

Affordable Housing



The Problem

Prior to the COVID-19 Breakout:

- **62%** of low-income renters were spending over half their incomes on rent.
- On a given night, **580,466 people** were experiencing homelessness in the U.S.
- Over 50% of Black and Hispanic renters – more than 10 percentage points higher than the proportion of white renters – spent more than 1/3 of their income on housing.

Rental Crisis: Over 15 million households are behind on rental payments and collectively owe more than \$20 billion.

Catholic Charities' Services



38,000

permanent housing units available, authorized or under construction.

For Example:

13,000 housing units for seniors, people with disabilities or veterans.

7,000 housing units for families, pregnant women and transition-age youth.



31,000

year-round beds, including emergency shelter, transitional housing, permanent supportive housing and rapid rehousing, totaling more than **2.5 million bed nights**.

Called to Serve

"Lack of housing is a grave problem in many parts of the world, both in rural areas and in large cities, since state budgets usually cover only a small portion of the demand. Not only the poor, but many other members of society as well, find it difficult to own a home. Having a home has much to do with a sense of personal dignity and the growth of families. This is a major issue for human ecology..."

Laudato Si' (On Care for Our Common Home), Pope Francis, 2015, #152.



Affordable Housing



Catholic Charities' Response



400,000

people utilized homelessness services



180,000

people provided access to stable, affordable housing



\$188 million

disbursed for emergency rental assistance



15,000

households provided with housing counseling services

Jointly established the [Felician-Catholic Charities USA Francis Fund for Eviction Prevention](#), raising \$2.5 million to help 5,000 people stay in their homes.

What Can Congress Do?

- Increase federal support to preserve and build affordable housing (e.g., Low-Income Housing Tax Credit, Section 515 USDA Rural Housing, National Housing Trust Fund, Multifamily Housing Preservation and Revitalization Program).
- Expand rental assistance for both project-based (e.g., HUD Section 202 senior housing) and tenant-based (e.g., housing vouchers) programs.
- Expand and affirmatively implement home ownership opportunities and federal mortgage guarantees, which are designed to enhance generational wealth for people of color.
- Ensure greater accountability and transparency in the mortgage industry (e.g., Community Reinvestment Act, Home Mortgage Disclosure Act or HMDA).
- Provide effective oversight of lending agencies to ensure equal access to housing financing and to address disparities found in HMDA and other data reporting methodologies.
- Support affordable housing programs for low-income households that include rental assistance and funding for supportive services and case management.



The mission of Catholic Charities is to provide service to people in need, to advocate for justice in social structures, and to call the entire church and other people of good will to do the same.