

3 Policy Tools Trump Needs to Promote Affordable Housing

By Ali Solis, The Hill, November 29, 2016

Our nation's housing is in a state of crisis. What should be the sanctuary where families find refuge and strength is for too many a source of toxic stress and instability.

It is not only affecting cities but rural America as well. Often urban hubs are a good bet for jobs and economic vitality, but they are also prohibitively expensive for many — creating well-known housing problems. But cities are not the only places that are lacking when it comes to adequate housing at affordable prices.

In rural America, it is both prices and the condition of existing homes that are problematic.

Just ask Jennifer Ellis and her son Dylan who live in Erie, Penn., a family my organization had contact with. Jennifer brings home \$1124 a month, before taxes, from her job as a home caretaker for seniors. After paying her monthly rent of \$524 Jennifer has roughly \$300 left of her check to pay for all of life's basic necessities, like utilities, gas and car maintenance.

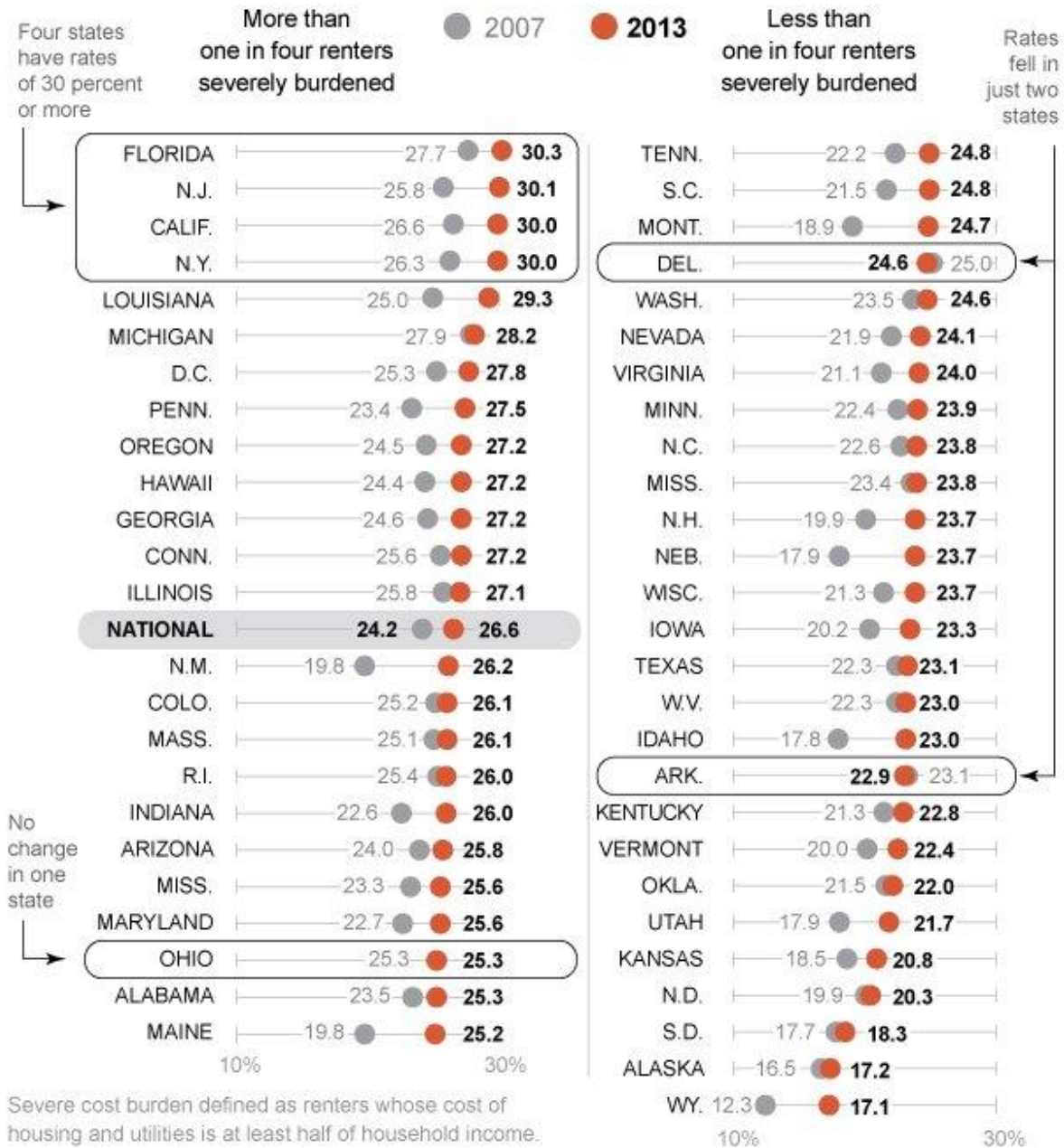
Nearly 12 million families like Jennifer and Dylan pay more than half of their income toward rent and utilities. That is 1 in 4 of all renter households. Unless serious action is taken here in Washington, D.C., and at the state and local levels, the number of severely burdened renters like Jennifer could approach 15 million by 2025.

If we truly want to "Make America Great Again" then we must address the issue of affordable housing for all Americans. After all, the home is the foundation that leads to opportunity and is central to America's future prosperity.

Growth of the rent burden

For more than one in four U.S. renters, the cost of housing and utilities consumes at least half of household income. This severe cost burden has become more common since the Great Recession struck in 2007, according to a report by Enterprise Community Partners, a nonprofit that helps finance affordable housing.

Percentage of renters with severe cost burden



SOURCE: Enterprise Community Partners analysis of Census data

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It is clear that the American economy is growing and its citizens are in a better place since the 2009 recession. Despite this comeback though, many families across the country are still struggling to make ends meet. And far too many are suffering under crushing rent burdens.

In a country that is among the most expensive places to live in the world and is home to some of the wealthiest people like the United States, there should not be thousands of homeless families and many thousands more living below the poverty line on the verge of homelessness.

With new leadership headed to Washington, D.C., and state houses across the country, we must prioritize solving the nation's housing crisis.

My organization, Make Room, looks forward to working with President-elect Trump and his administration as well as Congress to ensure that the voices of America's renters are heard and to elevate the affordable housing crisis on the agendas of our nation's leaders.

We were pleased that President-elect Trump mentioned the importance of restoring hope to our nation's cities and rebuilding our nation's infrastructure. Affordable homes must be a central component of that agenda so that families like Jennifer and Dylan can once again rest easy and feel secure in their home.

The next administration must make affordable housing a national priority. As long as struggling families continue to pay exorbitant portions of their income on rent, they will never be financially stable and they will have fewer assets, all of which will restrict their future purchasing power and once again risk hindering our nation's economy.

The three steps that the next White House and Congress should address to tackle the affordable housing crisis are:

1. Significantly expand the Low-Income Housing Tax Credit program to increase supply, preserve more homes and encourage private investment into affordable rental housing.
2. Relieve the severe housing-cost burdens of lower-income families and protect the most vulnerable populations including seniors, people with disabilities and our Veterans through investments in the housing trust fund, a federal renter's tax credit and housing vouchers.

3. Reduce regulatory barriers at the federal, state and local levels that prevent affordable homes from being developed or preserved.

By focusing on these three critical and non-partisan steps to address the affordable housing crisis, the incoming administration and Congress will support families, while simultaneously rebuilding our nation's deteriorating infrastructure, spurring economic growth, and increasing private sector job creation.

We have a monumental opportunity to help our community by rising to the challenge and restoring hope for people like Jennifer Ellis and her son Dylan and the millions more who live just on the brink, fearing that every month may be their last in their home.

We must also not forget our working professionals many of whom are millennials, like our teachers, nurses, bus drivers, grocery clerks, and more, who appear to be making good-paying wages but still cannot get by in this housing market.

In order to "Make America Great Again" we must make housing great again and we urge the next administration as well as the new Congress to prioritize ending the rental housing crisis in their first days in office.

Ali Solis is Senior Vice President for Advocacy and Corporate Affairs for Make Room. Make Room gives a voice to struggling renters and elevates rental housing on the agendas of our nation's leaders. Make Room advocates for better policies and telling the stories of real families who can't make rent today.