Funding Opportunities for Affordable Housing & Community Development

April 29, 2021
Agenda

First Reconciliation Bill
• Alec Williams, Enterprise

Housing Choice Vouchers
• Doug Rice, CBPP

Project-Based Rental Assistance
• Moha Thakur, NHT

Section 202 & 811 Housing
• Linda Couch, Leading Age

Housing Plus Services
• Alayna Waldrum, AASC

Rural Housing
• Sam Booth, HAC

Public Housing
• Tess Hembree, NAHRO

Community Development Block Grants
• Vicki Watson, NCDA

HOME Investment Partnership Program
• Yvonne Hsu, NCSHA

Homelessness Assistance
• Steve Berg, NAEH

Healthy Housing
• Todd Nedwick, NHT

Infrastructure Package
• Alec Williams, Enterprise

Strategies for Engagement
• Tori Bourret, NLIHC
Major U.S. Government Relief Bills

What’s been passed over the last year?

• The CARES Act → $2 trillion

• The Consolidated Appropriations Act of 2021 → $900 billion

• *The American Rescue Plan Act of 2021* → $1.9 trillion

How does that compare to past relief measures?

• American Recovery & Reinvestment Act of 2009 → ~$1 trillion

• New Deal Programs (1930s) → ~ $789 billion
American Rescue Plan Act of 2021

Affordable housing provisions include:

1. $27 billion Emergency Rental Assistance
   - $21.55 billion to Treasury for Emergency Rental Assistance
   - $5 billion for emergency Housing Choice Vouchers

2. $10 billion Homeowner Assistance Fund

3. $5 billion for homelessness funding through the HOME program formula

4. $750 million for Native American housing programs

5. $139 million for rural housing assistance programs

6. $100 million for housing counseling services

7. $20 million for the Fair Housing Initiative program
Impact on Poverty

1. Unemployment Insurance Benefits (25 additional weeks with $300 supplement)
2. SNAP Benefits (three-month extension of $100 increased benefit)
3. Economic Impact Payments ($1,400 stimulus check)
4. Advance portion of child tax credit (Increased from $2,000 to $3,600)
Housing Choice Vouchers

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Budget Control Act & FY 2022 Appropriations

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Non-Defense Discretionary Funding Outside Veterans’ Health Remains Below 2010 Level

Billions of 2021 dollars

Note: Amounts include: overseas contingency operations, program integrity, wildfire suppression; amounts exclude: veterans’ health, the periodic censuses account, and savings from mandatory programs and housing receipts.

Source: CBPP analysis of data from the Office of Management and Budget, Congressional Budget Office
Non-Defense Discretionary Funding Down for Most Categories Since 2010

Percent change in NDD funding relative to 2010 level, adjusted for inflation & population growth

Veterans’ health care & benefits 51%
-2%
-3%
-4%
-5%
-9%
-14%
-15%
-19%
-19%
-26%

Medical research, science & space
Law enforcement & judicial activities
Health care & public health
Economic security & social services
Transportation & water resources
Education & job training
Environment, parks & conservation
Diplomacy & international affairs
Agriculture, energy & commerce
General government operations

Note: Funding levels include: wildfire suppression, overseas contingency operations, and program integrity; levels exclude: mortgage insurance receipts, and Changes in Mandatory Programs (CHIMPs).

Source: CBPP analysis of data from Congressional Budget Office and Office of Management and Budget.
Housing Choice Voucher Program

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Housing Choice Vouchers
FY21 Appropriations and COVID Relief

• CARES Act:
  ➢ $1.25 billion for supplemental admin fees, HAP

• FY21 appropriations law:
  ➢ $25.8 billion total, $1.9 billion increase over FY20
  ➢ $103 million for ~10,000 new vouchers for veterans/others experiencing homelessness, youth/families via Family Unification Program

• American Rescue Plan Act
  ➢ $5 billion for ~70,000 new housing vouchers for people experiencing or at risk of homelessness
Housing Choice Vouchers
What Has President Biden Proposed?

• Biden-Harris Campaign Housing Plan:
  ➢ Housing vouchers for every eligible household

• Biden FY22 request for Housing Vouchers:
  ➢ $30.4 billion total, $5.4 billion increase over FY21
  ➢ 200,000 new vouchers, with priority for people experiencing homelessness
  ➢ Robust funding for services to expand housing options in well-resourced, high-opportunity areas

• Biden Jobs and Family Plans
Project-Based Rental Assistance

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About NHT

The National Housing Trust is committed to creating and preserving affordable homes that provide opportunity, advance racial equity, reduce economic disparities and strengthen community resilience through practice and policy.

Policy Innovation

Real Estate Development

Lending

Energy Solutions
What is PBRA?

- Project-based rental assistance (PBRA) is a public-private partnership that provides affordable housing for over 1.3M low- and very-low-income households across the country.
- Average household income is just over $13K
- 65% of PBRA households include a head of household with a disability or who is elderly.
- PBRA is administered by HUD, provides private owners of multifamily housing with a long-term contract to make units affordable – contract is renewed each year with funding
- Residents pay 30% of their income for rent, federal government provides the difference.
- According to HUD, all federal rental assistance only serves 25% of eligible residents.
PBRA for FY22

• Funding allocation only renews current PBRA contracts for 12 months, covering the rising cost of private market rents & avoiding the displacement any residents.

• PBRA contracts allow owners to leverage private debt & equity to permit portfolio refinancing & rehab. Full funding maintains investor & lender confidence.

• FY21 was $13.6 billion, expecting the FY22 budget request to be higher
Section 202 & Section 811

Linda Couch

Vice President of Housing Policy

LeadingAge

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HUD Section 202 Supportive Housing for the Elderly

- Operating Subsidy Source:
  - 2/3 Section 8 Project Based Rental Assistance
  - 1/3 Section 202 Project Rental Assistance Contracts

- All nonprofit owners

- Residents:
  - Average annual household income: $14,109
  - Share 85+: 17%
Key Issues: FY22 and Infrastructure

- Expand the supply
- Service Coordinators
- Internet Access
- Strong operating subsidy renewals
- Rental Assistance Demonstration
Key Issues: Expansion of HUD Section 202 Supply

Funding for New Section 202 Homes (Millions)

- Fiscal Year

- 2005: $450 million
- 2006: $400 million
- 2007: $350 million
- 2008: $300 million
- 2009: $250 million
- 2010: $200 million
- 2011: $150 million
- 2012: $100 million
- 2013: $50 million
- 2014: $0
- 2015: $0
- 2016: $0
- 2017: $0
- 2018: $50 million
- 2019: $0
- 2020: $50 million
- 2021: $0
Key Issues: Expansion of HUD
Section 202 Supply

The Numbers of Older Households with Very Low Incomes Are Expected to Climb Sharply as the US Population Ages

Older Households with Incomes Under 50 Percent of Area Median (Millions)

Key Issues: Expansion of HUD
Section 202 Supply

Household Formation, by Age Group, 2010–2040

Millions

- 2010–2020
- 2020–2030
- 2030–2040

15-24: 0.1
25-34: 1.1
35-44: 0.4
45-54: 1.9
55-64: 2.3
65-74: 2.7
75-84: 3.1
85+: 7.3
Total: 8.5

URBAN INSTITUTE

PBRA Elderly and Section 202 Communities with a Service Coordinator

- COVID-19
- Reduce 911 calls
- Increase primary care
- Reduce hospitalization length
- Increase access to community based services and local, state, federal benefits
- Home and Community Based Services

45%
Internet Access

• Only 74% of LeadingAge members surveyed can afford building-wide internet
• Social isolation
• Mental health
• Telehealth
• Community-based programs

https://leadingage.org/sites/default/files/Survey%20Results%20January%202011_0.pdf
HUD Section 811 Housing for Non-Elderly People with Disabilities

- **Types:**
  - 811 Capital Advance & Project Rental Assistance Contracts
  - 811 Project Rental Assistance

- All nonprofit owners

- **Residents:**
  - Average annual household income: $12,103
HUD Section 811 Housing for Non-Elderly People with Disabilities

There are

1) 4,646,559

Supplemental Security Income (SSI) recipients with disabilities between the ages of 18 and 64.

Supplemental Security Income (SSI) is only

2) $794

per month.

The average rent for a basic one-bedroom apartment is

3) $1,063

per month, or 128% of a disabled person's income, leaving no money for food, transportation, clothing, or other necessities.

THIS IS NOT AFFORDABLE.

https://www.tacinc.org/resources/priced-out/
HUD Section 811 Housing for Non-Elderly People with Disabilities

• FY 2021 appropriation is $227 million, a $25 million increase over FY 2021.
• After taking into account renewal of existing PRAC contract renewals, this should leave at least $20 million for finance additional now units for 2021.
• The disability advocacy community strongly supports directing this funding to the 811 Project-Based Rental Assistance (PRA) program, allowing for additional states to invest in integrated permanent supportive housing (PSH) as an alternative to costly institutionalization.
Section 202 and Section 811

FY22
• White House Request:
  • $180 million to fund an additional 2,000 units through the Section 202 and 811 programs

Infrastructure / American Jobs Plan

HOUSING:
• $214 billion in President’s American Jobs Plan

  • House draft housing infrastructure bill:
    $2.5 billion each for Section 202 and Section 811

HOME and COMMUNITY BASED SERVICES:
• $400 billion for home and community based services
Housing Plus Services

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Service Coordination in Federally Assisted Housing

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Service Coordination Links Housing & Services

AASC Online Key Data Points

- Insurance Plan
- Pharmacy
- Primary Care Physician/Dentist Visits
- ADLs/IADLs
- Medical Conditions
- Adaptive Devices
- Length of Stay
- Vulnerability
- Food Insecurity
- Loneliness
- Falls Risk
- Mental and Behavioral Needs
Service Coordination by the Numbers

Based on 2020 AASC Online Data:

- Average # of services provided per participant: 37
- Average # of chronic medical conditions reported per participant: 4
- 93% of residents with service coordinators continued to live independently in 2020
- 66% How much less it costs nationally for older adults to live independently instead of in nursing homes
- 16,276 Health and wellness programs developed by SCs to address chronic medical conditions
- Average age of residents: 73.5
Impact of Linking Housing & Services on the Social Determinants of Health

<table>
<thead>
<tr>
<th>Economic Stability</th>
<th>Neighborhood and Physical Environment</th>
<th>Education</th>
<th>Food</th>
<th>Community and Social Context</th>
<th>Health Care System</th>
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<tbody>
<tr>
<td>Employment</td>
<td>Housing</td>
<td>Literacy</td>
<td>Hunger</td>
<td>Social integration</td>
<td>Health coverage</td>
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<td>Language</td>
<td>Access to healthy options</td>
<td>Support systems</td>
<td>Provider availability</td>
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<td>Safety</td>
<td>Early childhood education</td>
<td>Social</td>
<td>Community engagement</td>
<td>Provider linguistic and cultural competency</td>
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<td>Parks</td>
<td>Vocational training</td>
<td>integration</td>
<td>Discrimination</td>
<td>Quality of care</td>
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<td>Medical bills</td>
<td>Playgrounds</td>
<td>Higher education</td>
<td>Stress</td>
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<tr>
<td>Support</td>
<td>Walkability</td>
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<td></td>
<td>Zip code / geography</td>
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**Health Outcomes**
Mortality, Morbidity, Life Expectancy, Health Care Expenditures, Health Status, Functional Limitations
Service Coordination During COVID19

“The pandemic has highlighted the deep connections between health and housing. For those in publicly-subsidized housing, service coordinators have played a vital role in connecting older adults to food and healthcare and addressing mental health needs . . . amid the challenges of social distancing and a deep digital divide.” - Jennifer Molinsky PhD, Senior Research Associate

Service Coordinators Helped Older Adults Who Live in Publicly Funded Housing Respond to COVID-19 | Joint Center for Housing Studies (harvard.edu)

- 46% of service coordinators spent more time coordinating with family and informal supports
- 34% of service coordinators spent more time coordinating with formal healthcare resources
- 50% of service coordinators spent more time facilitating virtual medical care
- Service coordinators said they wanted more professional medical and mental health partners
Service Coordinator Programs in FY21

- **Section 202 Supportive Housing for the Elderly:** $125 million
  - Section 202 Budget-Based Service Coordinators (PBRA)
  - Section 202 Service Coordinator Grants

- **Resident Opportunity & Self Sufficiency (ROSS):** $35 million

- **Family Self Sufficiency (FSS):** $105 million
2021 Policy Issues and Priorities

• Renewal of all Service Coordinator Funding

• Funding for Service Coordinators in ALL federally subsidized senior housing properties
  • Approximately 2,000 Section 202 communities do not have a Service Coordinator on staff

• Infrastructure
  • Internet access
  • Preservation & modernization
  • Development
Additional Issues in Service Coordination

- Emergency Housing Assistance for Older Adults Act
- Service Coordination in Community-Based Settings
- Service Coordination in Rural Communities
- Building on IWISH Demonstration
Rural Housing

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Rural Housing
Funding Opportunities

Samantha Booth
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Housing Assistance Council
April 29, 2021
The Housing Assistance Council (HAC) is a national nonprofit and certified Community Development Financial Institution (CDFI) dedicated to helping local rural organizations build and preserve affordable homes.

- **Training & Technical Assistance**: Developing the capacity of local nonprofit organizations to help their own communities
- **HAC Loan Fund**: Providing capital in the hardest to serve places
- **Research & Information**: Leading resource on rural housing data and issues
- **Policy & Advocacy**: Informing sound strategies and policies that help improve housing and communities across rural America
Housing Barriers for Rural Residents

- Affordability
- Shortage of housing stock for both purchase and rent
- Home-building challenges
  - High construction costs, labor shortages, materials shortages
- Lack of access to financial services
- Appraisal challenges
- Local capacity challenges
- Aging housing stock in need of repairs
USDA Rural Housing Service Programs

**Single-Family**
- Section 502 Direct Homeownership Loans
- Section 502 Guaranteed Homeownership Loans
- Section 504 Repair and Rehab Loans & Grants
- Section 523 Technical Assistance Grants

**Multi-Family**
- Section 515 Rural Rental Housing Loans
- Section 514/516 Farm Labor Housing Loans & Grants
- Section 538 Guaranteed Rural Rental Housing Loans
- Section 521 Rental Assistance
- Section 533 Housing Preservation Grants
- Multi-Family Housing Revitalization (MPR)
- Section 542 Multi-Family Housing Tenant Vouchers
None of the pandemic relief bills enacted in 2020, including the CARES Act, included funding for USDA rural housing programs.

The American Rescue Plan included $100 million for USDA rural rental assistance and $39 million for USDA rural mortgage relief.
FY2022 USDA Multi-Family Rural Housing Appropriations Priorities

- Preserving existing properties
- Resuming new construction
FY2022 USDA Single-Family Rural Housing Appropriations Priorities

- USDA Single Family-Direct and Guaranteed Home Loans help low and very low-income rural families achieve homeownership.
FY2022 Capacity Building
Rural Housing
Appropriations Priorities

- Rural capacity building tools
  - Rural Capacity Building (RCB) program at HUD
  - Rural Community Development Initiative (RCDI) at USDA
Rural Housing Infrastructure Priorities

USDA Multifamily Preservation

Rural Capacity Building
HAC works with organizations in rural communities to help ensure that they have the funding, technical knowledge, training and information they need. Learn more at www.ruralhome.org.

- Policy Priorities
- Research Reports
- Rural Data Portal
- Veterans Data Central
- HAC News
- National Rural Housing Conference
Public Housing

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Operating and maintenance funding for public housing properties

- Critical resource to respond to COVID-19
- FY 2021 enacted: $4.839 billion (96 percent proration)
Development, financing, and modernization of public housing developments

Historically underfunded, requiring PHAs to put off much need upgrades to their public housing properties

NAHRO-estimated backlog: more than $70 billion
- FY 2021 enacted: $2.756 billion
- Annual maintenance accrual: est. $3.6 billion
PUBLIC HOUSING- CAPITAL FUND

Public Housing Capital Fund ($ in billions)

- 2010: $2.50
- 2011: $2.04
- 2012: $1.88
- 2013: $1.78
- 2014: $1.88
- 2015: $1.90
- 2016: $1.88
- 2017: $1.94
- 2018: $2.75
- 2019: $2.78
- 2020: $2.87
- 2021: $2.77
- 2022 (PROPOSED): $3.20
Accounting for RAD and Choice Neighborhoods, the backlog is currently $70 Billion.

*established by HUD’s 2010 Capital Needs Assessment and based on amounts appropriated year over year and compounded by a rate of 8.7 percent annually)
PUBLIC HOUSING- CAPITAL FUND

- American Jobs Plan (President Biden): $40 billion
- Housing is Infrastructure Act (Chairwoman Waters): $70 billion
Community Development Block Grants

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CDBG Program Overview

Authorized under Title I of the Housing and Community Development Act of 1974

Allocated to states, local governments, insular areas

Assists LMI households through a variety of activities that focus on four major areas:

- Affordable housing
- Public Facilities/Infrastructure
- Public services
- Economic development
CDBG Activities

Affordable Housing

- Rehabilitation of single-family and multifamily housing units
- Homebuyer assistance

Public Facilities/Infrastructure

- Homeless shelters
- Health clinics
- Food bank facilities
- Clean drinking water systems
- Sanitary sewer systems
CDBG Activities

<table>
<thead>
<tr>
<th>Public Services</th>
<th>Economic Development</th>
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<tbody>
<tr>
<td>• Food banks</td>
<td>• Small business/microenterprise development</td>
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<tr>
<td>• Operating costs of homeless facilities/programs</td>
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<tr>
<td>• Senior services</td>
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<td>• Services for persons with disabilities</td>
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<td>• Youth services</td>
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<td>• Employment training</td>
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CDBG Program Funding

First allocation: 1975 - $2.4 billion

CDBG program has never been adjusted for inflation
  • If program resources were maintained with inflation, $2.4 billion would have the same buying power as $11.5 billion today

CDBG funding has been cut by nearly a billion dollars since FY2001
  • $4.4 billion in FY2001; $3.475 billion in FY2021

Funding has not kept up with need
  • 594 grantees in 1975; Over 1,200 grantees today
FY22 President’s Budget Outline - CDBG

- $3.8 billion request for the CDBG Program in FY22
- CDBG was funded at $3.475 billion in FY21
- $325 million increase from FY21
  - $295 million for modernization of public infrastructure and facilities in communities facing persistent poverty
  - No other details
    - $25 million for recovery housing for States?
    - $5 million increase in formula funding?
Housing is Infrastructure Act – Draft Bill

- $10 billion for CDBG for affordable housing development
- $2 billion for Colonias
- $250 million for manufactured housing
- $7.750 billion for competitive grants to states, local governments, Indian tribes
  - Eliminate/reduce barriers to affordable housing development
  - Rental housing construction
Other CDBG Program Resources

- $5 billion in CDBG-CV funds
- Allocated through the CARES Act in March 2020
- Prevent, prepare for, and respond to COVID-19
- Top program uses: (1) public services - emergency rent/utility assistance; (2) economic development - small business assistance; (3) public services – food assistance/delivery
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HOME Investment Partnership Program

Yvonne Hsu, Senior Housing Policy Specialist
National Council of State Housing Agencies
HOME’s Impact

- Preserved over 1.33 million affordable homes
- Rental assistance to 384,000 families
  - 43 percent are extremely low-income
- Every HOME dollar leverages nearly $5 in public and private funds
- Supported more than 1.8 million jobs
- Generated over $123 billion in local economic activity
HOME is Flexible!

- **Homeownership Activities**
  - Acquire, rehabilitate or construct homes
  - E.g. Down payment assistance
  - Rehabilitate owner-occupied housing

- **Rental Housing Activities**
  - Acquire, rehabilitate or construct affordable rental housing
  - Tenant-based rental assistance
HOME Funding Levels

The graph shows HOME funding levels in millions from 1994 to 2021. The highest funding level was $2 billion in 2006. The funding levels decreased sharply after 2008, reaching its lowest point at $900 million in 2011. Since then, there has been a gradual increase, with a peak of $1.35 billion in 2019.
Advocacy Opportunities

- **FY 2022 Appropriations**
  - President’s FY 2022 Budget Request – $1.9 Billion for HOME

- **American Jobs Plan**
Resources

HOME Factsheet
HOME’s Impact in Your State

HOME Coalition Website
ncsha.org/home-coalition
Homelessness Assistance

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Appropriations: Homeless Assistance Grants

- HUD’s Homeless Assistance Grants account aka McKinney-Vento
- Its job: Fund local programs to find people who become homeless, keep them safe, and get them quickly back into housing with supports as needed
  - Emergency Solutions Grant (ESG) formula grant program
  - Competitive Continuum of Care (CoC) program
Appropriations: Homeless Assistance Grants

• Most funding (2/3?) goes for already-existing permanent supportive housing
  – Effective intervention that achieves strong results
  – New funding for PSH now comes mostly from Housing Choice Vouchers
Appropriations: Homeless Assistance Grants

• Current status:
  – The FY 2021 bill included $3 billion
  – Administration FY22 budget: $3.5 billion
  – Our FY 2022 ask: $3.5 billion (increase capacity in light of increasing numbers becoming homeless)
Appropriations: Homeless Assistance Grants

Future issues:

• Not funded sufficiently to do the job it’s supposed to do
  – Increasing amounts of homelessness are unsheltered
  – Many communities have wait lists for re-housing programs

• Recent years – increased capacity for national priorities, but little additional for local priorities

• Prevention of homelessness – Overall housing affordability agenda, health care
Healthy Housing

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Healthy Housing in FY22

• The FY22 budget invests in energy efficiency and resiliency improvements to make housing healthier for low-income families
  • $800M to modernize HUD-Assisted Housing (in addition to funding for PBRA)
  • $400M for the Weatherization Assistance Program - up from $310M in FY21

• The budget also increases funding for reducing lead-based paint in homes of low-income families
  • $400M, an increase of $40 million, for the Lead Hazard and Healthy Homes grants
Healthy Housing in the American Jobs Act

• The Administration proposes to retrofit affordable, resilient, accessible, energy efficient, and electrified housing units through block grant programs, the Weatherization Assistance Program, and by extending and expanding home and commercial efficiency tax credits. Funding amount TBD.

• The American Jobs Act would reduce exposure to lead in homes by eliminating all lead pipes and service lines in the country through a $45B investment in the EPA’s Drinking Water State Revolving Fund and in Water Infrastructure Improvements for the Nation Act (WIIN) grants.
Healthy Housing Legislative Proposals

• Green, Resilient, Efficient, and Affordable Homes for Tenants (GREAHT) Act would invest $75B over 10 years to retrofit, decarbonize, and preserve eight million privately-owned affordable homes.

• The Green New Deal for Public Housing would invest up to $172 billion in over 10 years to improve living conditions for nearly 2 million people living in over 950,000 public housing homes.

• The Environmental Justice Legacy Pollution Cleanup Act of 2021 would invest $45 billion in lead paint hazard remediation, $45 billion in lead service line replacement, and $1 billion to address housing related health and safety hazards in Native American communities.
Infrastructure Package

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The American Jobs Plan

- The Biden-Harris Administration unveiled the **American Jobs Plan**, a framework for investing nearly $2 trillion in rebuilding the U.S. infrastructure with a focus on:
  - stimulating the long-term recovery of the American economy
  - combating climate change
  - addressing persistent racial injustice
- One of the plan’s priorities is investing $213 billion in the U.S. housing infrastructure
The American Jobs Plan Factsheet released breaks down the housing provisions into 5 categories:

- Produce, preserve, and retrofit more than a million affordable, resilient, accessible, energy efficient, and electrified housing units
- Build and rehabilitate more than 500,000 homes for low- and middle-income homebuyers
- Eliminate exclusionary zoning and harmful land use policies
- Address longstanding public housing capital needs
- Put union building trade workers to work upgrading homes and businesses to save families money
Negotiations over the infrastructure package are ongoing:

- Yesterday, President Biden released a factsheet on the **American Families Plan**
- Senate Republicans have outlined their own infrastructure plan
- Bi-partisan package vs. Reconciliation
- Timeline still uncertain
Strategies for Engagement

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Q&A