



March 17, 2015

The Honorable Jeb Hensarling
Chairman
Committee on Financial Services
United States House of Representatives
Washington, DC 20510

The Honorable Maxine Waters
Ranking Member
Committee on Financial Services
United States House of Representatives
Washington, DC 20510

Dear Chairman Hensarling and Ranking Member Waters:

We write in support of the National Housing Trust Fund (NHTF), and to express concern with efforts to undermine or eliminate it.

According to the Department of Housing and Urban Development, only 25 percent of American households that qualify for housing assistance actually receive it, and nearly 12 million renters and homeowners spend more than fifty percent of their annual income on housing. This enormous unmet need and cost burden underscore the profound housing crisis our country faces.

Congress created the NHTF because it recognized the importance of providing communities with resources to build, preserve, and rehabilitate affordable housing units targeted for extremely low-income households. Funding has finally been identified for the NHTF, but those who would be assisted now face efforts to block that funding and de-authorize the program. This would only perpetuate the challenges faced by those struggling to make ends meet.

The Catholic Church, through Catholic Charities agencies and other organizations, is one of the largest providers of housing services in the country. Government funding sources complement our efforts and are critical to providing these services. In *A Place at the Table*, the Catholic bishops of the United States stated, "The Catholic way is to recognize the essential role and the complementary responsibilities of families, communities, the market, and government to work together to overcome poverty and advance human dignity." Catholic tradition teaches that affordable and decent housing is a human right, and for over a decade our organizations have supported the NHTF because it could be a powerful tool in advancing this right.

We urge the Committee to protect the National Housing Trust Fund and consider additional ways to assist low-income individuals and families, in order to increase the availability of affordable housing in a time of rising demand.

Sincerely,

A handwritten signature in black ink that reads "Thomas Wenski".

Most Reverend Thomas G. Wenski
Chairman
Committee on Domestic Justice
and Human Development

A handwritten signature in black ink that reads "Sister Donna Markham, OP, Ph.D.".

Sister Donna Markham, OP, Ph.D.
President Elect
Catholic Charities USA