



March 17, 2015

The Honorable Richard Shelby Chairman Committee on Banking, Housing, and Urban Affairs United States Senate Washington, DC 20515 The Honorable Sherrod Brown
Ranking Member
Committee on Banking, Housing, and Urban
Affairs
United States Senate
Washington, DC 20515

Dear Chairman Shelby and Ranking Member Brown:

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,

Most Reverend Thomas G. Wenski

Chairman

Committee on Domestic Justice and Human Development

Sister Donna Markham, OP, Ph.D.

President Elect

Catholic Charities USA