

**What We Mean By Housing:  
An Open Letter to Congress and the Administration  
April 2009**

The economic crisis that has beset the United States is rooted in excesses in the home ownership housing market that must be corrected for our economy to recover. But housing is much more than the private market home ownership. The undersigned organizations want to call attention to what *we* mean by housing. We mean enough homes renting at affordable prices so that our nation's lowest income families and individuals are assured of safe and decent places to live.

As the Administration and Congress consider action to stem housing foreclosures and to reform the housing finance system, equal attention must be paid to the long-standing and unmet need for decent, affordable homes for households with the lowest incomes. Despite the surplus of single family homes for sale today, the shortage of rental homes that extremely low income households can afford continues unabated.

Nationwide, 9 million extremely low income renter households compete for only 6.2 million rental homes they can afford. Today, hundreds of thousands of people are on waiting lists for rental assistance, which are only getting longer as unemployment and foreclosures grow. Tonight, more than 745,000 people are homeless.

As the recession progresses, the number of people losing their jobs and subsequently falling below the poverty line is projected to increase by 10 million people over the next two to three years.

A particularly tragic result of increased poverty is increased homelessness. One in 10 people living below the federal poverty level will become homeless at some point over the course of a year. We project at least 800,000 new homeless people, including children, seniors, and veterans, this year unless action is taken now. School districts across the country are already seeing sharp increases in the number of homeless children and youth.

In any recent year, the funds provided for low income housing in the just enacted economic recovery bill would represent significant resources to HUD programs, and we are very grateful for these new investments. We are also quite pleased with President Obama's proposal for \$1 billion to capitalize the National Housing Trust Fund. But much more must be done to prevent a surge in homelessness and help the unemployed, low wage workers, low income seniors, people with disabilities, and veterans who are experiencing severe housing affordability challenges.

When we compare the unprecedented attention paid to homeownership and the investment the federal government will make to shore up troubled mortgages to the resources for programs serving the nation's most vulnerable people, we are dismayed and disappointed that those households for whom stable homes are most threatened in today's economy are once again being shortchanged.

The solutions to the housing crisis of the lowest income renters are simpler and less expensive than what is needed to repair the home ownership market. We know what to do: preserve and expand the supply of rental homes that these members of our communities can afford. To do so, we call for dedicated sources of funding for the National Housing Trust Fund that will generate the necessary revenue to produce or preserve 1.5 million homes in the next ten years and 200,000 new housing choice vouchers a year for ten years.

**To add your organization to the open letter, reply by April 17 to [outreach@nlihc.org](mailto:outreach@nlihc.org) and type in the name of your organization, city, and state. It would help us considerably if in the "Subject" line, you write "What We Mean By Housing".**

American Association of Homes and Services for the Aging  
Catholic Charities USA  
Center for Community Change  
Corporation for Supportive Housing  
Enterprise Community Partners  
Evangelical Lutheran Church in America  
Housing Assistance Council  
Jesuit Conference USA  
Judge David L. Bazelon Center for Mental Health Law  
Local Initiatives Support Corporation  
Lutheran Services in America  
National Affordable Housing Trust  
National AIDS Housing Coalition  
National Coalition for the Homeless  
National Health Care for the Homeless Council  
National Housing Institute  
National Housing Law Project  
National Housing Trust  
National Law Center on Homelessness and Poverty  
National Low Income Housing Coalition  
National Policy and Advocacy Council on Homelessness  
NETWORK, A National Catholic Social Justice Lobby  
Poverty & Race Research Action Council  
Stewards for Affordable Housing for the Future  
Technical Assistance Collaborative  
The Arc of the United States  
Union for Reform Judaism  
United Cerebral Palsy  
United Jewish Communities  
United Methodist Church – General Board of Church and Society  
United States Conference of Catholic Bishops  
United Way of America  
Volunteers of America