

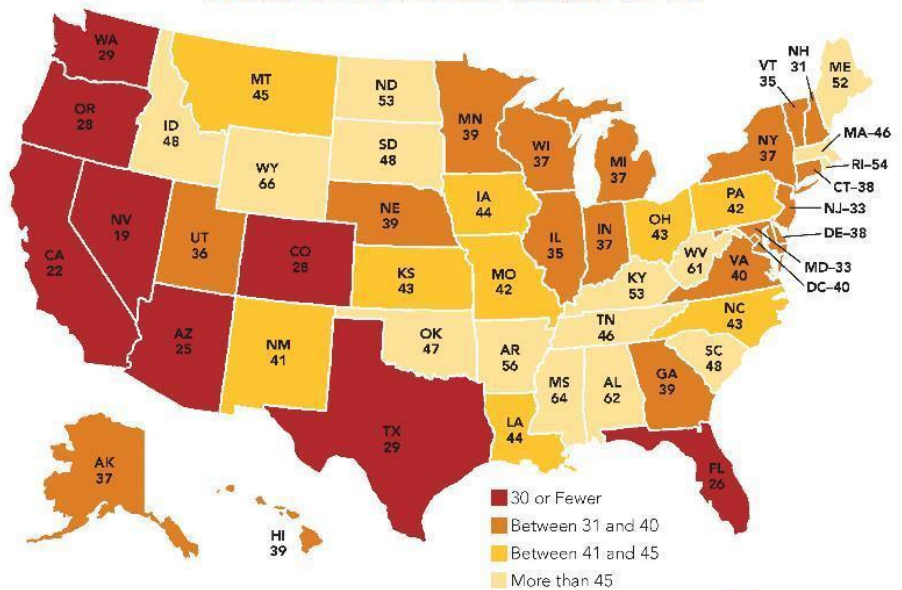
Write Hand-written Letters for a Renters Tax Credit

This month, we turn our attention to longer-term and more impactful policies that will help Americans struggling to find housing. One of those policies is a **renters' tax credit**. The U.S. tax code can be a powerful tool in alleviating poverty. However, there are few housing provisions in the tax code that benefit low-income renters. The mortgage-interest deduction helps homeowners but most of the benefits go to wealthier, white households. A renters' credit would help level the playing field. While there are [several proposals in Congress](#), they are similar: the credit would basically serve as a cap on the amount of rent and utilities a low-income household would pay (around 30 percent of their income). Renters would receive a federal refundable tax credit up to 100% of the area's Fair Market Rent value. By providing renters some relief from growing rental costs, more families could find safe, affordable places to live.

Many members of Congress are not aware of what a renters' credit is. Use these talking points or our [online template](#) to write letters to your representative and both senators:

1. Start with **"Dear Sen./Rep. _____"**. Tell your name and that you're a constituent and RESULTS volunteer who believes Congress needs to do more to help renters.
2. Tell them **America is in a housing crisis**. Millions of low-income working families struggle every day just to put a roof over their heads.
3. State that, according to Harvard researchers, **rents have risen by 61 percent since 1960 but renters' median earnings have gone up 5 percent**. Right now, only 37 affordable and available rental homes exist for every 100 extremely low-income renter households (use your state's number from the graph below).
4. Explain that **we can begin to address America's housing crisis by shifting tax resources to support a "Renters' Tax Credit" for low- and moderate-income renters**. A renters' credit would limit rent for low-income families to 30 percent of their income and provide a tax credit for the balance above that up to local fair market value.
5. Urge your members of Congress to **tell congressional leaders** that they strongly support enacting a renters' tax credit for low-income families in any new tax legislation.

RENTAL HOMES AFFORDABLE AND AVAILABLE PER 100 EXTREMELY LOW INCOME RENTER HOUSEHOLDS BY STATE



Note: Extremely low income (ELI) renter households have incomes at or below the poverty level or 30% of the area median income. Source: NLIHC tabulations of 2017 ACS PUMS Data.

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