Childhood Exposure Effects

Each additional year in a better area improves long-term outcomes

- Destination (e.g. Pittsburgh)
- Origin (e.g. Cincinnati)

Percentage Gain from Moving to a Better Area

Age of Child when Parents Move

0% 20% 40% 60% 80% 100%
Percent of the Population Living In High-Poverty Neighborhoods

![Graph showing the percent of the population living in high-poverty neighborhoods for different races between 2000 and 2009-2013. The graph shows a significant increase in poverty among Black individuals.]

*Source: Jargowski, Architecture of Segregation, September 2015.*
OUT OF REACH 2016

2016 TWO-BEDROOM RENTAL UNIT HOUSING WAGE

Represents the hourly wage that a household must earn (working 40 hours a week, 52 weeks a year) in order to afford the Fair Market Rent for a two-bedroom rental unit, without paying more than 30% of their income.
Homeless and Severely Cost-Burdened Renter Households

- **Extremely Low Income (0-30% AMI)**: 7,815,121
- **Very Low Income (31-50% AMI)**: 2,677,059
- **Low Income (51-80% AMI)**: 752,187
- **Homeless Households**: 422,619
- **Lower Middle Income (81-100% AMI)**: 101,623

Source: NLIHC tabulations of 2014 ACS PUMS Data. Note: Severely cost-burdened households pay more than 50% of their income on rent and utilities. AMI = Area Median Income
Lowest Income Households Face Shortage

Figure 1: Rental Units and Renters in the US, Matched by Affordability and Income Categories, 2014

- 46.8 Units: Above Moderate Income
- 44.2 Units: Moderate Income
- 35.6 Units: Low Income
- 15.7 Units: VLI
- 5.8 Units: ELI
- 2.3 Units: DLI

Count (Millions)

CUMULATIVE UNITS (BY AFFORDABILITY CATEGORY)

HOUSEHOLDS (BY INCOME CATEGORY)

- 9.0 Households
- 7.6 Households
- 8.7 Households
- 7.5 Households
- 6.3 Households
- 4.1 Households

Affordable
NATIONAL HOUSING TRUST FUND
Three-Quarters of Federal Housing Expenditures Benefit Homeowners

Federal housing expenditures, 2012

$225 billion

**Homeownership**

- Capital gains exclusion
- Real estate tax deduction
- Net imputed rental income tax exclusion

**Rental**

- Other
- LIHTC*
- Public housing
- Passive loss tax exception
- Section 8
DANGER
ELECTRIC THIRD RAIL
DO NOT ENTER
Expanding Access to Affordable Housing and Homeownership

Whereas the Republican Presidential nominee rooted for the housing crisis, Democrats will continue to fight for those families who suffered the loss of their homes. We will help those who are working toward a path of financial stability and will put sustainable home ownership into the reach of more families. Democrats will also combat the affordable housing crisis and skyrocketing rents in many parts of the country, which is leading too many families and workers to be pushed out of communities where they work.

We will preserve and increase the supply of affordable rental housing by expanding incentives to ease local barriers to building new affordable rental housing developments in areas of economic opportunity. We will substantially increase funding for the National Housing Trust Fund to construct, preserve, and rehabilitate millions of affordable housing rental units. Not only will this help address the affordable housing crisis, it will also create millions of good-paying jobs in the process. Democrats believe that we should provide more federal resources to the people struggling most with unaffordable housing: low-income families, people with disabilities, veterans, and the elderly.
Clinton/Kaine on housing:
A house is more than just a place to sleep. It's part of the foundation on which a family can build a life. Where you live determines the jobs you can find, the schools your children can attend, the air you breathe and the opportunities you have.

If we want to get serious about poverty, we also need a national commitment to create more affordable housing. This issue doesn’t get much election-year coverage, but it’s a big deal to the 11.4 million American households that spend more than half their incomes on rent.

We'll provide more resources to public housing authorities, and pair these investments with broader economic development efforts.

We'll expand the supply of Low Income Housing Tax Credits that help keep rising rents in check. We'll increase rental assistance for low-income families, and help families who receive support choose from a wide range of neighborhoods to live in.
Housing Plank in RNC Platform

More than six million households had to move from homeownership to renting. Rental costs escalated so that today nearly 12 million families spend more than 50 percent of their incomes just on rent. The national homeownership rate has sharply fallen and the rate for minority households and young adults has plum- ployed or underemployed or unable to find jobs, rising mortgage.

We call for a comprehensive review of federal regulations, especially those dealing with the environment, that make it harder and more costly for Americans to rent, buy, or sell homes.
Trump/Pence on housing:

"I 'sort of hope' real estate market tanks"

—Donald Trump 2006

Tim Kaine just called out
Donald Trump’s history of
housing discrimination

By Emily Badger  August 12

Sen. Tim Kaine (D-Va.), Hillary Clinton’s running mate. (Gerald Herbert/AP)
U.S. Citizens Who Reported Voting in November Elections by Income (2006-2014)

- **2006**: 31% Under $20K, 64% Over $100K
- **2008**: 52% Under $20K, 80% Over $100K
- **2010**: 30% Under $20K, 59% Over $100K
- **2012**: 48% Under $20K, 78% Over $100K
- **2014**: 28% Under $20K, 56% Over $100K

Source: November 2006-2014 Current Population Survey Data
Peace is everyone having a home
Diane Yentel, President and CEO
dyentel@nlihc.org
@dianeyentel

http://www.NLIHC.org/membership