

# Make Housing Affordable & Defend Democracy Act

This bill would rescind \$175 billion in unaccountable slush funds from President Trump's draconian immigration crackdown – funds jammed through the Republican reconciliation bill – and redirects them to tackle America's housing affordability crisis. The bill also repeals predatory fees for asylum seekers and migrants, restoring fairness in our immigration system.



## Housing investments funded:

**First Time-Homebuyer Credit:** Down payment assistance that could exceed \$60,000 for first-time and first-generation homebuyers.

**Renter Tax Credit:** First-ever, monthly, refundable credit to offset rent costs for working and middle-class families who are spending more than 30% of their income on rent.

**Starter Home Construction Credit:** A 15% credit for homebuilders (30% if sold to first-time home buyers)

**Affordable Housing Conversion Credit:** 20-35% credit for converting commercial real estate like office space into housing with long-term affordability requirements.

**Affordable Housing Credit Boost for ELI Households:** Boosts the Low-Income Housing Tax Credit for projects that prioritize extremely low-income (ELI) renters.

## Ending \$175 billion in wasteful spending, including:

**\$52.5 Billion** for an ineffective border wall and other border militarization.

**\$45 Billion** for inhumane detention of immigrants at facilities like “Alligator Alcatraz.”

**\$42 Billion** for unaccountable abductions and abuses of power by DHS and ICE.

**\$13.5 Billion** in open-ended state grants for inhumane razor wire and traps at the border.

**Bill Endorsed by:** UnidosUS, League of United Latin American Citizens (LULAC), CASA, A Way Home America (AWHA), Council of Large Public Housing Authorities (CLPHA), Coalition for Humane Immigrant Rights Los Angeles (CHIRLA).

**Background:** Last month, Congressman Jimmy Gomez (CA-34), Chair of the Congressional Renters Caucus, convened the first-ever National Summit Housing Affordability Crisis. The summit united lawmakers, advocates, labor, industry, and community leaders to announce a unified effort to address the crisis, and build a comprehensive national housing agenda.

The clear takeaway: America needs bold, national solutions to restore confidence in our system. The goal is simple: build homes, protect renters, and prevent homelessness.

**For more information and to cosponsor, please contact Ethan Dodd**  
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