



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,

A handwritten signature in black ink, appearing to read "Rev. Dr. Starsky Wilson". The signature is fluid and cursive, with a large, stylized initial "W".

Rev. Dr. Starsky Wilson
President and CEO