT
Weston's Mobile Home Cooperative, Inc.	Berlin	VT
Triangle Cooperative	Brandon	VT
North Avenue Cooperative	Burlington	VT

Windy Hollow Mobile Home Cooperative	Castleton	VT
Westbury Homeowners Association, Inc.	Colchester	VT
ANDCO Mobile Home Cooperative	Highgate	VT
Sunset Lake Cooperative, Inc.	Hinesburg	VT
Sterling View Cooperative Community, Inc.	Hyde Park	VT
Milton Mobile Home Cooperative, Inc	Milton	VT
Shelburnewood Mobile Home Cooperative, Inc.	Shelburne	VT
Lakeview Cooperative, Inc.	Shelburne	VT
St. George Community Cooperative, Inc.	St. George	VT
Homestead Acres Co-op, Inc.	Swanton	VT
Bunker Hill Community Cooperative, Inc.	Windsor	VT
Northlake Community Homeowners Cooperative	Bremerton	WA
Sandy Acres MHPc	Buckley	WA
Hillside Homeowners Cooperative	Centralia	WA
Evergreen Estates Homeowners Cooperative	Centralia	WA
Duvall Riverside Village Co-Op	Duvall	WA
Woodbrook Wagon Homeowners Cooperative	Lakewood	WA
Columbia Court Homeowners Cooperative	Longview	WA
Takesa Village Homeowners Cooperative	Mead	WA
Lakeview Terrace Homeowners Cooperative	Moses Lake	WA
Ponderosa Homeowners Cooperative	Moses Lake	WA
Cascade Village Homeowners Cooperative	Moses Lake	WA
Skyline Homeowners Cooperative	Moses Lake	WA
Upper Lakeshore Homeowners Cooperative	Moses Lake	WA
Quail Run Homeowners Cooperative	Moses Lake	WA
Whispering Pines Homeowners Co-op	Oak Harbor	WA
Hidden Village	Olympia	WA
Elmwood Homeowners Cooperative	Puyallup	WA
Hidden Gardens Homeowners Cooperative	Roy	WA

Royal Coachman Homeowners Cooperative	Royal city	WA
Selah Hills Homeowners Cooperative	Selah	WA
Prairie Lake Estates Homeowners Cooperative	Kenosha	WI
Pammel Creek Estates, Inc.	La Crosse	WI
Clear Lake Estates Cooperative	Siren	WI

October 7, 2021

Dear Democratic Members of the United States House of Representatives and Senate,

More than a year and a half into the pandemic approximately [5.8 million tenants are at the brink of eviction](#) without federal or state protections. The federal government is poised to make historic investments to stabilize communities by securing people's homes: an essential infrastructure that makes all other forms of recovery possible. It has never been more clear that deep investments in housing are needed, and the Build Back Better Agenda you are currently negotiating is just that opportunity. But now, investment in housing is on the chopping block. Through the negotiation process, devastating cuts have already been made to the proposed federal investments in the *Housing as Infrastructure Act* and rolling back any further would be catastrophic. That's why we call on you to **hold the line on housing**.

We are currently in a decades-long housing crisis and communities are struggling now more than ever. The cost of housing has skyrocketed nationwide. It has become so unaffordable that nearly [half of American workers](#) can not afford to rent a one bedroom apartment. Public housing has suffered decades of underinvestment and neglect. Our current housing system is broken and will get much worse without desperately needed federal intervention. This investment is critical to build a society that ensures that everyone has a safe and dignified place to call home.

As the Build Back Better Agenda has made its way through Congress, billions of dollars in proposed and necessary housing investment have already disappeared. Critical programs like Housing Vouchers, project-based rental assistance, and funds to support climate resilience and upgrades have already seen a significant reduction in allocations. Public housing is set to receive \$80B, but this too is at risk. There is no mistake that such reductions will hurt people in under-resourced working class, Black, Indigenous, and people of color neighborhoods the most.

We are clear that this economic package alone is not sufficient to address the scale of the overlapping crises we face. But it is a crucial step. Cutting the necessary housing investments in the Build Back Better Agenda in the midst of this dark moment for millions of families is ignoring the real threat of widespread homelessness and poverty that will be caused by not getting this right. If you believe in doing what is needed to both bounce back from this pandemic, and have a long term recovery, you must maintain the housing investments currently in the legislation as proposed by Rep. Maxine Waters. **Will you hold the line on housing with us?**

Sincerely The Undersigned Organizations:

Right To The City Alliance

9to5 Colorado

Alliance for Housing Justice

California Green New Deal Coalition

CASA-New Settlement
Catholic Migration Services
Center for Economic Democracy
Center for Popular Democracy
Climate Justice Alliance
CODEPINK
Colorado Jobs With Justice
Community Service Society of New York
Community Voices Heard
Citizen Action of New York
For the Many
Free the People WNY Coalition
GOLES
Grassroots Global Justice Alliance
Green New Deal Network
Housing Justice for All
Housing Rights Initiative
Hudson Catskill Housing Coalition
Indigenous Environmental Network
Indivisible
Labor Network for Sustainability
Make the Road NY
Mijente
Met Council on Housing
MoveOn Political Action
National Women's Law Center
Neighbors Together
New Hampshire Youth Movement
New York Communities for Change
Northwest Bronx Community & Clergy Coalition
NW Arkansas DSA
NYC Network of Worker Cooperatives
New York State Tenants & Neighbors
Partnership for the Public Good
Pennsylvania Stands Up
People's Action (Homes Guarantee Campaign)
PolicyLink
Pratt Center for Community Development
RENA (Riverside Edgecombe Neighborhood Association)
Ridgewood Tenants Union
Safety Net Project – Urban Justice Center
Sunrise Movement
Tenants Political Action Committee
The Federation

The Frontline
Unemployed Workers United
VOCAL-NY
Women's March
Working Families Party



September 17, 2021

Honorable Chairwoman Maxine Waters
 U.S. House of Representatives
 2221 Rayburn House Office Building
 Washington, DC 20515-0543

Dear Chairwoman Waters,

Thank you for your leadership and support in the passage of The Build Back Better Act, which will provide landmark and long-overdue investments in affordable housing resources. With \$322 billion in funding for new and existing federal housing programs, critical resources will be made available and expanded to address homelessness and reduce housing instability.

Through our federally funded Section 8 Housing Choice Voucher rental assistance program, the San Diego Housing Commission (SDHC) helps more than 16,000 households with low income pay their rent in the City of San Diego each year. As a Moving to Work agency, SDHC is a leader in innovative programs to serve San Diegans in need. For example, SDHC has committed more than 4,700 federal housing vouchers to provide long-term housing for individuals who experience homelessness in the City of San Diego. Rental housing vouchers and additional programs are part of HOUSING FIRST – SAN DIEGO, SDHC’s homelessness action plan, which has created 9,800 housing solutions in less than seven years for San Diegans experiencing homelessness, with more than 500 additional housing units approved and pending completion. SDHC also invests in the creation and preservation of affordable housing in the City of San Diego and administers a First-Time homebuyer Program. SDHC’s First-Time Homebuyer Program has helped more than 5,900 households become homeowners since 1988.

The following federal investments through the Build Back Better Act would especially help SDHC address San Diego’s housing and homelessness crises.

- \$90 billion for rental assistance
 - \$75 billion for Housing Choice Vouchers
 - \$15 billion for Project-Based Rental Assistance.
- \$36.77 billion for national Housing Trust Fund activities
- \$34.77 billion for the HOME Investment Partnerships program
- \$8.5 billion for Community Development Block Grants

Expanding access to rental assistance and building and preserving housing supply through investments in public housing and the national Housing Trust Fund will have broad, positive impacts on racial equity, education, healthcare, economic mobility and reducing poverty.

This legislation is an important step toward addressing the shortage of affordable housing in San Diego and throughout the nation. I appreciate your continuing, diligent support for affordable housing and homelessness solutions.

Sincerely,

A handwritten signature in black ink, appearing to read "Richard C. Gentry", with a long horizontal flourish extending to the right.

Richard C. Gentry
President & Chief Executive Officer
San Diego Housing Commission



October 19, 2021

The Honorable Maxine Waters
 Chair, Committee on Financial Services
 U.S. House of Representatives
 Washington, D.C. 20515

Dear Chair Waters,

On behalf of [Stewards of Affordable Housing for the Future \(SAHF\)](#), I write in strong support of the more than \$300 billion in investments in affordable housing and community development approved by the House Financial Services Committee on September 14. As our nation faces the ongoing COVID-19 pandemic, an exacerbated affordable housing crisis, the continued fight for racial equity, and the threat of climate change, these funds are integral to moving the needle in each of these areas by expanding opportunities for millions of families, older adults, and people with disabilities to access healthy, affordable, sustainable housing. As Congress continues to advance a comprehensive infrastructure and economic recovery package through the budget reconciliation process, SAHF urges you and your colleagues to ensure that this historic legislation **maintains the highest level of funding possible** provided in the budget resolution for these critical affordable housing and community development investments.

[Stewards of Affordable Housing for the Future \(SAHF\)](#) is a national collaborative of 13 nonprofit affordable housing developers. Together, SAHF members own, operate, and manage over 149,000 affordable rental homes in 49 states, DC, Puerto Rico and the Virgin Islands. SAHF's mission-driven alliance uses the national experience of our members and partners to advance resident-centered policy changes and sustainable solutions in the affordable housing sector.

As mission-driven affordable housing developers and operators, SAHF members generate [over 19,000 jobs around the country on an annual basis, have supported transformative resident outcomes through housing stability and service coordination, and decreased the energy consumption of their property portfolio by 29% since 2013](#). The investments proposed by the House Financial Services Committee would give affordable housing providers, like SAHF members, the opportunity to meaningfully scale this work through investments in new project-based rental assistance, targeted support for seniors, a new green retrofit grant program for HUD multifamily housing, a new revitalization fund for

COLLABORATE. INNOVATE. ACCELERATE.

Stewards of Affordable Housing for the Future

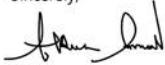
1120 G Street NW Suite 800, Washington, D.C. 20005 • P (202)737-5970 • www.sahfnet.org

distressed multifamily properties, and a new Community Restoration and Revitalization Fund.

Congress has a once-in-a-generation opportunity to invest in the affordable housing and community development needs across our country. For this reason, we urge you to seize this opportunity to make bold investments at the highest level of funding possible.

We look forward to continuing to work with the Committee on these issues.

Sincerely,



Althea Arnold
Senior Vice President, Policy

COLLABORATE. INNOVATE. ACCELERATE.

Stewards of Affordable Housing for the Future

1120 G Street NW Suite 800, Washington, D.C. 20005 • P (202)737-5970 • www.sahfnet.org



United Native American Housing Association

Sharon Vogel, Chairwoman

63316 US Hwy 93

Ronan, MT 59864

"Tribes Helping Tribes"

September 1, 2021

Maxine Waters, Chairwoman
Patrick McHenry, Ranking Member
U.S. House Committee on Financial Services
2129 Rayburn House Office Building
Washington, DC 20515

Sherrod Brown, Chairman
Patrick Toomey, Ranking Member
U.S. Senate Committee on Banking, Housing, and Urban Affairs
534 Dirksen Senate Office Building
Washington, D.C. 20510

Brian Schatz, Chairman
Lisa Murkowski, Ranking Member
Senate Committee on Indian Affairs
838 Hart Senate Office Building
Washington, D.C. 20510

RE: Indian Housing Programs in the Reconciliation Budget

Dear Representatives and Senators,

The members of the United Native American Housing Association ("UNAHA") are the oldest tribally designated housing entities (TDHEs) in the country. We are a dedicated and active Indian housing association with 34 members from land-based reservations in Montana, Utah, Colorado, Wyoming, North and South Dakota, and Nebraska. We have been at the forefront of every major change in Indian and Alaska Native housing for the past 60 years. Today we ask you to support significant and crucially necessary legislation that has been needed in Native America for decades.

Far too many reservations and Alaska Native communities remain plagued by terribly deficient and overcrowded housing conditions. These conditions have worsened in the past two years because of the COVID-19 pandemic. However, there is now some hope that we may obtain the significant resources

we need to correct these conditions, to finally improve Indian housing, and make our children's futures significantly better.

Two Billion for Each of Ten Years for Indian Housing

Firstly, we ask for your support and help in obtaining two billion dollars of federal Indian housing each year for the next ten years through the Native American Housing Assistance and Self-Determination Act programs (NAHASDA). Secondly, we request that half of that funding be delivered through the NAHASDA formula and the other half through the NAHASDA competitive needs program. Lastly, we ask that Congress direct HUD to change its competitive needs grant processes so the allocation of the competitive needs grants will comport to the principles of self-determination envisioned in NAHASDA, and that those funds be distributed to only those Indian and Alaska Native housing entities that struggle with the poorest and worst low-income housing conditions.

The IHBG Formula Does Not Have Consensus of All Tribes

Recently, statements have been made to Congress by a couple of Indian and Alaska Native advocates that have represented that there is unanimous support in Indian Country for distributing all NAHASDA money through the NAHASDA Indian Housing Block Grant formula. This is not true. In the last fifteen years, there has been considerable disagreement among tribes and TDHEs over the NAHASDA formula and its proven deficiencies. We believe the only fair and equitable approach to distributing this new NAHASDA funding is to allocate such funding using both (1) the formula and (2) competitive need grants based solely on poverty or on unemployment and population.

Splitting the Money Between IHBG Formula and IHBG Competitive Grant is Best

We strongly believe that the most practical and beneficial way to allocate this funding is to divide it up using these two separate methods so funding can effectively reach each segment of Indian Country to address their unique needs. There is no better or appropriate time for Congress to start doing this than now, when overall funding will hopefully be increased. This would mean that TDHEs would no longer be pitted against each other, and that current funding would not be taken away from some tribes by others. Instead, all tribes would continue to keep their formula funding, and may even receive an increase. At the same time, those tribes and Alaska Native communities burdened by poverty and the worst housing in Indian Country would receive a significant amount of additional competitive grant moneys to finally address the minimum level of quality housing that other tribes and much of the country already have.

The IHBG Competitive Grant Must be Revised to Work as Originally Intended by Congress

To effectively and properly carry out IHBG competitive needs grant funding, Congress should instruct HUD to adjust its current competitive needs award processes to ensure that only those TDHEs with the greatest housing needs receive these particular additional funds, and that NAHASDA's Indian self-determination principles be implemented. Congress will need to direct HUD to not use its current paternalistic approach of deciding which TDHEs and TDHE projects are to be funded. Congress can and should direct HUD to abandon its unnecessary, time consuming, overly complex grant process where HUD alone determines what projects and programs are to be funded. HUD should be simply directed to comport with the self-determination principles embedded in NAHASDA. At the same time, Congress should additionally state that these competitive needs funds be allocated to only those TDHE grant

applicants with the worst poverty or unemployment – including lack of private sector jobs and overcrowded housing conditions, as identified in HUD’s 2017 Indian Housing Needs Report -- and then proportionately divide that funding based on the enrollments of those tribes. This would leave it up to the applicants to determine how to best address their unique needs, and it would limit this portion of the funding to only those tribes and Alaska Native villages with the worst and most dire housing needs. This is the only way funding will be provided to the neediest TDHEs to rectify their terrible and unacceptable housing conditions.

We stand ready to work with you and others to finally get the significant increase in Indian housing funding that is so badly needed. We also believe the split funding method advocated here offers the most practical, fair, and best way of allocating this Indian housing funding across the country. We will be contacting you and your staff to discuss this request further. Please contact me at the Cheyenne River Housing Authority (605-964-4265) where I am the Executive Director, or you can also contact UNAHA’s Administrator Bob Gauthier (406-253-1903) if you have any questions regarding our request. We hope to receive your support.

Sincerely,



Sharon Vogel
Chairperson

CC: Diane Yentel, National Low Income Housing Coalition
Tony Walters, National American Indian Housing Council
Wagenlander & Heisterkamp, LLC

October 22, 2021

The Honorable Charles Schumer
Majority Leader
United States Senate
Washington, DC 20510

The Honorable Nancy Pelosi
Speaker
United States House of Representatives
Washington, DC 20515

Dear Leader Schumer and Speaker Pelosi:

Our organizations represent a wide swath of the nation's local elected officials and state and local community development officials. We respectfully urge you to include funding for the Community Development Block Grant (CDBG) program and the HOME Investments Partnership (HOME) Program in a final infrastructure reconciliation package.

Community Development Block Grant (CDBG) Program

We respectfully request that the reconciliation bill include \$8.5 billion for the CDBG program funded through the regular CDBG program allocation framework and regular program requirements and uses.

The CDBG Program provides annual funding to over 1,200 states, local jurisdictions, and insular areas to provide decent housing, a suitable living environment, and expand economic opportunities for low- and moderate-income persons. Program grantees use CDBG funding to invest in low- and moderate-income people and neighborhoods through a variety of activities that focus on four major areas: affordable housing, infrastructure, services, and economic development. CDBG is a flexible, proven program that allows for the swift delivery of resources.

CDBG has a proven record of supporting comprehensive infrastructure. Based on the latest HUD data – since 2005 the program has made significant investments in public improvements including water and wastewater upgrades, community centers, street improvements, and senior centers benefitting over 51.5 million persons. During the same period, over 1.6 million households were supported by the program with resources contributing to housing construction, rehabilitation, public housing modernization, and energy efficiency improvements among other activities. Significant resources are also directed to economic development and public services which in turn advances both new infrastructure and existing public facilities. Additionally, the program's return on investment is substantial; for every dollar of CDBG invested in projects and services, another \$4.09 is leveraged from other public and private sources.

Immediate and long-term investment in the CDBG program would help address underinvestment in low- and moderate-income communities, including communities of color, but CDBG funding has diminished significantly. First authorized at \$2.473 billion in 1974, the program reached its highest funding level of \$4.4 billion in FY2001 – twenty years ago. The program has remained relatively stagnant in recent years (hovering at \$3.4 billion) while the number of grantees receiving CDBG funds has increased from 594 grantees in 1975 to 1,245 today, a 47.7% increase. Grantees report that requests for funds consistently outweigh available grant dollars.¹

Further investment would mean better infrastructure, more jobs, increased access to key services, and additional units of affordable housing. CDBG provides an important and tested program to rebuilding our nation and promoting people where they live.

¹ CDBG Impact and Funding Need: A Report of the CDBG Coalition, July 2019.

Recent examples of CDBG supporting communities:

- Chautauqua Harbor Hotel²: New York State invested \$750,000 in CDBG funding to help establish the 130,000 square foot facility. The \$26,516,000 project created 86 full time equivalent jobs over two years, with 68 (84%) made available to low-moderate income persons. NYS CDBG funds were used for the purchase of furniture, fixtures, and equipment.
- Corinth Wastewater Improvements³: The Village of Corinth was awarded \$1 million in CDBG funds to help construct a new wastewater treatment plant. The total cost was \$14,442,000 with the project benefiting all 2,474 Village's residents of whom 1,460, or 59% are low-and-moderate income persons.
- Cities Rise was started by the City of White Plains, NY to strengthen equitable code enforcement.⁴ In the past year, the Cities Rise program has conducted outreach to over 400 people weekly. Seven families have been assisted with emergency housing in response to serious code violations. Six houses have been rehabilitated in partnership with CDBG funding. Over 50 safe housing landlord/tenant disputes have been addressed. Over 30 residents of senior and/or public housing have been assisted with resolution of challenging housing conditions.

Increase HOME Investment Partnerships (HOME) Program Resources

We support the \$35 billion for the HOME program included in the Housing is Infrastructure Act (H.R. 4497) and in President Biden's American Jobs Plan.

The HOME Investment Partnerships (HOME) Program provides grants to more than 600 participating jurisdictions annually to produce and maintain safe, decent, affordable housing for low-income people. The HOME program can be used to support both rental and homeownership through new construction, rehabilitation, down payment assistance, and tenant-based rental assistance. Since 1992, the program has created or preserved more than 1.3 million affordable homes and helped provide rental assistance to more than 384,000 low-income families.

Recent examples of HOME advancing affordable housing:

- Kristen Court Family Apartments⁵: The project is new construction of 24 HOME-assisted units located in the rural City of Live Oak. The unit mix is 12 two-bedroom units and 12 three-bedroom units with rents targeting family households earning less than 50% AMI. The CA Department of Housing and Community Development supported the development through \$4.5 million in HOME funds leveraging \$2.6 million from other sources.

Thank you for the opportunity to share our top community development and housing priorities with you as you work to develop and advance the reconciliation measure. Please reach out if we can provide additional details on these valuable federal programs. Thank you.

Sincerely,

Council of State Community Development Agencies
National Association of Counties
National Community Development Association
National League of Cities
U.S. Conference of Mayors

² <https://coscda.org/projects/chautauqua-harbor-hotel/>.

³ <https://coscda.org/projects/corinth-wastewater-improvements/>.

⁴ NCDA CDBG Project Examples, City of White Plains, NY

⁵ <https://coscda.org/projects/kristen-court-family-apartments/>.

