Many Americans are struggling to buy a home or afford rent. As the affordable housing crisis continues to impact communities across the country, regional councils are convening local stakeholders to discuss how they can work together to address affordable housing gaps. Regional councils are also developing multijurisdictional plans that outline regional goals and strategies to increase access to buying or renting a home.

The U.S. affordable housing crisis is getting worse. Families who pay more than 30 percent of their income for housing are considered cost burdened according to the U.S. Department of Housing and Urban Development (HUD). Nearly half of renters in the U.S. are considered cost-burdened and 12 million Americans spend more than half their paycheck on rent. Using the 30 percent benchmark, the National Low Income Housing Coalition found that full-time workers earning minimum wage cannot afford a two-bedroom apartment anywhere in the United States.

What are regional councils doing to help address the U.S. affordable housing crisis? Here is an example of what is happening at the regional level:

Metro Mayors Housing Task Force - Metropolitan Area Planning Council in the Metro Boston Region

In December 2017, the Metro Mayors Coalition announced the creation of a Regional Housing Partnership to address the housing needs of the Metro Boston Region. The mayors and managers of the Metro Mayors Coalition agreed upon a landmark housing production goal: the creation of 185,000 units of housing by 2030 in their fifteen communities. The mayors and town managers stressed the importance of building a diversity of housing types and providing housing for vulnerable residents, including people with disabilities and low- to moderate-income households. Led by ten guiding principles for housing creation and a housing strategies toolkit with over 100 strategies, the mayors and managers pledged to work together to increase housing stability for all the region’s residents.
Congress should support affordable housing efforts at the regional level in the following ways:

- Provide fully appropriated funding levels to federal departments and programs that help address national fair and affordable housing concerns. Increase U.S. Department of Housing and Urban Development (HUD) funding to allow for the expansion of housing and community development programs in both rural and urban areas. Increase U.S. Department of Agriculture funding for programs that provide opportunities for homeownership and housing development, financing, and renovations to rural communities.

- Increase the funding and flexibility of federal programs that help localities build and rehabilitate for low- to moderate-income individuals and families. Support proven programs such as the Community Development Block Grants (CDBG), the HOME Investment Partnerships Program, and the Low-Income Home Energy Assistance Program (LIHEAP) that provide direct funding and flexibility for local communities to determine priorities.

- Support initiatives that will help address the needs of the low-income population being unfairly impacted by the U.S. affordable housing crisis. Support federal strategies that preserve and expand the supply of housing for low-income individuals and families. Support full funding for federal homeless assistance programs. Maintain the status of tax credits created to stimulate private investment in single-family and multifamily affordable housing such as the Low-Income Housing Tax Credit.

- Include affordable housing investments in any federal infrastructure package. Expand federal programs focused on providing diverse, affordable, and workforce housing options. This will be critical to support those that will be working on updating and modernizing our nation’s aging infrastructure.

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