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Universal Rental Assistance

Every person deserves an affordable, safe place to call home. Congress has made some progress to build affordable housing, and must now take action to ensure people can afford to live in those homes.

Introduction

Every person deserves an affordable, safe place to call home. Too many people in the U.S. cannot afford shelter because there is a shortage of about 4 million homes that are affordable and available to people with extremely low incomes.[1] Nationwide, average rents[2] have risen every year while wages have stagnated.[3] About 90,000 more people experienced homelessness in 2025 than 2023 due to the widening gap between incomes and housing costs.[4] Year after year, prohibitively high housing costs deny millions of families access to safe homes that meet their needs, and our nation's rental assistance programs fail to help them all. Only 1 in 4 eligible households receive rental assistance due to chronic underfunding,[5] and efforts by the Trump Administration to bar mixed-status families, expand work reporting requirements, and institute time limits through federal rulemaking could lead to millions losing their benefits.[6] Congress has made some progress on housing affordability with the **21st Century ROAD to Housing Act**, but action still needs to be taken to help people afford rent.

about
90,000
more people experienced homelessness in 2025 than in 2023

The U.S. housing system has failed to provide this most basic need, and the federal government can correct that. ***Universal rental assistance can solve the shortage of affordable homes available to renters with extremely low incomes at scale.*** At current funding levels, federal rental assistance programs serve five million households. Almost 70 percent of the people served are seniors, children, or people with disabilities. Participating in federal rental assistance offers financial stability to families and children. Families are able to live without the constant fear of eviction should an unexpected life event cause them to go into debt. With more income left over after paying rent, parents can make sure that their children have the energy and stability needed to do well in school. Federal rental assistance also benefits local communities by reducing homelessness and its associated strain on public services. When families have stable housing, entire neighborhoods thrive. Millions more families could experience the life-changing benefits of affordable housing if Congress establishes a rental assistance guarantee for all low-to-moderate income households.

Current State of Play

Rent Is Too Expensive, and the Government Isn't Doing Enough to Help

Millions of renters spend an outsized portion of their income on housing. According to federal data, roughly half of renters spend more than 30 percent of their income on housing,[8] and a quarter of renters spend 50 percent or more.[9] About 67 percent of renters making under $30,000 spend more than half of their income on rent.[10]

States with the Highest Percentage of Extremely Low-Income Renters Spending More Than Half Their Income on Housing[7]

State	Extremely Low-Income Renters	Share with Severe Cost Burden
Nevada	92,484	88%
Arizona	176,206	82%
Florida	576,381	82%
Oregon	146,026	81%
California	1,303,650	79%
Texas	957,151	79%
Utah	61,345	79%
Virginia	247,466	79%
Washington	253,846	77%
North Carolina	348,518	77%

These numbers are far more alarming for renters with extremely low incomes, which includes workers making the federal minimum wage. At least 70 percent of households earning under $30,000 are cost-burdened in each of the 50 states, Washington, D.C. and Puerto Rico. Spending an excessive amount of income on housing has become more common for renters with higher incomes as well, with the share of burdened renters earning between $45,000 and $75,000 now 49 percent.[11] Renters have difficulty finding affordable housing in every U.S. state, with as many as 60 percent of all renters being cost-burdened in states with fast-growing populations like Nevada and Florida.

With so little income remaining after paying rent, families are forced to make difficult decisions about which basic needs to forego each month. Skipping meals or doctor's appointments has long-term effects on health, especially for children, older adults, and people with disabilities. The Joint Center for Housing Studies of

Harvard University estimates that renters earning under $30,000 have a median of just $210 in monthly residual income after paying for housing.[12] Renters with low incomes spend 50 percent less on food and 37 percent less on health care compared to families with higher incomes and no housing cost burden.[13] Such unrealistic rent-to-income ratios force millions of families to sacrifice essentials they need to survive.

> **$210** **median monthly residual income for renters earning under $30,000, after paying for housing**

Currently, the U.S. does not have a reliable program that helps all people with low incomes afford rent. Federal rental assistance operates as a patchwork of discretionary programs, meaning Congress determines their funding annually rather than automatically adjusting to serve all eligible households.

> *There are an estimated 23 million renter households that are income-eligible for federal rental assistance,[14] but due to chronic underfunding, just over one in four–or about 5 million of those households–receive help.[15]*

Participation in the Housing Choice Voucher (HCV) program has stagnated at about 2.3 million households since 2020. Public housing faces budget reductions every year, with 10,000 units lost annually to disrepair and $169 billion still needed to resolve the ever-growing backlog of repairs.[16] As many as 17 million eligible households go unassisted every year.[17] Among them, 8.5 million spend more than half their incomes on rent or deal with poor housing conditions.[18]

Universal Rental Assistance Can Make Housing Affordable for Everyone

Every person deserves an affordable, safe place to call home. The U.S. housing system has failed to provide this most basic need, and the federal government can correct that. Guaranteeing that all people have housing requires Congress to pass a suite of policies that center the needs of renters with extremely low incomes, about half of whom are older adults or people with disabilities.[19] Policies that prioritize renters with extremely low incomes aim to increase the supply of permanently affordable housing that's available and vest power in tenants to assert their right to dignified housing conditions. By guaranteeing rental assistance to all people with low-to-moderate incomes, Congress can advance both of these goals and make housing affordable for every person living in the U.S.

Just Increasing Supply Can't Make Housing Affordable for All People

Housing has become unaffordable for over half of renters because there are too few permanently affordable housing options: the latest numbers show a shortage of 7.2 million rental homes that are affordable and available to renters with extremely low incomes.[20]

In most areas of the country, a single parent making $30,000 can afford to pay no more than $750 per month on rent, but the average cost for a two-bedroom unit is at least $1,930.[21] Families need to make an average of $34.73 an hour to afford an apartment at that rate.[22] Renters with extremely low incomes face a shortage in every state and big city.[23] There's a lack of affordable homes for people with low incomes to purchase, too; the Joint Center for Housing Studies of Harvard University estimates that the income needed to afford payments on a median-priced home was $120,800 at the end of 2025, up from $68,700 five years earlier.[24]



$750

the most a single parent earning $30,000 can afford in monthly rent — while the average two-bedroom costs at least $1,930

In recent years, Congress has centered policies that add new rental housing to the market as the primary solution to the affordable housing shortage. However, the data shows that increasing the supply of multi-family buildings in a housing system driven by profit does not meaningfully reduce rents for people with extremely low incomes.[25] These federal programs, of which the Low-Income Housing Tax Credit (LIHTC) is the largest, supply funding to developers to construct or renovate multi-family buildings in exchange for setting aside a number of units for people with low-to-moderate incomes. Over the past decade, between 50,000 and 100,000 units have been produced annually through the LIHTC, for a total of about 3 million units over the program's 40-year lifespan.[26] LIHTC units are an average of 38 percent cheaper to rent than market-rate units and must remain affordable for at least 30 years.[27] Nearly 57 percent of people renting a LIHTC-financed unit have extremely low incomes. However, 48 percent of those residents also receive monthly rental assistance.[28] Without additional support from programs like housing choice vouchers, the LIHTC struggles to serve people with extremely low incomes because the property owners can't profit if they set rents at a rate that's affordable to a family earning the federal minimum wage or less.

Rental assistance programs like HCVs make existing units on the private rental market affordable for people with low incomes by capping recipients' housing costs at 30 to 40 percent of their monthly income and having the government directly pay landlords the remaining balance. The average family served by a HCV program lives in a unit with rent that's over 100 percent of their monthly income, meaning their entire paycheck would be used to pay rent without rental assistance.[29] Rent-to-income ratios among voucher recipients range from 70 percent in less populated states like Wyoming to 120 percent in states with large or growing populations like Florida and Arizona.[30] Federal rental assistance programs make existing units affordable for 5 million people, but 17 million eligible households remain unassisted due to underfunding.[31] Guaranteeing rental assistance to all households with low-to-moderate incomes would vastly increase America's affordable housing stock and reduce the shortage of homes available to families with low incomes.

AFFORDABILITY CRISIS IN PRACTICE

Half
OF INCOME STILL SPENT ON RENT

LIHTC monthly rents average 38 percent lower than market-rate units, but many families still need rental assistance to afford them



A PARENT & HER SON



MONTGOMERY, ALABAMA

$30,000 a year

A single parent makes $30,000 to support herself and her son in Montgomery, AL.

→ **$1,140** a month

She needs a two-bedroom unit priced at $1,140 to make sure all her family's basic needs are met, but that would take away 45% of her monthly income.

→ **$1,200** a month

She found a LIHTC unit with a $1,200 monthly rent. **She still qualifies for federal rental assistance, but is spending almost half her income on rent.**

Universal Rental Assistance Empowers Tenants Through Greater Financial Freedom to Choose Their Home

Federal rental assistance enables families to search for housing that's safe and meets the specific needs of their household. For example, a longitudinal study commissioned by the Department of Housing and Urban Development found that families receiving HCVs were 90 percent less likely to report feeling cold in their homes during the winter and 42 percent less likely to feel that they had insufficient living space, compared to families with similar income levels that didn't receive assistance.[32] They were also 80 percent less likely to report feeling unsafe in their neighborhoods during the daytime.[33] Vouchers give recipients the economic power to search for quality housing on the private rental market, in turn disempowering landlords who overcharge for units in poor condition. In contrast, renters with low incomes who don't receive assistance are more likely to endure housing quality issues like clogged sinks or bathtubs, pest infestations, or broken doors and windows.[34]

Federal rental assistance programs improve the health and financial security of recipients, but the programs' discretionary funding prevents most eligible people from securing assistance. All federal rental assistance programs are underfunded, serving only a quarter of eligible people.[35] Applicants remain on the waitlist for programs like HCVs for up to two years, and it is difficult for applicants to receive reliable information about where they are on the list.[36] Additionally, a person's ability to use their voucher depends on conditions outside of their control, such as landlord participation or local housing markets. One federal study estimated

that 40 percent of people who receive a voucher lose it because they are unable to find a unit before the voucher expires.[37]

Because vouchers depend on the private market, landlords have significant power to decide whether program participants can use their benefits. Many landlords choose not to participate in the HCV program,[38] citing burdens such as the housing quality inspection,[39] and are legally allowed to refuse vouchers as payment in a majority of states or cities.[40] In a study of three U.S. cities, researchers found that a significant percentage of landlords didn't think voucher holders were "quality" tenants; 45 percent of landlords in Cleveland, Ohio expressed this bias.[41] In addition to a strong federal law banning income discrimination based on the source of an applicant's income, a federal rental assistance guarantee for all people with low-to-moderate incomes could help dispel pervasive stereotypes about tenants who live in subsidized housing. These stereotypes have material consequences; for example, they hinder a tenant's ability to advocate for themselves in the courtroom should they enter into a civil dispute with their landlord.[42]

Americans Need Congress to Prioritize Legislation to Make Housing Affordable

Providing financial support to all people with low-to-moderate incomes would give families struggling with housing costs a reliable foundation to transition out of poverty. "Low-to-moderate income" refers to all households whose income is under 120 percent of the area median income (AMI). Including people with moderate incomes in a rental assistance guarantee allows families with lower incomes to phase off assistance gradually, increasing the likelihood that they permanently exit poverty. This higher income threshold also ensures that one-income households with multiple kids or dependents can receive assistance. There are two popular proposals for universal rental assistance: transitioning HCVs into an entitlement program and establishing a federal renter's tax credit. Researchers have estimated the cost to implement these policies at more than $168 billion annually.[43] In comparison, the federal government spent just under $100 billion in 2022 on tax deductions that primarily benefit higher-income tax filers.[44]

Universal Housing Choice Vouchers

LEGISLATION SPOTLIGHT

The Ending Homelessness Act[48] guarantees a voucher to all families with low incomes (under 80 percent AMI) by transitioning the voucher program into an entitlement. The bill also prohibits discrimination based on the source of a person's income and restores eligibility for people with criminal records or substance use challenges. Unfortunately, the bill does not alter current restrictions on eligibility based on immigration status.

The largest federal rental assistance program is currently HCVs, serving about 10 million people. HCVs are proven to reduce eviction and homelessness rates among recipients, especially for people with extremely low incomes who may need supportive services to help them exit poverty. To provide a voucher to all low-to-moderate income households, Congress would need to transition the program from discretionary to mandatory funding, making it an entitlement like SNAP or Medicaid where people who are eligible automatically receive assistance. A voucher guarantee for all families making up to 120 percent of their AMI and struggling with housing costs would serve roughly 22 million households.[45] Most of the households served would have low incomes that are under 60 percent of their AMI.[46] Therefore, a meaningful step toward universalizing vouchers would be guaranteeing support for renters earning under 60 percent AMI. If the voucher program were to become universal at 60 percent AMI, support would be available to more than 17 million additional households.[47]

Refundable Federal Renter Tax Credit

A Renter Tax Credit (RTC) is a policy proposal that uses the federal tax code to deliver relief to all households with low-to-moderate incomes who spend too much of their monthly paycheck on rent. The credit is fully refundable, meaning it is not capped at how much the taxpayer owes to the government, to reach all households with low or no incomes.[49] As with deductions, non-refundable tax credits generally benefit people with higher incomes. A federal RTC is calculated similarly to HCVs, with the credit amount equaling the total rent minus 30 percent of the household's income.[50] Nearly 75 percent of families who would be served by a federal RTC for all low-to-moderate income households would have incomes under 60 percent AMI.[51] Therefore, Congress could consider limiting eligibility to renters at this threshold and still reach rent-burdened families with the greatest need. Congress could also explore other levers to control costs. The earned income tax credit and child tax credit have generous maximum credit amounts based on household size, as do each of the state RTCs. Minnesota and Vermont have refundable RTCs that are inclusive of all renters under a certain income threshold with a maximum credit limit of approximately $2,500.

LEGISLATION SPOTLIGHT

The Rent Relief Act[52] creates a refundable tax credit for people with a low-to-moderate income who lease their primary residence and spend over 30 percent of their income on rent. The credit amount is equal to the total rent paid minus 30 percent of the household's income. Renters making under $100,000 qualify for the credit. However, households with incomes above $25,000 receive a reduced credit amount; for example, a family making between $50,000 and $75,000 receives 50 percent of the full credit amount. This proposal modifies the calculation for families in high-cost areas and allows for monthly payments.

Combining a Voucher Guarantee with a Refundable Renter Tax Credit

Pairing a RTC with a voucher guarantee would ensure that all people experiencing housing instability receive assistance. Even as an entitlement program, HCVs may be unable to meet the demand for rent affordability alone because the program depends on landlord participation. After securing a voucher, families must find a suitable unit owned by a landlord who is willing to rent to a voucher holder. In comparison, a federal RTC would have fewer barriers to participation, which may incentivize more low-wage workers to seek assistance and prevent them from falling deeper into poverty. Exclusively delivering assistance through the tax code would have its own limitations, though. Most importantly, tax credits are a low-touch form of financial assistance: recipients do not receive much support beyond the direct cash assistance. Therefore, tax credits can struggle to meet the full needs of people already experiencing extreme poverty who may need wraparound services to reach financial stability. Existing legislation also requires people to have a lease to qualify for the RTC, which excludes people experiencing homelessness.

The total cost of implementing universal rental assistance would be at least $168 billion annually.[53]

> *Guaranteeing a voucher to all households under 30 percent AMI or establishing a refundable RTC with a maximum credit limit are both meaningful steps toward a rental assistance guarantee for all families with low-to-moderate incomes that could be less costly to implement.*

These investments could be offset by moderately increased taxes on the wealthy and corporations or reductions of discretionary defense spending. It's important to note that the total cost of universal rental assistance would decrease over time if policymakers adopted additional solutions to stabilize the U.S. housing market. Investing in a stock of public and social housing, for example, would increase competition and drive down costs in the private market; a federal rent stabilization law could limit how much landlords are allowed to increase rents annually.

America Can Be a Nation That Promises Housing Affordability to All Its Residents, If Congress Acts

Congress has the resources and momentum to prioritize universal rental assistance for all low-to-moderate income households, and members have recently succeeded in finding bipartisan support for policy solutions that address the affordable housing shortage. The 21st Century ROAD to Housing Act,[54] which passed with wide margins in both chambers, will subsidize the development of several new multi-family units in the private rental market. But to permanently increase the number of rental homes that are both affordable and available to people with low incomes, Congress must prioritize a federal rental assistance guarantee. Universal rental assistance for all low-to-moderate income households has the potential to end housing instability for 22 million families.

Strong bills have already been introduced, and the public has identified affordable housing as one of the most pressing issues affecting our nation.[55] Renters are becoming a defined constituency for every member of Congress. Between 25 and 59 percent of households in each state rent their home, with smaller shares in states like Michigan and West Virginia and larger shares in Nevada and New York.[56] Thousands of tenants, from Kansas City to Chicago, have unionized in the past decade and achieved federal policy wins, demonstrating how influential renters are as a constituency.[57] Through this deeply popular policy solution, Congress can make housing affordable for every person living in the U.S.

ABOUT THIS BRIEF · ABOUT CLASP

This brief is part of A Stronger Foundation, CLASP's recommendations for the 120th Congress, and is designed to be read and shared as a standalone brief. CLASP is a national, nonpartisan anti-poverty organization advancing policy solutions that work for people with low incomes. · clasp.org

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