Increase Access to Affordable Rental Housing

**Engage:** Millions of working families struggle to afford housing in America; 71 percent of extremely low-income renters spend more than half their income on housing.

**Problem:** Sadly, U.S. housing policy is upside down – we subsidize homeownership through tax breaks that often benefit the wealthy, while only one in four eligible low-income households receives federal housing assistance.

**Illustrate/Inform:** The rising cost of housing forces many Americans to struggle to make ends meet [include your own experience and/or why you care]. A worker earning the prevailing minimum wage cannot afford a two-bedroom apartment anywhere in America. Congress should lift the budget caps and include a $5 billion increase in housing assistance in a budget deal, which could fund 340,000 new Housing Choice Vouchers (also known as “Section 8”) in the next two years.

We also need to address discrimination against those who receive assistance. Right now, two-thirds of families who participate in federal housing programs can be denied housing by landlords simply for getting assistance.

**Call to Action:** During budget negotiations, will you tell congressional leaders to lift the spending caps for FY2020 and support a $5 billion increase in Housing Choice Vouchers over the next two years? And, will you support bipartisan efforts to ban housing discrimination based on income source?

**Longer term:** Will you prioritize low-income working families and communities of color in your economic policies, especially related to housing and tax issues?

Housing and Racial Wealth Inequality

**Engage**: I am deeply concerned about wealth inequality in the United States -- median wealth for white families is 10 times greater than African American family wealth and eight times greater than Hispanic family wealth.

**Problem:** Wealth inequality, especially along racial lines, is a huge problem and many families lack the assets needed to weather financial problems and build for the future.

**Illustrate or Inform:** We must reduce wealth inequality and close the racial wealth divide [include your own experience/why you care]. Housing policy can help us do that. We can start by helping families stay in their homes with emergency stabilization funds designed to delay evictions. We must also shift resources to support low-income renters and first-time homebuyers in ways the reduce racial wealth inequality. The Institute on Assets and Social Policy estimates that equalizing home ownership rates would reduce the white/African-American wealth divide by 31 percent.

**Call to Action:** In conversations about long-term housing and tax priorities, will you support emergency stabilization funds for families facing evictions? Also, will you shift tax priorities to increase support a “Renters Tax Credit” for low- and moderate-income renters and target homeownership policies to reduce racial wealth inequality?

We also hope you’ll address other barriers to affordable housing and racial equity including inclusive zoning, credit scores, and application fees.

Prioritize Tax Policies That Focus on Working Families

**Engage:**Tax policy is an incredible tool to create economic opportunity and mobility.

**Problem:** Policymakers and political candidates often focus on tax policies that primarily benefit wealthier Americans rather than focusing on shared prosperity for all that includes low-income working families.

**Illustrate or Inform:** Over the last several decades, gains in income and wealth have primarily gone to those at the top, while economic growth has slowed and inequality has increased**.** We should restructure current tax policies to reduce inequality and help families make ends meet by expanding the Earned Income Tax Credit and the Child Tax Credit for low-income families [include your own experience and/or why you care].

**Call to Action:** Will you support American workers by making robust expansions of the Earned Income Tax Credit and the Child Tax Credit for low-income families a key priority in any tax proposals you support? And in any tax legislation that moves in this Congress, will you push to expand the EITC for workers without children in the home and the CTC for low-income families left out of the 2017 tax law?

**Targeted ask:** Will you support legislation to expand the EITC and CTC for low-income working families once introduced?