

National Low Income Housing Coalition

2017 Public Policy Agenda

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NLIHC works with members of Congress, the Administration, affordable housing and community development organizations and advocates, and other stakeholders across the nation to advance NLIHC's mission of achieving socially just public policy that assures people with the lowest incomes in the United States have affordable and decent homes.

Our policy priorities for 2017-2018 include:

- Reprioritizing current federal spending to better serve those with the greatest needs;
- Protecting, expanding and monitoring the implementation of the national Housing Trust Fund;
- Preserving and increasing resources for federal affordable housing programs serving extremely low-income families;
- Ensuring equitable access to affordable housing; and
- Championing anti-poverty solutions.

REPRIORITIZE CURRENT FEDERAL SPENDING TO BETTER SERVE FAMILIES WITH THE GREATEST NEEDS

The federal government spends almost \$200 billion each year to help Americans buy and rent their homes. A full three-quarters of those resources goes to subsidize higher income homeowners—most of whom would be stably housed without the government's help—though the mortgage interest deduction (MID) and other homeownership tax breaks. Only a quarter is left to assist the poorest families—those with the greatest and the clearest needs.

The MID alone costs taxpayers more than \$62 billion each year. Four out of every 10 dollars spent through MID benefits families earning more than \$200,000 a year. Eight out of every 10 dollars goes to families making more than \$100,000. In fact, we spend more to subsidize the homes of the 7 million households earning \$200,000 a year or

more through MID than we do to help the poorest 55 million households with incomes of \$50,000 or less, even though lower-income families are far more likely to struggle to afford housing.

At a time when America's housing affordability crisis has reached new heights, our nation should be investing scarce resources into programs that serve those with the greatest needs.

Our United for Homes campaign—endorsed by more than 2,300 organizations, local governments, and elected officials—proposes to reform the MID and drive the savings into effective and proven affordable housing programs.

The changes are simple: Reduce the amount of a mortgage eligible for a tax break from \$1 million to the first \$500,000 and convert the deduction to a 15% non-refundable tax credit. In doing so, 15 million additional low-income homeowners who currently do not benefit from the mortgage interest deduction will receive a tax break. Moreover, this would create more than \$241 billion in revenue over 10 years to end homelessness and housing poverty once and for all by investing much-needed resources in the national Housing Trust Fund, Housing Choice Vouchers, public housing, homeless assistance programs, and other critical resources designed to serve families with the greatest, clearest needs.

PROTECT AND EXPAND THE NATIONAL HOUSING TRUST FUND

The national Housing Trust Fund is the first new housing resource in a generation. It is exclusively targeted to help build, preserve, and rehabilitate housing for people with the lowest incomes.

NLIHC, its members, and other stakeholders played a critical role in the creation of the Housing Trust Fund through the passage of the Housing and Economic Recovery Act of 2008. In 2016, the first \$174 million in Housing Trust Fund dollars were allocated to states. This is an important step, but far more resources are needed.

NLIHC leads the Housing Trust Fund Implementation and Policy Group, a coalition of national advocates committed to protecting and

expanding this new resource. In 2017, NLIHC will work with stakeholders to build Congressional support to increase funding to the Housing Trust Fund through the budget process, tax reform, housing finance reform, investments in infrastructure, and other legislative opportunities.

PRESERVE AND INCREASE RESOURCES FOR FEDERAL AFFORDABLE HOUSING PROGRAMS

Despite a proven track record, federal housing programs have been chronically underfunded. Today, just one in four families eligible for federal housing assistance get the help they need. In order to fully address our nation's housing affordability crisis, Congress must significantly increase resources for federal housing programs.

NLIHC leads the [Campaign for Housing and Community Development Funding \(CHCDF\)](#), a coalition of 75 national and regional organizations dedicated to ensuring the highest allocation of resources possible to support affordable housing and community development. In 2017, CHCDF will work to lift the low spending caps required by the Budget Control Act of 2011 and prevent across-the-board funding cuts known as sequestration. Since 2011, spending caps have only made it more difficult for extremely low-income seniors, people with disabilities, families with children, and people experiencing homelessness to access safe, decent, and affordable housing by squeezing federal budgets.

NLIHC advocates for increased funding for Housing Choice Vouchers, public housing, project-based rental assistance, and the HOME Investment Partnerships program, among many other programs. We also support the expansion and reform of the Low Income Housing Tax Credit to better serve families with the greatest needs.

ENSURE EQUITABLE ACCESS TO AFFORDABLE HOUSING

NLIHC believes in just communities, where all community members have access to economic and educational opportunities, as well as affordable housing. Evidence shows that access to stable, affordable housing in communities of opportunity has broad, positive impacts. It can lead to better health and education outcomes and higher lifetime earnings, especially for children.

Advancing Fair Housing

NLIHC supports U.S. Department of Housing and Urban Development's (HUD) Affirmatively Furthering Fair Housing rule and works to protect the agency's fair housing efforts from Congressional attacks. We believe fair housing and civil rights advocates and affordable housing and community development practitioners can find common ground on policies that increase opportunities for underserved people in both high-opportunity areas and through revitalizing urban neighborhoods.

NLIHC also supports increasing mobility opportunities through expanded mobility counseling and regional mobility programs, as well as the adoption of HUD Small Area Fair Market Rents (SAFMRs) in certain metropolitan areas that protect current and future tenants.

Achieving Criminal Justice Reform

The United States incarcerates its citizens at a shockingly high rate and nearly one in three Americans has a criminal record. As more formerly incarcerated individuals return to their communities, they face barriers to accessing affordable housing, which is already scarce in the low-income communities to which they return. Because of their criminal records, justice-involved individuals face additional barriers in accessing affordable housing, putting them at risk of homelessness and recidivism.

NLIHC advocates for safe, stable, affordable and accessible housing for those who have been involved in the criminal or juvenile justice system. By eliminating the barriers to housing and supporting programs that help formerly incarcerated people successfully reintegrate into their communities, people with criminal records can make the most of their second chance.

In addition, NLIHC advocates to end the criminalization of homelessness. Nationwide, homeless people are targeted, arrested, and jailed under laws that criminalize homelessness by making illegal those basic acts that are necessary for life. These laws are ineffective, expensive, and often violate homeless persons' civil and human rights.

Opposing Work Requirements and Time Limits on Housing Assistance

NLIHC opposes work requirements and time limits for households receiving housing assistance. A safe

and stable place to call home is the first step to helping people rise out of poverty, and arbitrary restrictions that prevent people from receiving the help that they need will only make it more difficult for them to climb the economic ladder.

These so-called reforms are neither cost effective nor a solution to the very real issue of poverty impacting millions of families living in subsidized housing or in need. NLIHC will continue to educate members of Congress on proven solutions to ending housing poverty.

CHAMPION ANTI-POVERTY SOLUTIONS

Beyond ensuring access to affordable housing, NLIHC is strongly committed to enacting legislation and protecting resources that alleviate poverty.

NLIHC supports efforts to protect vital safety net programs, including the Supplemental Nutrition Assistance Program (SNAP), Earned Income Tax Credit (EITC), unemployment insurance, Social Security, Medicaid, Medicare, the Children's Health Insurance Program (CHIP), the Affordable Care Act, Supplemental Security Income (SSI), Social Security Disability Income (SSDI) and Temporary Assistance for Needy Families (TANF).

Moreover, NLIHC strongly supports efforts to increase the minimum wage and to target federal resources to communities with persistent poverty.

OTHER PRIORITIES

NLIHC monitors and advocates on other issues as well, including:

- Permanent reauthorization of the Protecting Tenants at Foreclosure Act, which expired at the end of 2014.
- Authorization of disaster recovery funding, when appropriate, to help address the housing needs of extremely low-income renters impacted by natural and manmade disasters.
- Adoption of HUD's final Section 3 rule to ensure that preference for some of the new jobs, training, and contracting opportunities associated with HUD-assisted projects go to low-income people and to the businesses that hire them.
- Greater broadband access in all HUD-assisted housing and community development projects. Internet access and digital literacy are integral to an individual's ability to break out of entrenched poverty.
- Implementation of housing protections in the Violence Against Women Act. This includes language to bar landlords from screening out applicants or evicting tenants on the basis that the renter is or has been a survivor of domestic violence, dating violence, sexual assault, or stalking.
- Implementation of the HEARTH Act, which provided an overhaul of HUD's homeless assistance programs authorized through McKinney-Vento.
- Implementation of HUD's Moving to Work Demonstration and Rental Assistance Demonstration to ensure that future and current public housing residents are not negatively impacted.