

Housing Policy Platform Recommendations

Why Housing Policy is Important to the American People

Over the past few years, housing policy has [emerged as a top priority for voters in state and local elections](#). The topic is now gaining significant traction in the 2020 presidential election, with a [national poll](#) finding that over eight out of ten Americans believe ensuring housing affordability should be a “top national priority.”

There are two main reasons for the rise of housing policy in voter priorities. First, the lack of affordable housing negatively impacts not only the 11 million households who spend more than half of their income on rent, but every American. When lower income households are prevented from moving to communities with more economic opportunities, it is difficult for businesses, schools, and hospitals to attract and retain the employees they need. As a result, in major metropolitan areas alone Americans are losing approximately \$1.6 trillion a year in lower wages and lost productivity.

Second, increasing the availability of housing does more than simply improve living conditions. It also leads to better health outcomes, improved education opportunities, and a stronger economy. Investing in our nation’s housing provides families with the stability necessary to prioritize their health and succeed at school and work, in turn allowing them to put hard earned dollars towards savings and invest in the local economy, which ultimately benefits entire communities.

We are facing this housing challenge because we aren’t building enough new homes, and that shortfall is putting increased pressure on housing prices and rents, eroding affordability. At the same time as housing prices are rising, wages have mostly remained stagnant, making it harder and harder for families to afford a safe, stable place to live.

While there is no “silver bullet” answer, there are known solutions with broad support that we know in combination will have a tremendous impact in improving the lives of families across the country. Tackling the affordability challenge requires a combination of supply- and demand-side solutions. In this memo you will find policy proposals that address the issue by:

1. Increasing investments in federal programs that create and preserve affordable housing;
2. Providing vouchers for all Americans who are eligible for the program;
3. Creating housing policies that address systemic racial inequities and end cycles of poverty;
4. Permanently authorizing disaster response programs to ensure rapid and equitable recovery; and
5. Implementing a range of programs to prevent and end homelessness across a broad range of populations.

Recommended Housing Positions and Priorities

1. We must invest in our nation’s housing infrastructure in order to build stronger, more stable communities.

Simply put, we need to build more affordable housing. Safe, decent, and affordable housing is a vital part of our nation’s infrastructure. Many families in America live in homes that are crumbling, just like roads and bridges.

We need to ensure every American has a safe place to call home by both developing new housing and repairing the homes that are aging and no longer suitable for habitation. This can be achieved by including funding for key housing programs that finance the development and preservation of affordable housing in any infrastructure package.

RECOMMENDATION: Maximize the Low-Income Housing Tax Credit (Housing Credit), our nation’s leading tool to finance the development and preservation of affordable housing. The Housing Credit has financed 3.2 million affordable homes nationwide since 1986, providing approximately 7.4 million low-income families, seniors, veterans, and people with disabilities homes they can afford.

As proposed in the [bipartisan Affordable Housing Credit Improvement Act \(AHCIA\)](#), we recommend the Housing Credit’s allocation authority is increased by 50 percent and that a minimum 4% Housing Credit rate is established. These and other provisions in the AHCIA would result in an estimated half a million additional affordable homes nationwide over the next ten years.

RECOMMENDATION: Substantially increase investments into the Public Housing Capital Fund, the HOME program, Community Development Block Grants (CDBG), the Capital Magnet Fund, and the Housing Trust Fund, which are key HUD programs that finance the development and preservation of affordable housing.

Within the Department of Agriculture’s rural housing programs, provide sufficient federal funding for the Section 515 Rural Rental Housing Loans Program. This money is used to create and preserve affordable housing in rental areas. Preservation is particularly important in rural areas, where a lack of new building has left existing properties dilapidated and unsafe. Instead of tearing down and starting again, investments into maintenance and repairs are cost-effective ways to keep units in service for longer. Left unchecked, simple issues like leaky roofs can turn into serious mold problems that eventually make houses uninhabitable and unsafe. Making federal funding available for rural preservation can nip these problems in the bud.

2. Housing is a human right, and we should support our families’ right to decent, affordable housing, just as we do for food and health care.

Families should have access to stable, quality housing they can afford in safe, well-resourced neighborhoods that are connected to jobs and with resources that support childhood development. However, most high-opportunity neighborhoods are unaffordable to low-income families, and rising rents force families to make hard choices between basic necessities. Nearly 11 million renter households -- nearly one in four renters -- spend more than half of their income on housing costs alone, leaving them

Affordable housing creates jobs and provides other economic benefits.

The Housing Credit has supported an estimated 3.6 million jobs and generated roughly \$344 billion in wages and business income and \$135 billion in tax revenue.

with very little for other important expenses such as childcare, transportation, healthy food choices, medical expenses, or retirement savings.

The Housing Choice Voucher Program is the nation's largest federal rental assistance program, assisting over 5 million people in 2.2 million low-income homes. Vouchers offer an important demand-side solution, helping low-income families struggling to pay rising rents and ideally providing greater choice about where to live. Unfortunately, we don't have sufficient vouchers to assist all those in need; three out of four eligible low-income, at-risk renters do not receive federal housing assistance.

RECOMMENDATION: Fund Housing Choice Vouchers for eligible households, including rural and veterans' vouchers. Vouchers reduce homelessness and give families an opportunity to move to higher-opportunity neighborhoods. If housing is a human right, we must not only build and preserve sufficient affordable housing stock, but we should also help low-income families afford their choice of housing in neighborhoods that best meet their families' needs.

3. Our housing policies should ensure we all have fair and equal access to opportunity that the American dream is built on.

We are long overdue for policies that explicitly address the persistent legacy of redlining and other forms of institutional racism and segregation in the housing marketplace that continue to negatively impact families of color, especially African American families, today. Research shows that where families live largely determines childhood development and economic mobility due to the variance in school quality, neighborhood safety, and attainable jobs; however, high-opportunity neighborhoods are often exclusively zoned to block affordable, multifamily housing, and few metropolitan families with children using vouchers live in neighborhoods with many opportunities. Only one in three voucher households are protected by non-discrimination laws, but research shows that voucher non-discrimination laws appear to reduce the share of landlords denying voucher holders and may improve voucher holders' ability to successfully use their vouchers in high-opportunity areas.

RECOMMENDATION: Strengthen Fair Housing Act protections to include source of income, veterans status, familial status, sexual orientation, and gender identity. People should not be discriminated against when seeking housing for any of these characteristics. By banning source of income discrimination, voucher holders – including veterans at risk of experiencing homelessness – are protected from discrimination and are able to put to use their housing assistance, especially in communities of opportunity.

RECOMMENDATION: Reinstate the Affirmatively Furthering Fair Housing rule. We must return to the Obama-era fair housing rules, including active support for communities complying with the Fair Housing Act, and enforcement for those who fail to do so.

RECOMMENDATION: Create federal incentives for local governments to demonstrate inclusive zoning and other policies/practices that allow for affordable housing to be developed in resource-rich neighborhoods—especially those that have been historically exclusive.

4. We must be better equipped to help communities struck by natural disasters rebuild rapidly and inclusively.

Natural disasters don't discriminate; communities in all parts of America have been recently struck by natural disasters leading to the devastating loss of homes, jobs, and tragically at times, life. Climate change means we must prepare for increased frequency and intensity of natural disasters.

Our federal government plays a critical role in helping communities prepare for, respond to, and ultimately recover from natural disasters. Key housing and disaster recovery programs should be strengthened by lessons learned from past experiences and sufficiently funded so the federal government can respond quickly and effectively in times of great need. We must also ensure communities are rebuilt in a way that is equitable and inclusive, so that it's not just those who can afford to rebound from a disaster that do.

RECOMMENDATION: Permanently authorize the Community Development Block Grant – Disaster Recovery (CDBG-DR) program. CDBG-DR grants provide essential funding for the long-term rebuilding and recovery of disaster-struck communities. By permanently authorizing the program, CDBG-DR dollars can more rapidly be deployed, and other reforms to the program can strengthen the program to ensure that it equitably serves impacted households and communities.

RECOMMENDATION: Improve the coordination, information sharing, and transparency between FEMA and HUD when responding to disasters.

5. Let's not only end homelessness in America, let's prevent it.

America's affordable housing shortage is inextricably linked to homelessness. In many communities around the country, families displaced by rising housing costs experience temporary and sometimes long-term homelessness. This in turn impacts children particularly acutely: homeless children fall behind in school, experience hunger, and often trauma. On any given night, an estimated 550,000 people experience homelessness in America.

The solution to homelessness is simple: home. Commitment to this solution has led to an overall decrease of 13% since 2010. But more must be done to make sure every child, young person, Veteran, or person with a disability has access to this fundamental American right. The administration must work closely with states and communities to address the challenge of housing instability and homelessness along a continuum, ensuring that there is available housing affordable at all levels of income.

RECOMMENDATION: Fund legal counsel for low-income tenants facing eviction. Low-income households that are evicted are at high risk of becoming homeless. A new federal program can be modeled off of and amplify existing successful state and local legal aid programs to help families facing eviction.

RECOMMENDATION: Increase funding for permanent supportive housing, with wrap-around services, and rapid re-housing, so that a full spectrum of housing assistance is available to help the chronically homeless access shelter and eventually stable housing. Additional resources are needed to provide an adequate supply of permanent supportive housing for people with higher service needs, and rapid re-housing solutions for people who need a boost of support to get back on their feet. We also must ensure that mainstream programs are targeted or accessible to people experiencing or exiting homelessness.

RECOMMENDATION: Create new federal programs dedicated to assisting people existing the foster care and criminal justice systems so that populations at high risk of experiencing homelessness can transition into communities with the necessary support and services to be successful.

Next Steps

Affordable housing is growing to be a top issue with voters, and there are many ways in which your campaign could incorporate housing affordability into its suite of key issues. We would be happy to work with you to develop affordable housing concepts as part of a successful 2020 election campaign.

We are happy to provide further information on any of the points included in this memo. Enterprise can also provide:

- Advising on the development of a policy platform;
- Advising on strategic communications to effectively engage voters on housing issues;
- Affordable housing 101 training on key policies and programs;
- Case studies, local examples, and human stories to contextualize the need for housing;
- Customized national, state, and/or local data and research; and
- Connections to national and local partners that can also inform your policy platform.

Please let us know who the best point of contact is on the campaign, and we would be happy to discuss how we can further support your leadership on affordable housing. Thank you.