

OPINION > COMMENTARY

Opinion: Gutting assistance for low-income renters would be devastating



More than 3 million low-income households across the U.S. rely on federal rental assistance to cover the cost of shelter. (SCNG)



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The Trump administration's proposal to gut the federal funding for the Section 8 Housing Choice Voucher program, which helps lower income families nationwide pay their monthly rent, will produce catastrophic results that potentially would extend into the broader economy and every community across the country. While shredding the safety net that supports housing for millions of households, it could also lead to a new mortgage crisis among "mom-and-pop" landlords who rent to the families these funds support.

The investment of roughly [\\$2.4 billion per month](#) into the economy in communities nationwide is at stake. These are the federally funded rental assistance payments that housing authorities like the San Diego Housing Commission make directly to landlords on behalf of households with low income in the Section 8 Housing Choice Voucher program. In the city of San Diego, it is approximately \$25 million per month.

Eligible, low-income Section 8 Housing Choice Voucher recipients pay a portion of their income each month toward the rent for their home. A public housing authority, which administers federal rental assistance funds, then pays the remainder of the rent directly to the landlord.

Those federally funded payments make quality rental homes affordable for older adults in their golden years, people with disabilities that limit their earning potential, single parents struggling to provide for their children and working families who can't keep up with rising costs in the housing market. More than 3 million households nationwide receive federal rental assistance that allows them to rent a quality home they can afford.

In San Diego, more than 80% of our rental assistance households are extremely low income. That means they earn no more than about \$3,300 per month for a two-person household. That is about 51% less than the roughly \$6,700 per month a two-person household would need to earn to afford a two-bedroom apartment in one of San Diego's less expensive neighborhoods.

Dramatically cutting rental assistance funding as proposed in the administration's budget likely would result in homelessness for many of these families.

What many policy makers fail to recognize is that most federal rental assistance households are older adults or have disabilities.

More than 600,000 landlords nationwide rent to Section 8 Housing Choice Voucher rental assistance families. They stand to lose a significant portion of their rental income if federal dollars are cut.

Approximately 70% of the property owners in the United States are individuals — sometimes referred to as “mom and pop” landlords — not corporations, according to [U.S. Census Bureau data](#). The [San Diego Union-Tribune](#) has reported that number is about 65% of landlords in the city. Many of these landlords rely on rental income to pay the mortgage on their properties and perform property maintenance, save for retirement or provide income for their family. Drastic reductions in federal rental assistance funding, as has been proposed, would leave housing authorities unable to pay toward the rent for program participants, resulting in landlords potentially being unable to make their mortgage payments.

Now, the administration [has proposed](#) cutting \$26 billion from already-insufficient federal rental assistance funding, the largest cut among an overall 43% proposed reduction in the Department of Housing and Urban Development’s budget for the next federal fiscal year.

Congressional action is necessary to ensure sufficient funding to provide housing stability for millions of families and avert a greater housing and homelessness crisis nationwide, which would disproportionately impact older adults and people with disabilities who rely on federal rental assistance. By appropriating sufficient funds for the Section 8 Housing Choice Voucher program, Congress also will support continuing economic investment in our communities and stability for “mom-and-pop” landlords who depend on the rental payments made each month on behalf of these families.

Congress must act now to protect our vulnerable neighbors and communities across the country by fully funding the vital Section 8 Housing Choice Voucher rental assistance program.

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