

# ENDING HOUSING INSTABILITY AND HOMELESSNESS

Cities, towns, and villages across the United States are facing a crisis in housing and homelessness. Housing instability is increasingly recognized as one of the biggest barriers to economic prosperity for American families.

Due to stagnant wages, rising real estate prices, strict lending standards and regulatory obstacles, housing has become an outsized cost for more and more families and individuals. Too many Americans are forgoing basic necessities just to pay rent or to make their monthly mortgage payment. And only one in four families eligible for federal housing assistance actually receives it.

For those who lose their housing—as a result of foreclosure, eviction, family emergency, health crisis, or countless other threats to housing stability—records of that loss will follow them for years and, unfortunately, put recovery out of reach for many. The housing crisis is driving homelessness to levels that are overwhelming local governments and service providers working at the intersection of mental health, substance use disorder and homelessness.

The time to end housing instability and homelessness is now. National polls show the public overwhelmingly supports greater federal investment in housing. The vast majority of Americans (85%) believe that ensuring all residents have safe, decent, affordable homes should be a “top national priority.” This view is strong across the political spectrum: 95% of Democrats agree it should be a top national priority, along with 87% of unaffiliated voters and 73% of Republicans. Eight in ten voters also say that both the President and Congress should “take major action” to make housing more affordable for low income households.<sup>1</sup>

Local leaders cannot do this work alone. All levels of government need to tackle the housing crisis head-on. The President must step up with a bold national agenda to end housing instability and homelessness—because a safe and stable home is the first step to a safe and stable life.

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<sup>1</sup> National Housing Survey, HART RESEARCH ASSOCIATES, Study #12590, February/March 2019

**TO PROMOTE COMPREHENSIVE HOUSING SOLUTIONS, WE ASK THE PRESIDENT TO:**

- ➔ Ensure sufficient federal funding streams are in place, partnerships are enabled and encouraged, and federal funds are appropriated directly to the local level for mental health, drug treatment and other emergency services.
- ➔ Prevent homelessness by providing wraparound services, emergency assistance and crisis interventions for at-risk individuals and families before they face a crisis.
- ➔ Promote housing affordability by advancing new policies to stabilize and stem the loss of public and affordable housing, while authorizing new funding for pilot programs that advance housing for all.
- ➔ Improve housing opportunities for vulnerable populations, including senior citizens and individuals struggling with drug addiction, mental illness, or histories of incarceration.
- ➔ Fix inequities in housing development and the housing finance system to reverse decades of disinvestment and decline resulting from historically discriminatory public policies, and to close the racial homeownership gap.