



# Campaign for Housing and Community Development Funding

*Working to ensure maximum federal resources for housing and community development*

**To:** Biden Administration Transition Team  
**From:** The Campaign for Housing and Community Development Funding  
**Date:** November 30, 2020  
**Re:** Opportunities for Expanding Federal Affordable Housing Resources in the New Administration

The undersigned members of the Campaign for Housing and Community Development Funding (CHCDF) welcome the opportunity to work with the incoming Biden Administration to help our nation heal from the coronavirus pandemic and address the country's critical shortage of safe, decent, accessible and affordable housing.

CHCDF is an education, strategy and action hub for national organizations dedicated to preserving and expanding federal housing and community development funding for lower-income families and communities. CHCDF's members include a full continuum of national housing and community development organizations, including faith-based, nonprofit, private sector, financial/intermediary, public sector and advocacy groups.

CHCDF's goal of expanding federal housing and community development resources for low-income families and communities has never been more vital or urgent. Even before the pandemic, the country was in the midst of a pervasive affordable housing crisis. Now, coronavirus has underscored the inextricable link between housing and health, and brought to light longstanding disparities in access to critical resources like affordable, accessible housing that have contributed to the virus's disproportionate impact on communities of color, people with disabilities, older adults, and low-income people.

While every state and congressional district is impacted by these joint crises, the specific challenges of communities vary. President-elect Biden's pledge to "build back better" requires substantial investments in affordable housing and community development infrastructure and utilizing every tool available to develop a comprehensive set of solutions to homelessness and housing poverty and address the full scope of the affordable housing crisis.

To this end, we wish to offer our recommendations on how the incoming Biden Administration can work to expand federal resources for proven and effective affordable housing and community development programs that will keep people safe throughout the duration of the pandemic.

**On Day 1, President-elect Biden should issue a national, uniform moratorium on evictions for nonpayment of rent to help keep renters in their homes during the pandemic.**

**Within the first 100 days, President-elect Biden should work with Congress to immediately pass coronavirus relief legislation** that includes essential emergency rental assistance and other funding to address the urgent needs of people who are experiencing or on the brink of homelessness, as well as owners and operators of federally assisted housing, Public Housing Authorities, and tribal housing authorities, and that extends the federal moratorium on evictions for nonpayment of rent.

**During his administration, President-elect Biden must work with Congress to make substantial investments in affordable, accessible housing and community development programs by:**

- Enacting a large-scale infrastructure package to increase the supply of safe, stable, accessible, affordable, and energy-efficient housing, and to provide much-needed community development funds to low-income communities; and
- Significantly increasing appropriated resources for federal housing programs to address the dramatic shortage of affordable, accessible homes, provide housing assistance, and invest in low-income communities.

These recommendations will help realize President-elect Biden's vision of every American having "access to housing that is affordable, stable, safe, healthy, [and] accessible," and help our nation not only recover from the pandemic, but thrive in its wake.

## DAY ONE

### Eviction Moratorium

**On his first day in office, President-elect Biden should issue a national, uniform moratorium on evictions for nonpayment of rent to help renters keep their homes during the pandemic.**

The importance of ensuring people can remain safely, stably housed throughout the duration of the pandemic spurred the Centers for Disease Control and Prevention (CDC) to issue its own, national moratorium on evictions for nonpayment of rent, citing the “historic threat to public health” posed by COVID-19.<sup>1</sup> According to the CDC, housing stability “helps protect public health because homelessness increases the likelihood of individuals moving into congregate settings, such as homeless shelters, which then puts individuals at higher risk [of] COVID-19.”

Federal, state, and local eviction moratoriums provide important protections for some renters, but they are expiring quickly. Without immediate federal action, it is estimated that up to 40 million people in over 17 million households will be at risk of losing their homes when the CDC moratorium expires on December 31, 2020.<sup>2</sup> Protecting renters vulnerable to eviction from losing their homes is both a moral imperative and a public health necessity. On his first day in office, President-elect Biden should issue a national, uniform moratorium on evictions for nonpayment of rent to ensure renters do not lose their homes in the midst of a pandemic where our collective health depends on our ability to remain stably housed.

## FIRST 100 DAYS OF THE BIDEN ADMINISTRATION

### Coronavirus Relief

**The Administration must work with Congress to immediately pass coronavirus relief legislation that includes emergency rental assistance and other funding to address the urgent needs of people who are experiencing or on the brink of homelessness, as well as owners and operators of federally assisted housing, Public Housing Authorities, and tribal housing authorities, and that extends the federal moratorium on evictions for nonpayment of rent.**

The COVID-19 pandemic and its resulting job and wage losses magnified and accelerated the existing affordable housing crisis. As of September 2020, 60 million Americans have filed for unemployment insurance. More than 20 million renters live in households that have suffered coronavirus-related job loss, throwing them into financial distress that was further exacerbated when pandemic unemployment insurance benefits expired. Black, Latino, and Native people, people with disabilities, and older adults—already disproportionately represented among homeless and housing insecure populations—have been most severely impacted by the coronavirus outbreak.<sup>3</sup> The Administration and Congress must act immediately to address the urgent needs of people experiencing homelessness and low-income renters and homeowners, including seniors, people with disabilities, families with children, homeless youths, women, veterans, survivors of domestic violence and sexual assault, formerly incarcerated people, and others.

A national, uniform moratorium on evictions for nonpayment of rent as well as \$100 billion in emergency rental assistance are vital to ensure renters are able to remain stably housed and will not fall off of a financial cliff once an eviction moratorium is lifted and back-rent is owed. Emergency rental assistance would also stabilize providers of affordable housing and preserve the nation’s affordable housing stock. Financial support is needed for providers of federally assisted housing and tribal housing authorities because their lenders, utility suppliers, and property service providers expect payments to continue irrespective of eviction moratoriums. Property owners have also intensified their cleaning protocols, reorganized operations, and provided necessary protective equipment to ensure residents and staff

1 Centers for Disease Control and Prevention. 2020. “Temporary Halt in Residential Evictions to Prevent the Further Spread of COVID-19.” US Federal Register. <https://www.federalregister.gov/documents/2020/09/04/2020-19654/temporary-halt-in-residential-evictions-to-prevent-the-further-spread-of-covid-19>

2 Benfer, E., et al. 2020. The COVID-19 Eviction Crisis: An Estimated 30-40 Million People in America Are at Risk. [https://nlihc.org/sites/default/files/The\\_Eviction\\_Crisis\\_080720.pdf](https://nlihc.org/sites/default/files/The_Eviction_Crisis_080720.pdf)

3 Centers for Disease Control and Prevention. 2020. “Health Equity Considerations and Racial and Ethnic Minority Groups” <https://www.cdc.gov/coronavirus/2019-ncov/community/health-equity/race-ethnicity.html>

remain safe, all of which have increased operating costs. The Public Housing Operating Fund should be fully funded to ensure tenants who have experienced a drop in income due to COVID-19 do not lose their housing and agencies can continue to maintain their properties. Additional financial assistance should also be provided to homeowners struggling to pay their mortgage in order to prevent mortgage delinquency or default, loss of utility services, and foreclosure.

In addition, we recommend \$26 billion for new Housing Choice Vouchers to provide long-term stability for people experiencing or on the brink of homelessness and survivors of domestic violence, dating violence, sexual assault or stalking. This includes commensurate administrative funding to facilitate full voucher utilization. These vouchers would ensure people vulnerable to coronavirus infection are able to obtain safe, stable, affordable and accessible housing, which may cut down on coronavirus transmission and save lives.

Immediate, comprehensive COVID-19 relief must include resources to prevent and respond to outbreaks among those experiencing homelessness. People experiencing homelessness who contract coronavirus are twice as likely to be hospitalized, two to four times as likely to require critical care, and two to three times as likely to die than others in the general population. Left unchecked, as many as 20,000 people who are homeless could require hospitalization and nearly 3,500 could die, which has enormous implications for individuals, their communities, and our already overstretched hospital systems. Non-congregate shelters, including hotel and motel rooms, cut down on coronavirus transmission among unhoused people.

An additional \$11.5 billion is needed to minimize the number of people living in congregate shelters and encampments and identify alternative space, including hotels, for isolation and self-quarantine, as well as funding for short-term rental assistance and housing stabilization services. The Biden Administration should allow FEMA to extend non-congregate shelter funding at least through the winter to keep people experiencing homelessness safe from exposure to both below-freezing temperatures and COVID-19. The CDC should also elevate its guidance on unsheltered homelessness to an order, and explicitly expand its guidance to eliminate the threat of parking code violations for those sheltering in vehicles.

Given the pandemic's disproportionate impact on older adults, adequate COVID-19 relief for affordable senior housing is needed to maintain enhanced cleaning and disinfecting protocols, provide additional staff, and connect older residents to wireless internet so they can access telehealth and programs to combat social isolation. Additional funding for one-year emergency service coordinator grants would expand programs' capacity to assess the needs of residents and coordinate appropriate services.

Additional resources for the Community Development Block Grant (CDBG) and HOME Investment Partnership programs would provide much needed affordable housing and community development assistance to state and local governments facing devastating financial shortfalls because of the pandemic, and would help meet long-term recovery needs. Finally, funding for fair housing and housing counseling would help ensure distressed tenants and homeowners have the resources and knowledge to work with their landlord or lender, and access justice if they experience coronavirus-related discrimination.

## **LEGISLATIVE OPPORTUNITIES TO INCREASE RESOURCES FOR AFFORDABLE, ACCESSIBLE HOUSING AND COMMUNITY DEVELOPMENT**

### **Infrastructure Package**

**The Administration should work with Congress to enact a large-scale infrastructure package, including investments in the "Housing is Infrastructure Act" (S 2951/HR 5187), introduced in the 116th Congress by Vice President-elect Kamala Harris and Representative Maxine Waters to increase the supply of safe, stable, accessible, affordable, and energy-efficient housing. CHCDF strongly believes that any infrastructure package should include resources to maintain federally supported housing, increase the supply of affordable, accessible housing for low-income people, and invest in community development.**

Like roads and bridges, affordable, accessible housing is a long-term asset that helps communities and families flourish. Housing is foundational to creating vibrant, well-functioning communities and ensuring the nation not only recovers from the pandemic but is stronger and more equitable in its wake. Substantial investments are needed to expand our nation's supply of affordable, accessible housing, build up communities, and create jobs across the country.

The “Housing is Infrastructure Act” would make needed investments to repair and expand our nation’s supply of affordable, accessible housing and create jobs across the country. The vital funding in this bill would provide the \$70 billion needed to address the significant capital needs backlog for nearly one million public housing units and 14,000 Section 515 and 514 rural homes; create nearly 60,000 new units of deeply affordable housing with national Housing Trust Fund allocations; help 13,000 low-income elderly households in rural areas age in place and create over 54,800 new affordable, accessible homes for seniors; create or rehabilitate 8,800 affordable homes on tribal lands; construct 27,000 new homes for low-income people with disabilities; and make substantial investments in low-income communities through the CDBG program, HOME Investment Partnerships Program, and Capital Magnet Fund. Overall, the bill would help create or preserve an estimated 1.8 million affordable, accessible homes.

Finally, any initiative to rebuild and expand our nation’s infrastructure must explicitly focus on investing in affordable, accessible housing that is geographically balanced and equitable. By investing in affordable, accessible housing and infrastructure that promotes greater housing mobility while also strategically devoting resources to disinvested communities, we can promote housing choice and create more robust, stable local economies.

### Appropriations

**The Administration must work with Congress to significantly increase appropriated resources for federal housing and community development programs to address the dramatic shortage of affordable, accessible homes, provide housing assistance, and invest in low-income communities.**

Affordable housing and community development programs must receive the highest allocation of discretionary funds possible to adequately address the shortage of affordable, accessible housing in rural, urban, and tribal areas and address the economic and infrastructure needs of low-income communities. Additionally, the Housing Choice Voucher program should be fully funded to meet President-elect Biden’s goal of providing a voucher to every eligible household.

For the first time in ten years, the Biden Administration will oversee a federal budget not limited by the confines of the *Budget Control Act*, which severely curtailed the ability to fund housing and community development resources at the scale necessary. While Congress has reached bipartisan agreements to provide limited relief from the low spending caps imposed by the *Budget Control Act* over the last decade, when adjusting for inflation HUD’s budget has declined dramatically over the last ten years. As a result, HUD assistance has failed to reach at least 70 percent of eligible households since the early 1980s. USDA’s Rural Housing Service (RHS) multifamily programs have seen similarly steep budget cuts over the last several decades, and no new Section 515 multifamily construction has taken place over the last ten years.

State, local, and tribal governments rely on the resources provided by HUD and USDA to meet the housing and community development needs of the communities they serve. Because costs for affordable housing and community development programs rise over time, a significant increase over fiscal year (FY) 2020 funding levels is necessary to maintain the current number of assisted households. With more families struggling to make ends meet, increased costs for maintaining assisted housing, and our nation’s affordable housing infrastructure deteriorating, ensuring affordable housing and community development programs receive the highest allocation of discretionary funds possible will meet the needs of more low-income residents and provide much-needed resources to low-income communities.

## THE NEED FOR AFFORDABLE HOUSING

Before the pandemic, nearly eight million of our nation's lowest-income households lived in housing poverty, spending 50 percent or more of their income on rent and utilities every month.<sup>4</sup> Nationally, there is a shortage of approximately seven million rental units affordable and available to the lowest-income renters – those earning 30 percent or less of area median income – and there is not a single state or congressional district in the country with enough affordable, accessible homes to meet demand.<sup>5</sup> As a result, low-income families, people with disabilities, seniors, veterans, youth exiting foster care, women, and survivors of domestic or sexual violence are often forced to make impossible choices between shelter and food, healthcare, education, and other basic necessities.

Despite the clear need for housing assistance, funding for federal housing programs has declined dramatically over the last ten years since the *Budget Control Act* was enacted. Inflation-adjusted federal funding for public housing, housing for the elderly, housing for people with disabilities, tribal housing, and other vital programs has fallen precipitously since FY2010.

Only funding for tenant-based and project-based rental assistance has modestly increased to keep pace with rising operating costs for previously authorized assistance, but just one in four households eligible for housing assistance actually receive the assistance they need. Similarly, many homes supported by RHS are set to lose their affordability provisions in the coming decades, which would lead to tenants losing rental assistance. A lack of investment in RHS programs could lead to the loss of tens of thousands of homes for the lowest-income renters in rural areas.

Chronic underfunding has spurred the loss of public housing units as well. An estimated 10,000 public housing units are lost each year to disrepair, while the capital backlog for public housing stock has swelled to approximately \$70 billion.<sup>6</sup> The lack of affordable, accessible housing options drives households into housing poverty and increases the likelihood of experiencing eviction and, in worst cases, homelessness.<sup>7</sup> On a single night in 2019, roughly 568,000 people in the United States were counted as experiencing homelessness. Generations of systemic inequity, driven by explicitly and implicitly racist housing policies, have led Black, Latino, and Native people, as well as people with disabilities, members of the LGBTQ community, unaccompanied youth, veterans, formerly justice-involved individuals, and survivors of domestic violence to be disproportionately represented among people experiencing homelessness.

The coronavirus pandemic has underscored the health and economic costs of an underfunded housing system. Affordable, safe, stable, and accessible housing is essential for public health and well-being. Without access to quality homes, it becomes exceedingly more difficult to effectively “shelter in place” and follow social distancing protocol, increasing the likelihood of coronavirus infection, transmission, and fatality.

## THE BENEFITS OF AFFORDABLE HOUSING

Access to affordable housing has broad, positive impacts on individuals, families, communities, and the economy. Increasing and preserving the supply of affordable, accessible housing and rental assistance – especially in areas connected to good schools, well-paying jobs, healthcare, and transportation – helps people climb the economic ladder, age in community, and leads to more equitable communities.

Children who live in stable, affordable homes enjoy better health and educational outcomes, greater access to economic opportunities, better mental and physical well-being, and stronger communities. Research shows that increasing access to affordable housing is the most cost-effective strategy for reducing childhood poverty in the United States.<sup>8</sup> Children in low-income families who are able to access

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4 National Low Income Housing Coalition. 2020. *The Gap: A Shortage of Affordable Homes*. Washington, DC: Author. See: <https://nlihc.org/gap>

5 U.S. Department of Housing and Urban Development. 2019. CHAS Data, 2011-2015 [data file].

6 National Low Income Housing Coalition. 2020. *Public Housing: Where Do We Stand?* Washington, DC: Author. See: <https://nlihc.org/resource/public-housing-where-do-we-stand>

7 U.S. Department of Housing and Urban Development. 2020. *The 2019 Annual Homeless Assessment Report (AHAR) to Congress*. See: <https://www.huduser.gov/portal/sites/default/files/pdf/2019-AHAR-Part-1.pdf>

8 Center on Budget and Policy Priorities. (2019). Chart book: Economic Security and Health Insurance Programs Reduce Poverty and Provide Access to Needed Care. Retrieved from <http://www.cbpp.org/research/poverty-and-inequality/chart-book-accomplishments-of-the-safety-net>

affordable homes located in neighborhoods with lower poverty rates are more likely to attend college and typically earn more as adults.<sup>9</sup> Expanding housing subsidies for low-income families would reduce child poverty by an estimated 21.9 percent and lift an estimated 2.1 million children out of poverty.<sup>10</sup>

As the nation's seniors become a larger and expanded lower-income population, access to affordable, accessible housing with coordinated services is key to aging in place and saves money by avoiding costlier institutional settings. Older adult residents of HUD-assisted properties with an onsite service coordinator have 18 percent lower odds of requiring a hospital stay,<sup>11</sup> and adults concerned with high housing costs are three times more likely to experience worsening health than adults who do not need to worry about the cost of their housing.<sup>12</sup>

Moreover, increased investments in integrated, affordable and accessible housing for people with disabilities and supportive services when needed would help ensure people with disabilities are able to live in communities of their choosing, rather than institutional settings. People with disabilities exiting institutions and congregate settings should be equitably prioritized in decompression efforts, and eligible for emergency funds so they are able to isolate safely, with supportive services when needed, rather than being forced to remain in or move to dangerous or segregated settings.

Housing is also fundamental to the safety of survivors of domestic violence, dating violence, sexual assault, and stalking. Despite the central role housing plays in keeping survivors safe, the need for affordable housing far outpaces availability: while 84 percent of survivors in domestic violence shelters report needing assistance finding affordable housing, less than half actually receive housing services.<sup>13</sup> Youth exiting the foster care system, members of the LGBTQ community, and formerly justice-involved people are also particularly vulnerable to homelessness. Affordable, accessible housing gives people escaping violence, youth exiting the foster care system, and formerly justice-involved people the stability they need to thrive.

Investments in affordable, accessible homes are a proven catalyst for economic growth, job creation, increased government revenue, and increased consumer spending. According to the National Association of Home Builders, building 100 affordable homes generates \$11.7 million in local income, 161 local jobs, and \$2.2 million in taxes and other revenues for local government.<sup>14</sup> Researchers estimate the growth in GDP between 1964 and 2009 would have been 13.6 percent higher if families had better access to affordable housing, which would have led to an increase in wages of \$8,775 per worker.<sup>15</sup> Without the burden of higher housing costs, these families would be better able to move into areas with growing local economies and improved wage and employment prospects. Investing in affordable, accessible housing bolsters productivity and economic growth, provides a long-term asset that connects workers to communities of opportunity, supports local job creation and increased incomes, and creates more inclusive, resilient communities.

The role of HUD and USDA housing and community development programs must be expanded to adequately and efficiently address the needs of marginalized and low-income communities, which have been disproportionately impacted by the health and economic toll of the pandemic, and to build resilient and inclusive communities in the pandemic's wake. Left unaddressed, the housing system will face similar strains that will disproportionately impact historically marginalized people during future pandemics and natural disasters. The Biden Administration has a tremendous duty to work with Congress to pass

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9 Chetty, R., Hendren, N., & Katz, L. 2016. The Effects of Exposure to Better Neighborhoods on Children: New Evidence from the Moving to Opportunity Experiment. Washington, D.C.: American Economic Association. <https://pubs.aeaweb.org/doi/pdfplus/10.1257/aer.20150572>

10 Children's Defense Fund. 2019. Ending Child Poverty Now. Retrieved from: <https://www.childrensdefense.org/wp-content/uploads/2019/04/Ending-Child-Poverty-2019.pdf>

11 Sanders, A. et al. *Affordable Senior Housing: What's the Value?* See: [http://www.ltsscenter.org/resource-library/Housing\\_Services\\_Value.pdf](http://www.ltsscenter.org/resource-library/Housing_Services_Value.pdf)

12 Health Resources & Services Administration. 2020. *Health Equity Report 2019-2020: Special Feature and Housing and Health Inequalities*. US Department of Health and Human Services. See: <https://www.hrsa.gov/sites/default/files/hrsa/health-equity/HRSA-health-equity-report.pdf>

13 "16 Things You May Not Know About Housing for Survivors," National Network to End Domestic Violence (2019). <https://nnedv.org/latest-update/16-things-may-not-know-housing-survivors/>

14 National Association of Home Builders. 2015. The Economic Impact Home Building in a Typical Area. <https://www.nahb.org/-/media/NAHB/news-and-economics/docs/housing-economics/economic-impact/economic-impact-local-area-2015.pdf>

15 Moretti, E. & Hsieh, C. 2019. Housing Constraints and Spatial Misallocation. *American Economic Journal: Macroeconomics*. Retrieved: <https://pubs.aeaweb.org/doi/pdfplus/10.1257/mac.20170388>

investments in safe, accessible, affordable housing that would allow President-elect Biden to fulfill his promise that “housing should be a right, not a privilege.”

## CONCLUSION

Thank you for your consideration of these vital issues. We look forward to working with the Biden Administration to address the lack of decent, safe, affordable, and accessible housing for low-income people, and welcome the opportunity to work together to build more equitable communities for all.

Sincerely,

American Association of Service Coordinators	National Coalition for Asian Pacific American Community Development
Consortium for Citizens with Disabilities Housing Task Force	National Coalition for the Homeless
Corporation for Supportive Housing	National Coalition for Homeless Veterans
Council of Large Public Housing Authorities	National Community Development Association
Council of State Community Development Agencies	National Council of State Housing Agencies
Enterprise Community Partners	National Disability Rights Network
Funders Together to End Homelessness	National Health Care for the Homeless Council
Grounded Solutions Network	National Homelessness Law Center
Habitat for Humanity International	National Housing Law Project
Housing Assistance Council (HAC)	National Housing and Rehabilitation Association
LeadingAge	National Housing Resource Center
Local Initiatives Support Corporation	National Housing Trust
Low Income Investment Fund (LIIF)	National Low Income Housing Coalition
National AIDS Housing Coalition	National NeighborWorks® Association
National Alliance of Community Economic Development Associations (NACEDA)	National Partnership for Women and Families
National Alliance on Mental Illness	National Women’s Law Center
National Association for County Community and Economic Development	NETWORK Lobby for Catholic Social Justice
National Association of Local Housing Finance Agencies	PolicyLink
National Center for Housing and Child Welfare	Poverty & Race Research Action Council
	Public Housing Authorities Directors Association

*The [Campaign for Housing and Community Development Funding](#) (CHCDF) is an education, strategy and action hub for national organizations dedicated to adequate federal housing and community development funding for lower income families and communities. [CHCDF’s members](#) represent a full continuum of national housing and community development organizations, including more than 70 faith-based, private sector, financial/intermediary, public sector and advocacy groups. CHCDF is staffed by the [National Low Income Housing Coalition](#). For more information, contact Sarah Saadian, Vice President of Public Policy, at [ssaadian@nlihc.org](mailto:ssaadian@nlihc.org) or 202-662-1530 x228.*