

## EXPAND AND PRESERVE THE SUPPLY OF AFFORDABLE RENTAL HOMES

**A**n underlying cause of America's housing crisis is a market failure that results in a severe shortage of rental homes affordable to people with the lowest incomes. The private sector cannot - on its own - build and maintain homes affordable to the lowest-income renters without federal support. Zoning and land use reforms at the local level are needed to increase the supply of housing generally, and federal investments are needed to [expand rental assistance](#) and build and preserve decent homes affordable to the lowest-income renters.

Increasing the supply of deeply affordable housing not only helps the lowest-income people, but it can also alleviate rent pressure on those with higher incomes. Millions of low-income renters occupy units they cannot afford, and a greater supply of affordable, accessible rental housing for those with the lowest incomes would allow these renters to move into affordable units and free up their original units for renters who can better afford them.

### **To increase and preserve the supply of affordable rental homes, Congress must:**

- Expand the national [Housing Trust Fund](#) to at least \$40 billion annually to build and preserve homes affordable to people with the lowest incomes.
- Provide at least \$70 billion to preserve and rehabilitate our nation's public housing infrastructure, make energy-efficient upgrades, and guarantee full funding for public housing in the future.
- Use federal transportation investments to require inclusive zoning and land use reforms to reverse residential segregation and increase the supply of affordable and accessible homes.

### **Additionally, Congress should provide resources to:**

- Convert our nation's congregate homeless shelter system into one focused on permanent, affordable housing.
- Ensure localities prevent displacement during development efforts to allow long-time residents to continue to live in their community.
- Create a national home modification fund to help people who have been institutionalized or who are at risk of institutionalization remain in their homes.
- Aggressively enforce fair housing and civil rights laws.

### **Congress must also:**

- Repeal the Faircloth amendment to build more public housing, and ensure lost public housing is replaced.
- Ensure at least 10% of all affordable rental homes built with federal support are accessible to people with physical disabilities, and 4% are accessible people with sensory disabilities.
- Prioritize the ownership and management of affordable housing by nonprofit organizations, local

governments, public housing authorities, cooperatives, community land trusts, and other not-for-profit entities, and build the capacity of these organizations.

- Provide housing resources to all income-eligible households, regardless of immigration status.
- Ensure access for people exiting the criminal legal system by ending arbitrary screening and eviction policies, including prohibiting blanket bans and one-strike policies.
- Ensure states and communities use investments to affirmatively further fair housing by undoing residential segregation, equitably distributing investments and resources, and making certain that renters have fair, accessible, and affordable housing options in all communities, including racially and economically integrated neighborhoods and close to key services.
- Expand the Fair Housing Act to ban discrimination based on sexual orientation, gender identity, marital status, and source of income.
- Build the capacity of community-based organizations, including those led by Black and Asian people, Native Americans, and Latinos.
- Require federal agencies to report publicly an analysis of federal housing, transportation, environmental, and disaster recovery programs and whether and how they exacerbate, ignore, or ameliorate racial inequities, and require agencies to report publicly on legislative changes needed to ensure all programs ameliorate racial inequity.

## Why?

A major cause of today's housing crisis is the severe shortage of rental homes affordable and available to people with the lowest 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.
- The shortage of affordable homes disproportionately impacts Black people, Native Americans, and Latinos, who are more likely than white households to have extremely low incomes, pay more than half of their income on rent, or experience homelessness.
- People with disabilities face barriers to affordable housing because of the lack of accessibility or locations far from critical services.
- Decades of structural racism and ongoing discrimination have created racial disparities in housing, which contribute to inequities in wealth, education, health and more. Housing segregation was designed through intentional public policy, resulting in highly segregated communities today.

**For more information, contact NLIHC Vice President of Public Policy Sarah Saadian at [ssaadian@nlihc.org](mailto:ssaadian@nlihc.org) and NLIHC Policy Analyst Alayna Calabro at [acalabro@nlihc.org](mailto:acalabro@nlihc.org).**