



The last 80 years it has been the policy of this nation to promote the general welfare of the nation by employing its funds and credit to assist the states and their political subdivisions to remedy the unsafe and unsanitary housing conditions and the acute shortage of decent, safe and sanitary dwellings for lower-income families under the US Housing Act,;

- According to the *State of the Nation's Housing* report, nearly 41 million households now pay more than half of their income for housing, with more than four out of five with incomes below \$15,000 paying more than 30 percent for housing;
- According to current estimates, on any given night, there are nearly 650,000 homeless nationwide and up to 3.5 million persons who experience homelessness at some point throughout the year;
- According to the National Low-Income Housing Coalition's 2016 *Out of Reach* report, in no state can a full-time minimum wage earner afford either a one- or two-bedroom rental unit at Fair Market Rent;
- According to the National Housing Conference, health care workers and many other working professionals are priced out of homeownership in the majority of U.S. metropolitan areas nationwide;
- According to the Housing Assistance Council, 1.5 million (5.8 percent) of rural homes were considered substandard in 2009;

- Public housing is home to more than 2.3 million people, 37 percent of whom are children, and faces an estimated more than \$26 billion backlog in capital repairs;
- The National Association of Housing and Redevelopment Officials raises public awareness of the importance of affordable housing and community development programs and resources;
- The aforementioned groups have declared October Housing America Month, part of a year-long, national campaign to inform the public and decision makers of the critical need to address the nation's housing and community development concerns;