



LOCKED OUT



Reversing Federal Housing Failures and Unlocking Opportunity

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The United States is facing a housing affordability crisis. It's not a crisis that suddenly manifested by itself. Rather, it's the result of decades of deliberate choices from policymakers who scaled back the federal government's partnership on housing in favor of other priorities.

Housing is a human right. Yet, in one of the wealthiest countries on Earth, more than 550,000 people experience homelessness every single night. Nearly half of renters are "cost-burdened," paying more than 30% of their income in rent. The United States has a shortage of seven million rental homes available to extremely low-income renters and there isn't a single state that has an adequate supply of affordable rental homes. Affordable housing is too often out of reach.

For centuries, the federal government has helped provide a home for some, often at the expense of others. Communities of color were systematically denied wealth-building opportunities in the form of property and faced discrimination in accessing housing. At the end of the 20th century, Congress and the Nixon, Reagan, and, to a lesser extent, Clinton administrations all worked to systematically shift federal housing policies to be smaller, focused on rental assistance rather than construction, and ultimately less impactful. The impacts of these policies remain today.

These deliberate choices led us to today's crisis: middle class families struggling to buy their first home, renters who can barely make rent, chronic homelessness, and lingering effects of centuries of institutionalized racism. We need a reset. "Locked Out: Reversing Federal Housing Failures and Unlocking Opportunity" details suggested solutions for five of our most vexing housing policy challenges:

Public Housing: Fully-fund all public housing capital maintenance needs, repeal the federal government's cap on public housing construction, and build 12 million new homes for low- and middle-income people, prioritizing the neediest first.

Homelessness: Enact federal "housing first" and permanent supportive housing policies, double Homeless Assistance Grants, permanently fund the United States Interagency Council on Homelessness, and expand the Legal Services Corporation to assist people facing eviction.

Renter Relief: Create a Renter's Tax Credit, make Section 8 Housing Choice Vouchers an entitlement program like food assistance and Medicaid, expand the Low-Income Housing Tax Credit, incentivize statewide caps on rent increases, triple funding for housing for the elderly and persons with disabilities.

Equitable Homeownership: Make the Mortgage Interest Deduction a credit to be available for all, repeal the ability for the Mortgage Interest Deduction to be used for the purchase of second homes, create a new "Restorative Justice Home Loan Guarantee Program," and reinstate the First Time Homeowner Tax Credit.

Fair Housing: Provide federal incentives to end exclusionary zoning, finalize the Obama-era Affirmatively Furthering Fair Housing rule, prohibit all forms of housing discrimination, remove housing barriers to people with criminal records, and double fair housing enforcement funding.

For more information, please visit www.blumenauer.house.gov or contact (202) 225-4811

