



Institute for
Policy Studies

REPAIRERS
OF THE BREACH

THE REPAIRER'S BRIEF

Facts and Focus to Empower the Fight For a Third Reconstruction

Out Of Reach: Why Housing Is Top Of Mind For Infrequent Voters

Without stable, affordable, safe housing, families can't meet their basic needs. Applying for and receiving work, other income supports such as healthcare, food, childcare, Head Start, and other early childhood education and health programs is extremely difficult without stable housing.

When housing costs absorb too much of a family's budget, they can fall into poverty because of illness, a rent increase, eviction, loss of transportation, or another emergency. Without a stable address, registering to vote and voting itself is prohibitively challenging.

On the other hand, stable, safe, and affordable housing gives families the financial security they need to feed their families, stay employed, provide care for their children, manage their health, and participate in the civic life of our communities.

Key Numbers at a Glance

745,652 — people experiencing homelessness on one night in January 2025. [HUD](#)

7.2 million — shortage of affordable and available rental homes for extremely low-income renters. [National Low Income Housing Coalition](#)

35 per 100 — affordable/available homes for extremely low-income renters. [National Low Income Housing Coalition](#)

22.7 million — renter households are "cost-burdened," spending more than 30 percent of their income on housing. This includes **12.1 million** "severely cost-burdened," spending more than half their incomes on housing. [Harvard Joint Center for Housing Studies](#)

7 million – affordable units renting for under \$1,000 per month (adjusted for inflation) have disappeared from the market between 2014 and 2024, as higher-rent units dramatically increased. [Harvard Joint Center for Housing Studies](#)

Only 1 in 4 – households eligible for housing assistance receive it. [National Low Income Housing Coalition](#)

\$34.17 per hour is the national “housing wage,” the wage needed to afford a basic, market-value 2-bedroom apartment in the U.S. This is nearly **5 times** higher than the federal minimum wage. [National Low Income Housing Coalition](#)

How does federal policy affect access to housing for low-income Americans?

The importance of housing security has led many [policymakers in the U.S.](#) to focus on a Housing First model, especially for those experiencing homelessness.

This [model](#) focuses on finding permanent housing for individuals in precarious situations so they can focus on other necessities. A meta-analysis of [26 studies](#) found that Housing First programs decreased homelessness by 88 percent and improved housing stability by 41 percent, compared to Treatment First programs.

However, this administration has rejected this approach, asserting it has “[failed](#).” In a statement released by the U.S. Department of Housing and Urban Development, the agency says it is “making necessary reforms to put recovery first” in the projects it funds. But for families already living in unstable conditions, adding more requirements before housing support can create delays and increase the risk of homelessness. At the same time, proposed federal funding cuts threaten the programs communities use to build and preserve affordable housing.

- The Department of Housing and Urban Development has proposed a new [mixed-status rule that](#), if enacted, would cause family separation and 80,000 people—including 37,000 children—to lose their homes.
- Under the President's FY 2027 Budget proposal, the [HOME Investment Partnerships Program](#), which helps finance affordable housing production and preservation, would see a [\\$1.25 billion reduction](#) from fiscal year 2026.
- The proposal would also [eliminate funding](#) for the Pathways to Removing Obstacles to Housing program.
- Tenant-based rental assistance funding would [decrease by \\$356 million](#).
- The administration also proposed a new rule that could put as many as [3.7 million people at risk of losing rental assistance, more than half of them children](#).

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- The rule would allow housing agencies to [impose work requirements](#) of up to 40 hours per adult per week or time limits on assistance as [short as two years](#).

How does the 119th Congress' [21st Century ROAD to Housing Act](#) impact my community?

The Good: It gives an important answer to the question of why housing is so expensive: Lack of Supply

It does this primarily [through](#) increased production of affordable housing units; permitting, regulatory and zoning reforms; increased loan limits; and such measures as increased community and development grants.

The Bad: It doesn't address the more fundamental question of why poor and low-income people can't afford housing: poor wages, insufficient rental assistance, lack of tenant rights, lack of eviction protection, disability, lack of supply not sufficiently addressed by the legislation, discrimination, and other barriers poor people face.

For effective housing policy, we need not just an increase in supply of affordable housing units, but also tenant protections such as:

- [just-cause eviction](#) protections
- federal limits on excessive rent [increases](#)
- federal [tenant protection](#) laws
- a national right to [legal representation](#) in eviction proceedings
- comprehensive protections against [landlord harassment](#) and retaliation
- nationwide protections against discriminatory tenant [screening](#)
- ensure immigrant families of [mixed status](#) can stay together in Section 8 housing
- Federal legislation like the [Unhoused VOTE Act](#)

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