

Preface

By Senator Christopher J. Dodd (D-CT)

The current housing crisis affecting our country has clearly shown that housing is a vital part of our economy and essential to families and communities. A strong housing sector creates jobs, spurs economic development and strengthens communities. The weakening of the housing market is affecting every segment of our society — millions of families, many of whom are minorities, first-time homebuyers, or low income, may lose their homes. Millions more will lose home equity as a result of falling home prices. Communities are being devastated by abandoned and foreclosed homes, and the lowered tax base means that cities cannot provide needed services. While we are looking at ways to stabilize these homeowners and their communities, we must not forget that millions of families are renters. To someday become successful homeowners, these families need stable and affordable rental housing.

For years, the National Low Income Housing Coalition has advocated for safe and affordable housing for all Americans, including those with the lowest incomes. Affordable housing opportunities, both homeownership and rental housing, help to stabilize families and strengthen communities. Whole communities benefit when families can afford housing. For instance, children in stable housing do better in school and are less afflicted by illness. Parents can better maintain employment and health care when they are in stable housing.

Unfortunately, this year's report of the National Low Income Housing Coalition, *Out of Reach*, shows that the gap between the

wages of low income Americans and their housing costs continues to widen. Mothers and fathers must work two or three jobs to be able to afford decent and safe housing. One in seven families pays over 50 percent of its income for housing, well above the affordability standard. These families are in precarious situations; they are one medical emergency, one sick child, one car problem away from losing the roof over their heads. While we sometimes think of these problems as being limited to a small segment of families, many of the workers we rely on every day — teachers, police officers, health care workers, those who provide child care, and others in the service industry — are finding it increasingly difficult to afford housing without foregoing other basic necessities.

The numbers in *Out of Reach* are a stark reminder that in nearly every community in our nation, families are struggling to make ends meet. While we have federal programs in place to assist people in affording housing, they are relatively small compared to the great need. More must be done to ensure housing opportunities for all.

Out of Reach is not only a report, it is a tool. Members of Congress, advocates, and other leaders, can use this report as a call to action. The struggles of working Americans are documented in *Out of Reach*, and we can use this report to fight for additional housing opportunities, and for policies that assist low income families.