

The Honorable Joseph R. Biden
The White House
1600 Pennsylvania Avenue, N.W.
Washington, DC 20500

September 26, 2024

Dear President Biden,

On behalf of the below signed 27 public health organizations, we strongly urge you to exercise your power and take long overdue executive action that directs the Federal Housing Finance Agency to swiftly implement a 3% rent cap on rental homes with federally-backed financing.

We applaud your recent call on Congress to cap rent increases to 5% on corporate-owned rental homes, and the Federal Housing Finance Agency's action to increase tenant protections in federally financed rental properties. While these actions are critical steps, it is clear that coming to consensus in Congress on passing transformational housing policies may be far from reach at this moment. Our nation's dire housing affordability crisis requires more aggressive and immediate action. Capping rents in these homes could save countless lives; recent analysis from Princeton's Eviction Lab found that each 10% increase in rent was associated with an 8% higher risk of death¹. Based on this clear data, we do not have to look far to understand how much more a 3% rent cap would do to ensure stable housing and improved health, especially for people at the greatest risk of housing insecurity.

Regulating rent increases is critical to addressing our nation's housing and health crises.

When landlords can raise rents without limits, tenants have to make hard choices and face instability with far-reaching impacts on health, short- and long-term. Research shows that when housing is not affordable, people are more likely to cut back on basic needs that are critical for health, including food, healthcare and medication, transportation and education. When rents are high compared to people's incomes, especially for those with lower incomes, they are more likely to experience ongoing stress that can harm physical and mental health.² Yet, we know that more than half of US renters now pay more than they can afford in rent³, and far too many families lack access to this basic human necessity – disproportionately low-income residents, people of color, families with children, and older adults. Access to adequate and affordable housing is essential to ensuring that all Americans live healthy and dignified lives.

This is also a matter of fairness and accountability. Nearly a third of rental homes are subsidized by federally-backed mortgages. Landlords who benefit from federal financing, tax breaks and other incentives should be required to provide affordable, safe, and healthy rental housing. In other words,

¹ Graetz N, Gershenson C, Porter SR, Sandler DH, Lemmerman E, Desmond M. The impacts of rent burden and eviction on mortality in the United States, 2000–2019. *Soc Sci Med.* 2024;340:116398. doi:10.1016/j.socscimed.2023.116398

² The Health Effects of Unsafe, Unstable, and Unaffordable Housing. ChangeLab Solutions; 2018. https://www.changelabsolutions.org/sites/default/files/HealthHousingStarterKit-HealthEffects-FINAL-20180531_0.pdf

³ Joint Center for Housing Studies of Harvard University. America's Rental Housing 2024. Joint Center for Housing Studies of Harvard University; 2024. https://www.jchs.harvard.edu/sites/default/files/reports/files/Harvard_JCHS_Americas_Rental_Housing_2024.pdf

public tax dollars should be used for public good, not to further enrich profit-driven landlords. Regulating rent increases will hold landlords who are in business with the federal government accountable and will help eliminate rent gouging.

As public health organizations working to advance health equity in our communities, we know that everyone needs adequate, dignified, and affordable housing because it is fundamental to one's health and wellbeing. To realize this vision, we implore you, President Biden, to double-down on your clear commitment to this issue, as evidenced by your proposed 5% rent cap, and take immediate executive action to establish an even better threshold of a 3% cap on rental properties with federally-backed mortgages. Without this action, corporate landlords will continue to extract wealth from struggling families, abuse tax incentives, and exacerbate negative health impacts in low-income communities and communities of color. It is time for our nation to take steps to ensure homes for people, not for profit.

Sincerely,

American Muslim Health Professionals
American Public Health Association
Big Cities Health Coalition
California Alliance of Academics and Communities for Public Health Equity
California Black Health Network
California Pan-Ethnic Health Network
Center for Health Progress
Center for Popular Democracy
ChangeLab Solutions
The Children's Partnership
Collaborative for Health Equity Cook County
GRACE-End Child Poverty CA
Health & Medicine Policy Research Group
Human Impact Partners
LA Best Babies Network
Latino Health Access
Long Beach Forward
Marked by Covid
Maternal and Child Health Access
National Association of Community Health Workers
Network for Public Health Law
New York State Public Health Association
Para Los Niños
Prevention Institute
Public Health Advocates
Public Health Institute
Public Health Justice Collective

Leading Public Health Organizations Call for Federal Rent Cap



public health
justice collective



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