



UNITED TO

**End Homelessness · Build a Strong Foundation
Strengthen Communities**

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UFH Relaunch: The Moment is Now

Endorser Webinar: January 11, 2017

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Agenda:

- | | |
|----------------------------------|------------------|
| a. Welcome & Campaign Overview | Diane Yentel |
| b. The Need | Andrew Aurand |
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| d. Opportunities | Diane |
| e. Messaging & Tools | Renee Willis |
| f. Call to Action and Next Steps | Joseph Lindstrom |
| g. Questions/Closing | Diane |



Presenters:



**Diane
Yentel**
NLIHC President
& CEO



**Andrew
Aurand**
NLIHC Vice
President of
Research



**Renee
Willis**
NLIHC Vice
President for
Communications
and Field



**Joseph
Lindstrom**
NLIHC Manager
of Field
Organizing



Campaign Overview

Presenter: Diane Yentel
NLIHC President & CEO



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Overview

United for Homes:

A national effort to **rebalance federal housing policy** by making modest changes to the mortgage interest deduction (MID) to provide tax relief to more low and moderate income homeowners and invest the significant savings into programs that ensure the lowest income people in the U.S., including those who are homeless can have decent, affordable homes.

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Overview

2,310 Supporters in 435 Congressional Districts

United for Homes is a collaboration of more than 2,300 individuals and organizations—representing all 435 Congressional Districts—working to rebalance federal housing policy for those with the greatest need.

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Overview

THE PROBLEM



HOUSING SHORTAGE

7.2 Million more affordable housing units are needed for extremely low income families



HOMELESSNESS

500,000+ people are experiencing homelessness on any given night



HOUSING POVERTY

75% of all extremely low income families pay more than half their income on rent



UNDERFUNDED PROGRAMS

1 in 4 extremely low income families who need assistance receive it



INEQUITY

Less than 25% of federal housing dollars benefit low-income renters



Overview

Refreshed Campaign:

- Reframes issue to resonate with and attract new allies
- Presents key messages of the UFH campaign in a clear, easy-to-understand fashion
- Provides robust tools to expand support and galvanize action by supporters



Overview

Revamped Campaign: Messaging

United for Homes seeks to **end homelessness**, **build a strong foundation**, and **strengthen communities** by providing tax relief to more low and moderate income homeowners and increasing federal investments in rental housing solutions for the lowest income people such as the national Housing Trust Fund and rental assistance programs.

We can make the investments we need by reforming the Mortgage Interest Deduction, a tax write-off that largely benefits America's highest income households, and reinvesting the savings in housing solutions that assist people with the greatest needs.

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Overview

New Alliances

United for Homes seeks to develop cross sector partnerships to **end homelessness, build a strong foundation,** and **strengthen communities.** The UFH Campaign will show the connection between housing and health, education, economic mobility, communities, jobs, and income equality and racial equity.



Overview

Our Integrated Approach

Health:

Living in a stable, affordable home improves a family's mental and physical well-being.

Education:

Children living in a stable, affordable home are more likely to thrive in school and have greater opportunities to learn inside and outside the classroom.

Economic Mobility:

Helping families live in communities with access to good schools and good jobs helps them climb the ladder of economic success.

Communities:

Investments in affordable housing boosts local economies and contributes to neighborhood and community development.

Jobs:

Every dollar invested in affordable housing helps create jobs and increase local income and property values.

Income Equality:

By investing in affordable homes, our nation can lift up families with the greatest needs and help close the gap between rich and poor.

Racial Equity:

We can help level the playing field for families of color by investing in affordable homes.



The Need

Presenter: Andrew Aurand
NLIHC Vice President of Research

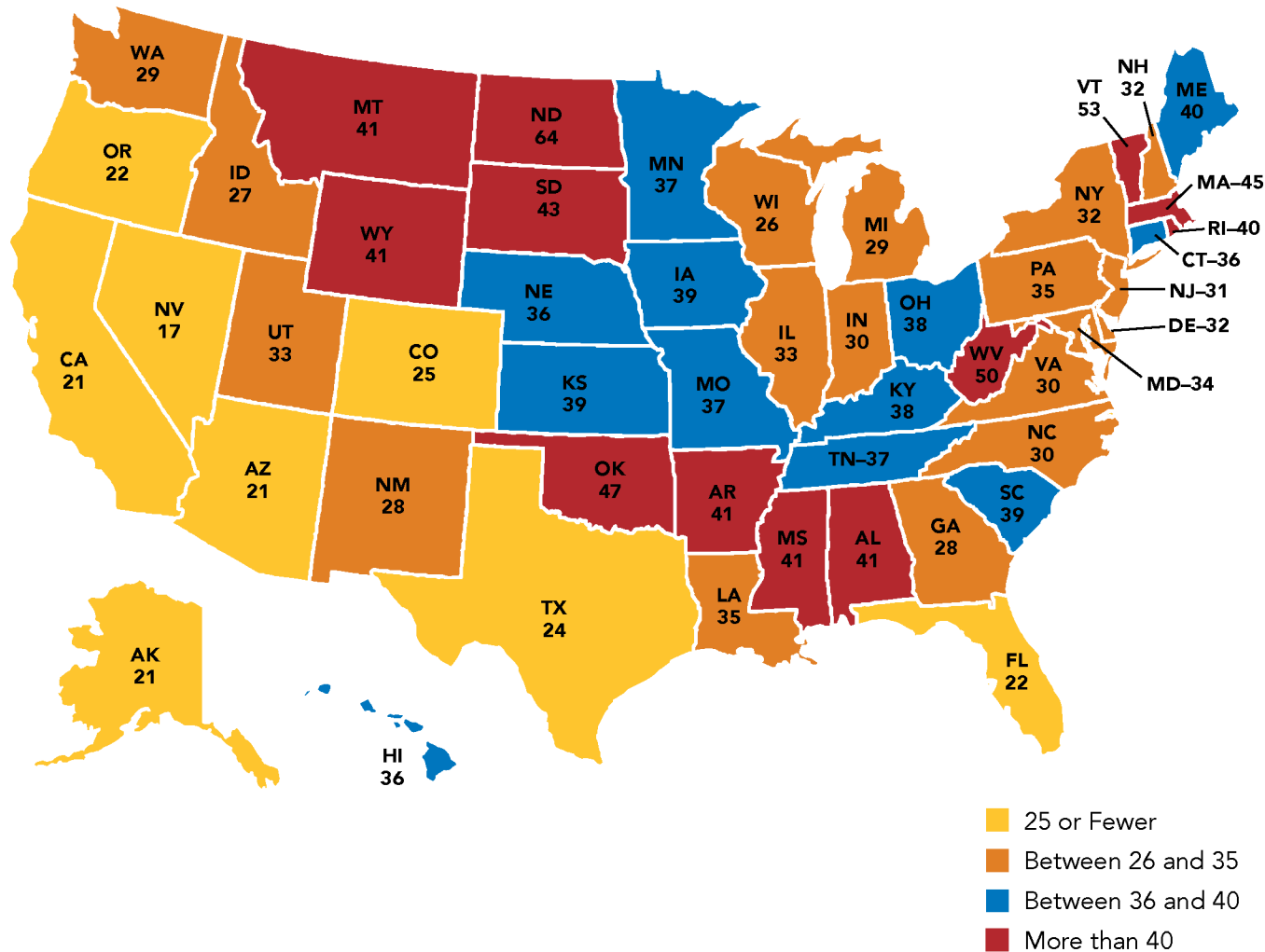


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The Need

FIGURE 3: UNITS AFFORDABLE AND AVAILABLE PER 100 ELI RENTER HOUSEHOLDS BY STATE

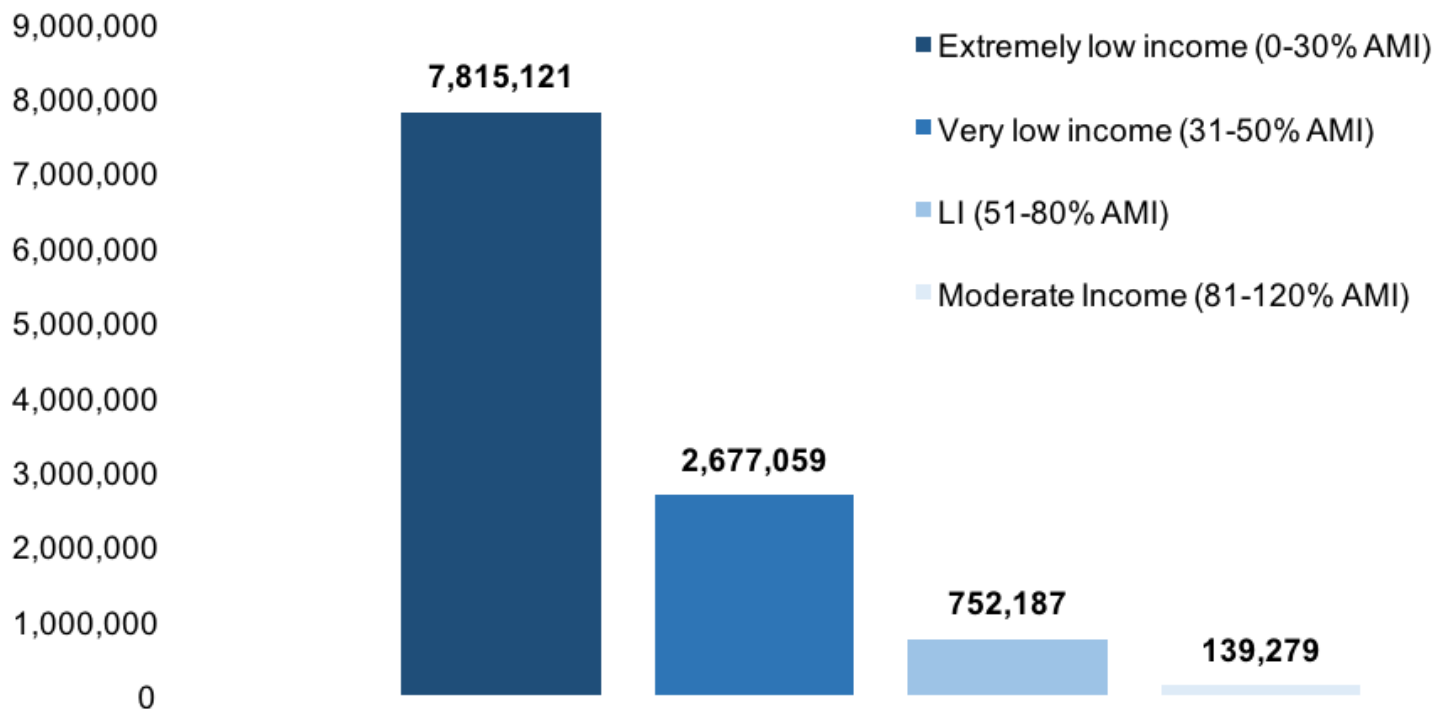


Source: NLIHC Tabulations of 2014 ACS PUMS data



The Need

Severely Cost-Burdened Renter Households by Income Group



Source: NLIHC tabulations of 2014 ACS PUMS Data.

Note: Severely cost-burdened households pay more than 50% of their income on rent and utilities.

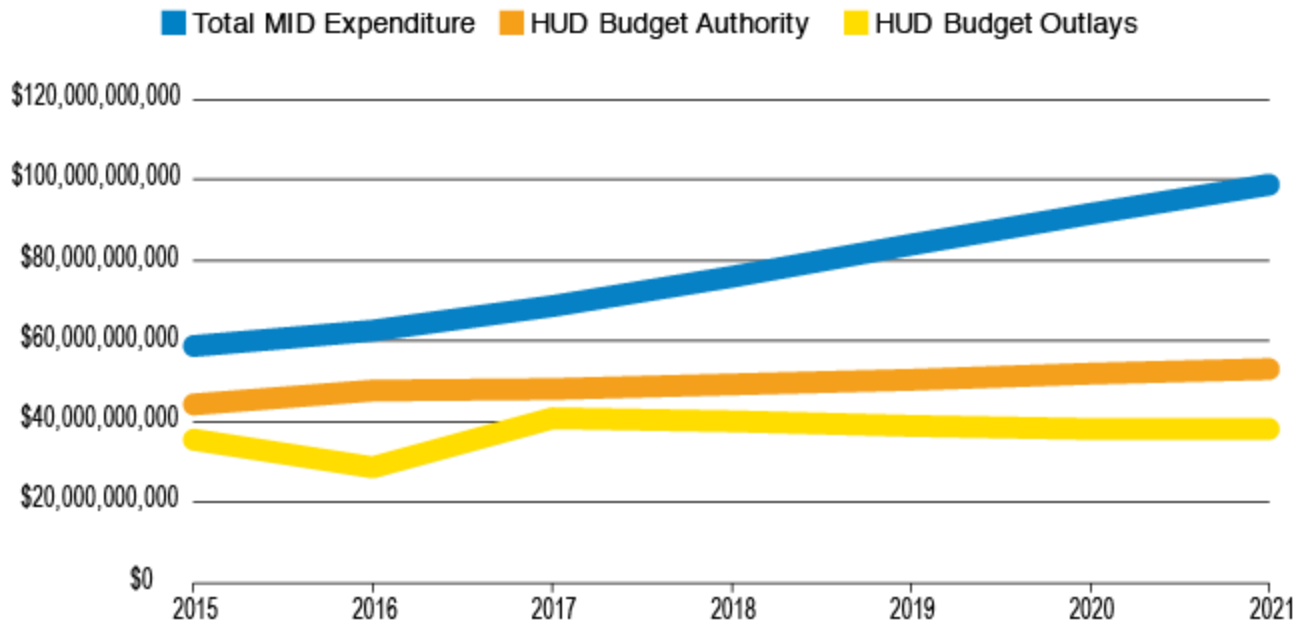
AMI = Area Median Income



The Need



Projected Mortgage Interest Deduction (MID) Tax Expenditure and HUD Budget (2015-2021)



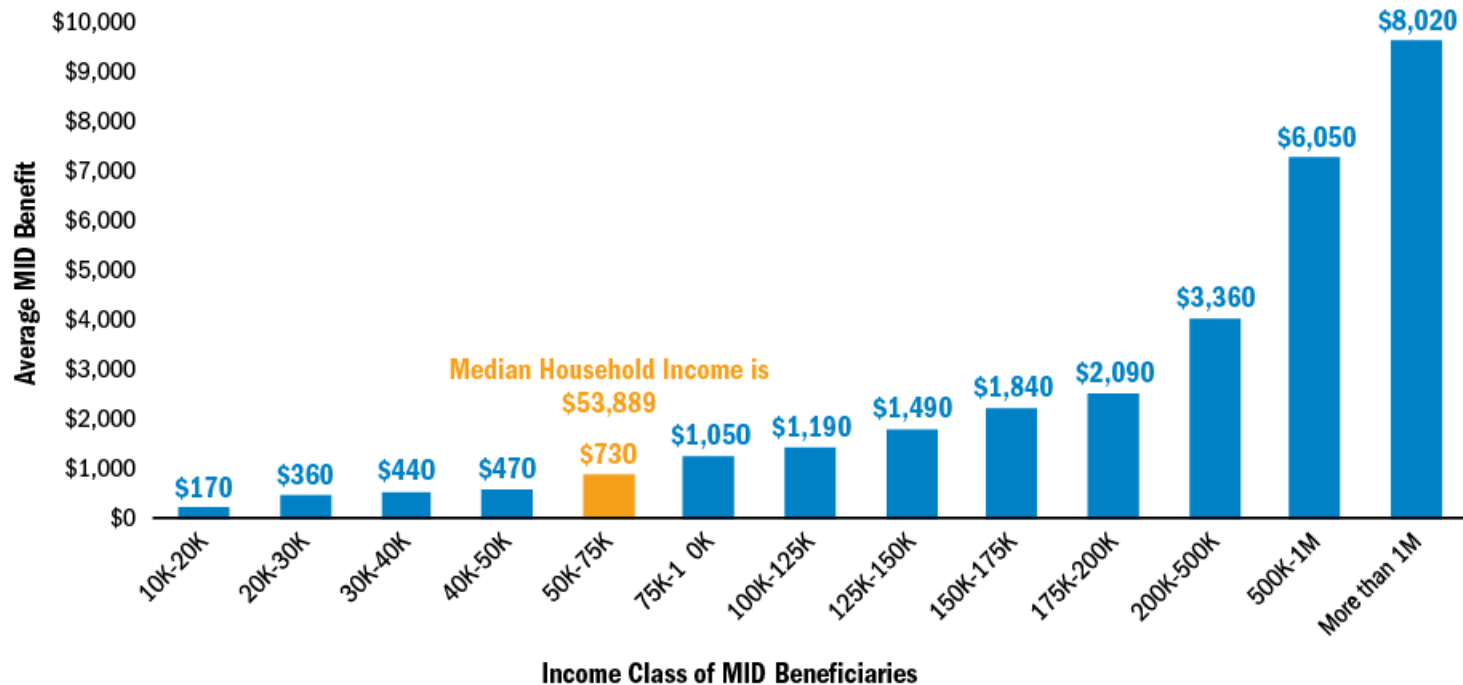
Note: Not in constant dollars. Sources: MID projections from Table 14-2B of OMB's Analytical Perspectives (2015). HUD budget authority and budget outlay data from OMB FY17 historical tables 5.2 and 4.1, respectively.



The Need



Average Benefit of Mortgage Interest Deduction: Housing Assistance for the More Affluent



Source: NLIHC tabulations of Tax Policy Center (2016) and 2015 ACS 5 Year Estimates.



The Solution

Presenter: Diane Yentel
NLIHC President & CEO



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The Solution

Solution:

Reform the Mortgage Interest Deduction (MID)—a \$70 billion a year tax write-off that largely benefits America's highest income households—to **provide tax relief to more low and moderate income households and reinvest the significant savings in rental housing that serves families with the greatest needs.**



The Solution

Here's How:

- **Lower Mortgage Cap:** Reduce the amount of a mortgage eligible for tax write-off from \$1 million to \$500,000;
- **Convert to Tax Credit:** Turn the MID into a tax credit to benefit millions of low-income homeowners who currently do not benefit from the MID; and
- **Reinvest in Affordable Rental Housing:** Reinvest the savings generated—more than \$241 billion over 10 years—in housing that serves families with the greatest needs.



Opportunities

Presenter: Diane Yentel
NLIHC President & CEO



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Opportunities

Tax reform is happening and reforms to the MID are on the table

Comprehensive tax reform provides a major opportunity to enact modest changes to the mortgage interest deduction and expand investments in affordable housing.

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Opportunities

JUST ANNOUNCED

Beginning today, Congressman Keith Ellison (D-MN) is circulating a *Dear Colleague* letter urging his colleagues to ensure that any savings derived from changes to tax benefits for housing be redirected to providing affordable rental housing for low income families.



Messaging + Tools

Presenter: Renee Willis
**NLIHC Vice President for Field
& Communications**



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Messaging + Tools

NEW

Videos

Media Kit

Collateral

Website

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Call to Action

Presenter: Joseph Lindstrom
NLIHC Manager of Field
Organizing



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Call to Action

step 1

Contact Congress

- **In the Senate:** Ask your senators to support modest reforms to the MID and to reinvest the savings in critical rental housing programs that serve families with the greatest needs, like the national Housing Trust Fund and other rental assistance programs.
- **In the House:** Ask representatives to sign Keith Ellison's Dear Colleague Letter ensuring that housing dollars stay with housing programs.



Call to Action

step **2**

Recruit Others

- Use social media, newsletters, and blogs to share the UFH campaign with others in your network.
- Ask your state and local government officials to endorse the UFH campaign.



Call to Action

step **3**

Attend Monthly UFH Endorser Meetings

- Plan to attend monthly UFH webinars held the second Tuesday of each month at 2PM ET
- Next Meeting: **February 8, at 2PM ET**
Topic: Media Training

Questions



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Contact:

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Thanks for Attending