**Housing Assistance through a Renters’ Credit**

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| **Engage:** We have an affordable housing crisis. According to Harvard researchers, since 1960 renters’ median earnings have gone up 5 percent while cost of rent went up 61 percent.  **Problem:** We subsidize housing via our tax code by giving tax incentives to wealthier homeowners, while renters are ignored, and wealth inequality and the racial wealth divide get worse.  **Illustrate or Inform:** A renters’ tax credit could help address the affordable housing crisis by capping the out-of-pocket rent and utilities expenses a low-income household pays. The credit would cover the difference between 30 percent of a household’s income and the community’s “Fair Market Rent.” There have been bipartisan proposals to create a renters’ credit, and researchers at Columbia University estimate it could lift over 9 million Americans above the poverty line. Along with increasing the supply of affordable housing and reducing evictions, this kind of credit would ensure more families have a safe, affordable place to live.  **Call to Action:** Will you support a renters’ credit and voice support for it with House/Senate leaders?  How can I follow up with you on this issue? |  |  |

**Prioritize Tax Policies That Focus on Working Families**

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| **Engage:** Tax policy can create economic opportunity and mobility – the Earned Income Tax Credit (EITC) and Child Tax Credit (CTC) lift more families and children out of poverty than any other program.  **Problem:** Unfortunately, the current federal tax code taxes more than 5 million low-wage workers not raising children at home into (or deeper into) poverty, and one in four children in low-income families do not receive the full Child Tax Credit.  **Illustrate or Inform:** People in my community often struggle to make ends meet. 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 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 EITC or CTC experience and/or why you care].*  **Call to Action:** Will you tell congressional leaders to prioritize expanding the EITC and CTC for low-income workers and families in any tax legislation?  **Additional House Call to Action**: Will you prioritize working families by cosponsoring the robust EITC and CTC expansions in H.R.3157? |  |  |

**Housing Stability and Racial Wealth Inequality**

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| **Note: this laser talk is designed for a broader conversation on housing policy – you do not need to cover any of these topics unless they are of interest, or you do not need to cover all of the issues in the Call to Action.**  **Engage:** I’d like to talk about racial wealth inequality. The median wealth for white families is 8-10 times greater than the median wealth for Hispanic or African American families.  **Problem:** Housing and wealth are inextricably entwined. With low-income families, particularly families of color, spending most of their income on rent, they are perpetually trying to stay afloat and thus unable to move up the economic ladder.  **Illustrate or Inform:** Access to safe, stable housing is critical, and impacts many parts of our lives including education, health, and nutrition. When households are forced to pay high housing costs, their spending on other necessities, like food, transportation, and health care are cut. [*If you have a story, share it here*].  **Call to Action:** RESULTS urges you to address our affordable housing crisis and close the racial wealth divide. I specifically urge you to:   * Speak out publicly in support of a “renters’ tax credit” to help low-income families cover the cost of rising rent * Increase the supply of affordable housing by investing more resources in the National Housing Trust Fund. * Prioritize housing stability by supporting the bipartisan Eviction Crisis Act ([S. 3030](https://www.congress.gov/bill/116th-congress/senate-bill/3030/)) * Target homeownership policies for first-time homebuyers impacted by segregation and redlining to reduce racial wealth inequality. * Address other barriers to affordable housing and racial equity issues including restrictive zoning, discrimination by income source, credit scores, and application fees. |  |  |