

The Housing Crisis in the United States: Solutions that Can Work

An issue paper by the Episcopal Network for Economic Justice, which serves to strengthen and support those engaged in economic justice ministries and advocate for initiatives within the Episcopal Church.

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- **Renters across the U.S. have seen the average rent rise 18% over the last five years, outpacing inflation. ***
- **Half of the US says availability of affordable housing is a major problem in their area. ***
- **The U.S. has a shortage of 7.3 million rental homes affordable and available to renters with extremely low incomes – that is, incomes at or below either the federal poverty guideline or 30% of their area median income, whichever is greater. Only 34 affordable and available rental homes exist for every 100 extremely low-income renter households. ****
- **No State has an adequate supply of affordable rental housing for the lowest-income renters. ****

Housing should be a basic human right, just as food. But, with the rising rents in communities across the nation, housing is becoming scarce. Studies have found that a median rent increase of \$100 per month could increase homelessness in a city by 32%. The right to housing should be a right to adequate housing and shelter. It is recognized as an instrument of basic human rights.

Depending on where you live, you may not even be guaranteed a shelter bed. There is no right to shelter in much of the US. Some cities have a right to emergency shelter. This means that if you are unhoused, you have no right to a place to sleep. Not many cities have this right, and you could be forced to sleep on the street. Entering the shelter system is also important as it allows one access to short term and transitional housing, which is also a mechanism to governmental assistance for housing. Short term housing means a place for one to live for a few months or even longer. They may move into transitional housing, or supportive housing. Both of these housing options allow for people to receive other assistance during their stay. These housing options may include counseling, therapy or job readiness. They can be short term, or permanent housing. We need clear pathways from being unhoused to having your own rental place.

People need to be secure in their housing. One of the largest programs to alleviate homelessness has been the housing voucher program. This includes Section 8 and other tenant-based vouchers.

Unfortunately, these vouchers are at a shortage. Some cities have not allowed anyone to enter the wait list for these vouchers in years. New York just opened its Section 8 program to a wait list that has been closed for decades. By making these vouchers entitlements, we allow those who must choose between food and rent to be able to have their rent paid. As an entitlement, one would be guaranteed this voucher, if they qualify. They would not need to wait decades to obtain this rental assistance. Among voucher households, 25% are elderly and 36% have a head of household who is disabled. These voucher programs must be adequately funded. Having a voucher means that one only has to pay 30% of their income towards rent. The additional rent is paid by the voucher program. By spending only 30% of your income on rent, you are able to be food secure, attend to medical needs, and have a small cushion for emergencies. This keeps one housed.

But more strategies are needed. Communities need to find a place for short term transitional and supportive housing. They need to invest in fair and affordable housing. Communities need to rethink land use. Congregations also need to explore their land use. What empty buildings or empty spaces might work for affordable housing in your community? Does it make sense to try to change an old, unused building into affordable housing?

Affordable housing investments create new housing. Investments can be tax credits to builders. They can be investing in real estate trusts. It can be cities giving abandoned land to builders so they can build affordable housing. It can be real estate tax discounts for those who build affordable housing. Whatever it is, or combination of, we need investment. Without investment, we will continue on a path of unaffordability, until being housing secure becomes only for the select few.

All these strategies are needed to combat homelessness and create housing for the unhoused. It can be as simple as guaranteeing that everyone without a home has a safe place to sleep, to building affordable housing so that there is no need for a shelter system. Housing is a basic human right. No one in the US should have to sleep in a park or their car because they cannot afford this basic human right.

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- *Pew Research: [Americans Are Less Likely Than Before COVID-19 To Want To Live in Cities](#) | [Pew Research Center](#)
 - **National Low Income Housing Coalition [The GAP | National Low Income Housing Coalition \(nlihc.org\)](#)