



The National Housing Trust Fund Campaign
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A home is the
foundation.

HOME IS THE FOUNDATION OF SUCCESSFUL CHILDREN

A lack of decent, affordable housing can cause irreparable damage to children's physical health, educational outcomes and emotional well-being. Housing is the largest single cost item for most families, and those who pay too large a percentage of their incomes for housing have too little left over for food, clothing, health care, child care and other necessities. As a result, many families are forced to live in substandard housing or move frequently when they are unable to pay rent. These families are at great risk of becoming homeless.

One out of every three people living in severely substandard housing is a child. Children in such housing are more likely to experience violence and hunger and to suffer from injuries, burns, infectious diseases and asthma attacks. They are at increased risk of lead poisoning, which has been shown to lead to learning disorders, reading disabilities, aggression and anti-social behavior. As a result of these negative health effects, children in substandard housing are more likely to fall behind in school and often drop out altogether. By contrast, when children move to stable housing in safer, lower poverty areas their behavior and school performance improves markedly. Therefore we must do more to provide quality housing for children.

BASICS: The National Housing Trust Fund Campaign proposes federal legislation that would create a dedicated source of funding for the production, preservation and rehabilitation of 1.5 million affordable housing units in 10 years. At least 75% of the funds would be for housing for households that are earning less than 30% of median income.

- **New and rehabilitated housing created by the Trust Fund would provide far healthier living conditions for children** by eliminating lead paint and other environmental hazards that can cause or exacerbate disease, disabilities and asthma.
- **Trust Fund units will remain affordable in the long term**, providing children with a stable home and community in which to grow up. Studies show that children who have secure, affordable housing are far more likely to stay in school and succeed socially. Their parents are far more likely to keep their jobs and maintain family income.

- **Money spent on education would qualify for the required state or local match**, enabling communities with Trust Fund housing to accommodate an influx of children to the local school systems by investing in more teachers, classrooms and building expansions.
- **Families receiving Temporary Assistance for Needy Families (TANF) and other forms of assistance would qualify** for housing funded by the Trust Fund, which can help them make the transition from welfare to work by keeping housing costs affordable and enabling them to live closer to better employment opportunities.
- **Investments in a National Housing Trust Fund will result in significant savings in other systems of care.** For example, children from homes with housing problems are more likely to be in foster care than children without housing problems. The average annual cost to place the children of one family in foster care is \$47,600 annually. The average cost of permanent housing with supportive services for a family for one year is a fraction of that amount - approximately \$13,400.
- **Increasing the availability of affordable housing is an investment in our children.** Raising children in safe, stable environments and enabling their families to afford basic necessities such as housing, food and child care helps children reach their full potentials as adults.

ENDORISING ORGANIZATIONS INCLUDE:

- Children's Defense Fund
- Child Welfare League of America
- National Association for the Education of Homeless Children and Youth
- National Network for Youth
- Stand for Children

For more information, visit www.nhtf.org or call 202-662-1530.