

**Sample Op-Ed**

Op-eds are traditionally no more than 750 words, though your local paper may have different requirements. This leaves plenty of room to elaborate on the importance of the Housing Credit in your community – adding specific examples of residents (mention one by name, including circumstances of hardship that have been resolved because of access to a Housing-Credit property) or businesses that have benefited from the Housing Credit. The more you can make the issue a local one and focus on a theme (e.g., veterans, seniors), the stronger your op-ed will be.

America’s main tool for creating affordable housing—the Low Income Housing Tax Credit (Housing Credit)—is currently under threat as part of federal tax reform. Here in ***[state or district]***, we’ve benefited from ***[#]*** affordable apartments, ***[#]*** new jobs and $ ***[#]*** of local income **[*see*** [***state or district fact sheets***](http://www.rentalhousingaction.org/state-fact-sheets) ***for your community’s numbers*]** thanks to the Housing Credit.

A flexible tool that is targeted to meet specific local needs, the Housing Credit creates quality affordable housing for working families and our most vulnerable populations, people with special needs, the elderly, veterans and the homeless, to name a few. We can’t afford to lose this critical community resource.

Home is the foundation of opportunity. Without one, it’s hard to excel in school, maintain a job, stay healthy or devote oneself to acquiring new skills. For America’s economy to continue to grow stronger, we need to make sure that everyone has a home that they can afford. We must create communities of opportunity, connecting housing to world-class education, transportation, healthcare, and jobs. The Housing Credit empowers states to do just that.

Since President Reagan signed it into law in 1986, the Housing Credit has been incredibly successful, financing more than 2.6 million affordable apartments nationwide and creating approximately 95,000 jobs each year, mostly in the small business sector.

It represents the best of what public-private partnerships can do to help revitalize distressed neighborhoods, leveraging nearly $100 billion in private capital over the past quarter century – which is why it has always enjoyed bipartisan support.

***[Explain the relationship between the Housing Credit to your organization and provide some details of its impact in your community. This should be around 200 – 250 words.]***

There is unique value in the Housing Credit being located in the tax code because there is a high degree of accountability. The federal government awards credits only after properties are built and occupied by income-eligible residents at affordable rents. Unlike in a direct funding program, private investors – not the federal government – provide all the equity up front and bear the financial risk.

The Housing Credit is made even more efficient by state administration, which reduces federal costs substantially, and ensures developments like [**development name**] serve our specific needs in [**community name**].

Unfortunately, if tax reform leads to the reduction or elimination of the Housing Credit, [**community name**] and the entire country will face a severe loss of affordable units, leading to fewer jobs, less revenue and more hardship not only for us – but for many already struggling communities across the country.

Not all tax credits are created equal. Ending the housing crisis and reducing the national debt over the long term requires innovative new solutions – not the elimination of proven community development tools that foster the foundation of opportunity, generate a huge return on investment and stimulate our economy.