

# NLIHC Advocacy Toolkit



**SUMMER/FALL 2017**

NLIHC Partners,

Although we continue to face significant and imminent threats to federal programs keeping millions of low income seniors, people with disabilities and families with children safely and affordably housed, I am inspired by the level of grassroots advocacy taking place across the country and by the positive impact you are making.

Advocates in 29 states and the District of Columbia hosted more than 60 local "Our Homes, Our Voices" National Housing Week of Action events during the week of July 22 to 29, uniting in a collective call for increased investments in affordable homes and drawing the attention of elected officials and media nationwide. Thousands — including dozens of members of Congress — participated in a #OurHomesOurVoices twitterstorm, causing the campaign to trend on Twitter nationally. Hundreds more made calls for the National Call-In Day. We also launched "Our Homes, Our Votes," a nonpartisan campaign to increase voter registration, education, and mobilization among low income renters and affordable housing advocates around the country.

At the same time, there is growing momentum for the United for Homes campaign and the need to reform the mortgage interest deduction and reinvest the savings into affordable rental homes for people with the greatest needs. Advocates and experts from across the political spectrum are now calling for smart, modest reforms to the MID.

Given the historic housing crisis and its impact on the lowest income people, it is important that we build on the success of "Our Homes, Our Voices" and the United for Homes campaign to not just preserve and improve federal investments in affordable housing but to expand them.

Enclosed are five key areas where you can take action to influence critical issues before Congress. This includes protecting federal spending on affordable housing for people with extremely low incomes, ending homelessness and housing poverty through tax reform, protecting and expanding the national Housing Trust Fund, ensuring equitable access to affordable housing, and supporting broad anti-poverty solutions.

If you have any questions, or need additional information, please feel free to contact me or NLIHC's Public Policy Director, Sarah Mickelson ([smickelson@nlihc.org](mailto:smickelson@nlihc.org)).

Thank you for your commitment and your advocacy,

A handwritten signature in black ink that reads "Diane Yentel". The signature is written in a cursive, flowing style.

Diane Yentel  
President & CEO

# Urgent Congressional Priorities

## **1. PROTECT FEDERAL SPENDING ON AFFORDABLE HOUSING.**

- Lift the spending caps with parity for defense and nondefense programs.
- Provide the highest amount of funding possible for HUD and USDA Rural Housing spending bills to maintain the current level of service, at least.

## **2. END HOMELESSNESS AND HOUSING POVERTY THROUGH TAX REFORM.**

- Cosponsor Representative Keith Ellison's (D-MN) Common Sense Housing Investment Act (H.R. 948) to reform the mortgage interest deduction to better serve low and moderate income homeowners and reinvest the savings into affordable rental housing programs that serve those with the greatest needs. Introduced by Rep. Keith Ellison's (D-MN).
- Cosponsor the Affordable Housing Credit Improvement Act (S. 548 and H.R. 1661). The Senate bill would expand and improve the Low Income Housing Tax Credit to ensure that it better serves homeless and extremely low income households. The House bill also improves the Housing Credit, but does not include an expansion of resources.

## **3. PROTECT AND EXPAND THE NATIONAL HOUSING TRUST FUND (HTF).**

- Protect the national HTF from budget cuts
- Expand the national HTF through housing finance reform, an infrastructure spending bill, and other legislative avenues.

## **4. ENSURE EQUITABLE ACCESS TO AFFORDABLE HOUSING.**

- Reject anti-fair housing bills or amendments that undermine the ability of states and communities to address residential segregation and discrimination.
- Oppose welfare reform changes to federal housing programs, including work requirements or time limits, that ultimately lead to high rates of extreme poverty.

## **5. SUPPORT ANTI-POVERTY SOLUTIONS.**

- Protect and expand safety net programs, including the Affordable Care Act (Obamacare), Supplemental Nutrition Assistance Program (SNAP), Earned Income Tax Credit (EITC), Social Security, Medicaid, and Medicare, among others.

# 1. PROTECT FEDERAL SPENDING ON AFFORDABLE HOUSING

**Please urge your Members of Congress to lift the spending caps in FY18 — equally for both defense and non-defense programs — and to provide as much funding as possible for HUD and USDA Rural Housing programs.**

Despite the difficult budget climate on Capitol Hill, the draft Senate spending bill for affordable housing and community development rejects President Donald Trump's proposed budget, which would have enacted the deepest cuts to HUD programs since the Reagan administration. The funding levels in the Senate bill are a direct result of strong advocacy by residents and affordable housing organizations throughout the country and the efforts of Congressional champions of affordable housing led by Subcommittee Chairwoman Susan Collins (R-ME) and Ranking Member Jack Reed (D-RI).

Unlike the House of Representatives, which set overall spending limits for domestic programs at \$3 billion below the already tight Budget Control Act (BCA) spending caps, the Senate agreed to write their spending bills at FY17 levels, which exceed the BCA caps. This approach allowed the Senate Appropriations Committee to allocate \$8 billion in additional funding. Overall, the Senate spending bill provides \$1.4 billion more than the current year to HUD.

NLIHC and other advocates are concerned, however, that despite the increase in funding, the Senate bill may still not cover the full extent of inflationary costs, putting 60,000 vouchers at risk. It is imperative that Congress reach a budget deal to lift the spending caps and to fully fund affordable housing programs to ensure that no housing vouchers are lost.

Affordable housing and community development programs fare far better in the Senate bill than in the House version, which eliminates more than 140,000 housing vouchers that families are expected to use next year. Without housing assistance, families are at immediate risk of eviction and, in worst cases, homelessness. The bill also reduces flexible resources used by states and localities to build and preserve affordable housing and address community needs. It undermines public/private partnerships that result in affordable homes for low income people, and the bill cuts funding used to keep families healthy and safe by removing lead and other harmful toxins from their homes.

The stage is set for a bipartisan budget deal, but housing advocates must continue to weigh in with their members of Congress to urge them to lift the spending caps and fully fund affordable housing investments.

**For an overview of funding levels, see [NLIHC's updated budget chart](#).**

**For more details, see NLIHC's analysis of the [Senate](#) and [House](#) bills.**

**Contact:** Elayne Weiss, Senior Policy Analyst, [eweiss@nlihc.org](mailto:eweiss@nlihc.org)

## 2. END HOMELESSNESS AND HOUSING POVERTY IN TAX REFORM

**Please urge your Representatives to cosponsor the Common Sense Housing Investment Act (H.R. 948), introduced by Rep. Ellison (D-MN).**

The bill would make modest reforms to the mortgage interest deduction, a \$70 billion tax write-off that largely benefits America's highest-income households, and reinvests the significant savings into providing affordable housing for people with the greatest needs. This includes increased funding for the Housing Trust Fund, the Low Income Housing Tax Credit, public housing, and rental assistance solutions — without adding any costs to the federal government.

The reforms are simple and bipartisan. First, the bill reduces the size of a mortgage eligible for the tax break from \$1 million to the first \$500,000—impacting fewer than 6% of homeowners. Second, the bill converts the mortgage interest deduction into a tax credit. This would allow 15 million more low and moderate income homeowners who currently do not benefit from the mortgage interest deduction to get a much-needed tax break.

NLIHC and the United for Homes campaign — including more than 2,300 national, state, and local organizations and elected officials in all 435 congressional districts — strongly endorses H.R. 948.

**For more details,** see [NLIHC's Fact Sheet on H.R. 948](#). See [the current list of cosponsors](#).

**Please urge your Senators and Representatives to cosponsor the Affordable Housing Credit Improvement (S.548 and H.R. 1661).**

S. 548 would expand the Low-Income Housing Tax Credit by 50% over five years and includes important improvements to ensure that the Housing Credit can better address the housing needs of those with the greatest needs — homeless and extremely low-income households. S.548 would provide a 50% basis boost — thereby increasing the investment of Housing Credits — for developments that set aside at least 20% of units for households with extremely low incomes or that are living in poverty. With this much-needed financial incentive, this bill will help housing developments remain financially sustainable while serving families with limited means. The bill also includes many other programmatic changes to strengthen and streamline the Housing Credit and to support the preservation of existing affordable housing.

The primary difference between the House and Senate bills is that the House bill does not include the 50 percent expansion of the Housing Credit. However, it takes significant steps to strengthen this critical resource.

**For more details,** see [NLIHC's Fact Sheet on S.548](#) and [the current list of cosponsors](#).

**Contact:** Sarah Mickelson, [smickelson@nlihc.org](mailto:smickelson@nlihc.org)

### 3. EXPAND THE NATIONAL HOUSING TRUST FUND (HTF)

**Please urge your Senators and Representatives to expand the HTF through housing finance reform and an infrastructure spending bill.**

The HTF is the only federal program designed to build and preserve housing affordable to people with the lowest incomes. We must ensure that the program is protected and expanded — not eliminated.

Although President Trump proposed to eliminate the HTF in his FY 2018 Budget Request, both the House and Senate draft spending bills preserve the HTF. With these two bills as starting points for negotiations, it is likely that a final spending bill will also preserve the program.

Now, advocates can largely turn their attention to opportunities to expand the HTF through housing finance reform, an infrastructure spending bill, and other legislative avenues. For example, the bipartisan Johnson-Crapo housing finance reform legislation of 2014 included a provision that would increase funding for the HTF to an estimated \$3.5 billion annually, making a significant contribution to ending homelessness and housing poverty without competing with other important HUD programs for appropriated funds. To continue to build bipartisan support for housing finance reform legislation, the HTF must be protected and expanded and the HTF provision included in the Johnson-Crapo bill should be the starting point for any future legislation considered by Congress.

**For more details,** see [NLIHC's Fact Sheet on the Housing Trust Fund](#).

See [NLIHC's factsheet on how states plan to use their first round of HTF dollars](#).

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## 4. ENSURE EQUITABLE ACCESS TO AFFORDABLE HOUSING

### Decisions Protection Act, or similar amendments that undermine fair housing laws and rules.

Rep. Paul Gosar (R-AZ) and Senator Mike Lee (R-UT) have introduced H.R. 482, the Local Zoning Decisions Protection Act, to repeal HUD's Affirmatively Furthering Fair Housing (AFFH) rule. If enacted, this would eviscerate certain tools — created under the Obama administration — that would enable local communities to better meet their fair housing obligations and promote housing choice. NLIHC anticipates that Mr. Gosar or Mr. Lee may try to offer an amendment to the Fiscal Year 2018 HUD appropriations bill to the same effect.

This bill undermines the goals of the Fair Housing Act by making it more difficult for communities to remedy racial segregation on the local level and ensure families have the opportunity to move to the neighborhood of their choice. The Fair Housing Act – and Congress's intent in enacting it — is to ensure that everyone, regardless of race, color, religion, national origin, sex, disability, and familial status, can choose the neighborhoods where they want to live based on what is best for themselves and their families. This requires that we work towards making every community one with ample opportunity for economic mobility, with access to good schools, jobs, healthcare, and transportation.

**For more details,** see [NLIHC's statement of opposition to H.R. 482](#).

### Please urge your Senators and Representatives to oppose work requirements or time limits for households receiving housing assistance.

Speaker Paul Ryan's A Better Way anti-poverty agenda recommends imposing time limits and work requirements on "work-capable" people receiving federal housing assistance. The average stay of a family with housing assistance is approximately 8 years, not significantly longer than the 5-year limit proposed in A Better Way; those who stay longer tend to households with seniors and/or people with disabilities.

In fact, the majority (94%) of voucher and public housing households are either elderly, have a disability, are already working, or include a preschool child or a family member with a disability who needs the supervision of a caregiver.

NLIHC believes that establishing burdensome and costly monitoring and enforcement systems for the remaining 6% of households is neither cost effective nor a solution to the very real issue of poverty impacting millions of families living in subsidized housing or in need.

**Contact:** Sarah Mickelson, [smickelson@nlihc.org](mailto:smickelson@nlihc.org)

## 5. SUPPORT ANTI-POVERTY SOLUTIONS

**Please urge your Senators and Representatives to protect and expand safety net programs.**

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 Affordable Care Act (Obamacare), the Supplemental Nutrition Assistance Program (SNAP), Earned Income Tax Credit (EITC), unemployment insurance, Social Security, Medicaid, Medicare, the Children's Health Insurance Program (CHIP), Supplemental Security Income (SSI), Social Security Disability Income (SSDI) and Temporary Assistance for Needy Families (TANF).

We urge Congress to protect and expand critical resources that provide the lowest income people access to housing, food, healthcare, and other basic needs.