

# Make housing affordable and prevent homelessness

**Increase funding for housing and homelessness programs for Fiscal Year 2026 (FY26). Reject proposed funding reductions and structural changes from the administration.**

Housing is a crisis in the U.S. Forty-five million households struggle to pay their rent. Nearly half of all renters pay 30 to 50 percent of their incomes to stay housed. These costs put food, health care, and other basic needs out of reach or push people into homelessness. Forty to 60 percent of those experiencing homelessness have jobs but simply cannot afford to rent a place to live. With current resources, only one in four families that are eligible for rental assistance actually receive it. Congress must act.

To make housing more affordable and prevent homelessness, Congress must:

- 1. Fully fund the Housing Choice Voucher (HCV) program and other special purpose vouchers.** The HCV helps over 5 million individuals and families rent affordable housing. Funding is critical to prevent people from experiencing homelessness. The program helps address the full spectrum of housing costs. It includes incentives for landlords, security deposit support, rent money, and more. There are several HCV programs that Congress should fund:

HCV Program	What Congress must do
<b>Family Unification Program (FUP)</b> <i>Helps foster youth afford rent. Includes the Foster Youth Independence (FYI) program for youth aging out of the system.</i>	Allocate \$30 million (including the \$25 million on-demand vouchers for foster youth in the FYI initiative).
<b>Housing Mobility Vouchers</b> <i>Supports families to find affordable housing in communities of their choice.</i>	Create 250,000 new housing mobility vouchers and allow families to live where there is greater opportunity.

<b>Emergency Housing Vouchers</b> <i>Provides emergency rental assistance to people who were recently homeless. Many have fled domestic violence and human trafficking.</i>	Protect and grow funding. Without additional funds, many families that recently exited homelessness could slip back.
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2. **Don't cut programs using the Fair Housing Act.** Any cuts to Fair Housing initiatives will result in discrimination that spikes homelessness. Seniors, veterans, people with disabilities, and others could lose access to housing. Everyone deserves housing without fear of discrimination.
  
3. **Invest in housing; avoid wasteful and expensive use of the justice system.** Criminalizing homelessness costs taxpayers \$30,000 to \$50,000 per person each year. Instead, invest in affordable housing and supportive services. Many of the programs Congress funds prevent people from ending up on the streets. Federal programs and funding should double down on addressing the root causes of homelessness like poverty and housing shortages. Fines, fees, and jails don't make housing more affordable. They do not solve homelessness.