

NLIHC's HoUSed Campaign for Long-Term Housing Solutions

April 10, 2023

Agenda

Welcome

- Sarah Saadian, NLIHC

Policy Update

- Sarah Saadian, NLIHC

Successes & Challenges of the EHV Program

- Christi Economy, Terner Center for Housing Innovation at the University of California, Berkeley

Overview of Recovery Efforts in Recent Disaster-Impacted Areas

- Noah Patton, NLIHC

Findings from NLIHC's Report, *The Gap: A Shortage of Affordable Rental Homes*

- Andrew Aurand, NLIHC

Next Steps

housed
Universal · Stable · Affordable

Welcome

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Policy Updates

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Successes and Challenges of the Emergency Housing Voucher Program

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Project Policy Analyst

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Using Emergency Housing Vouchers to Address Homelessness

Christi Economy, Ryan Finnigan, Marisa Espinoza

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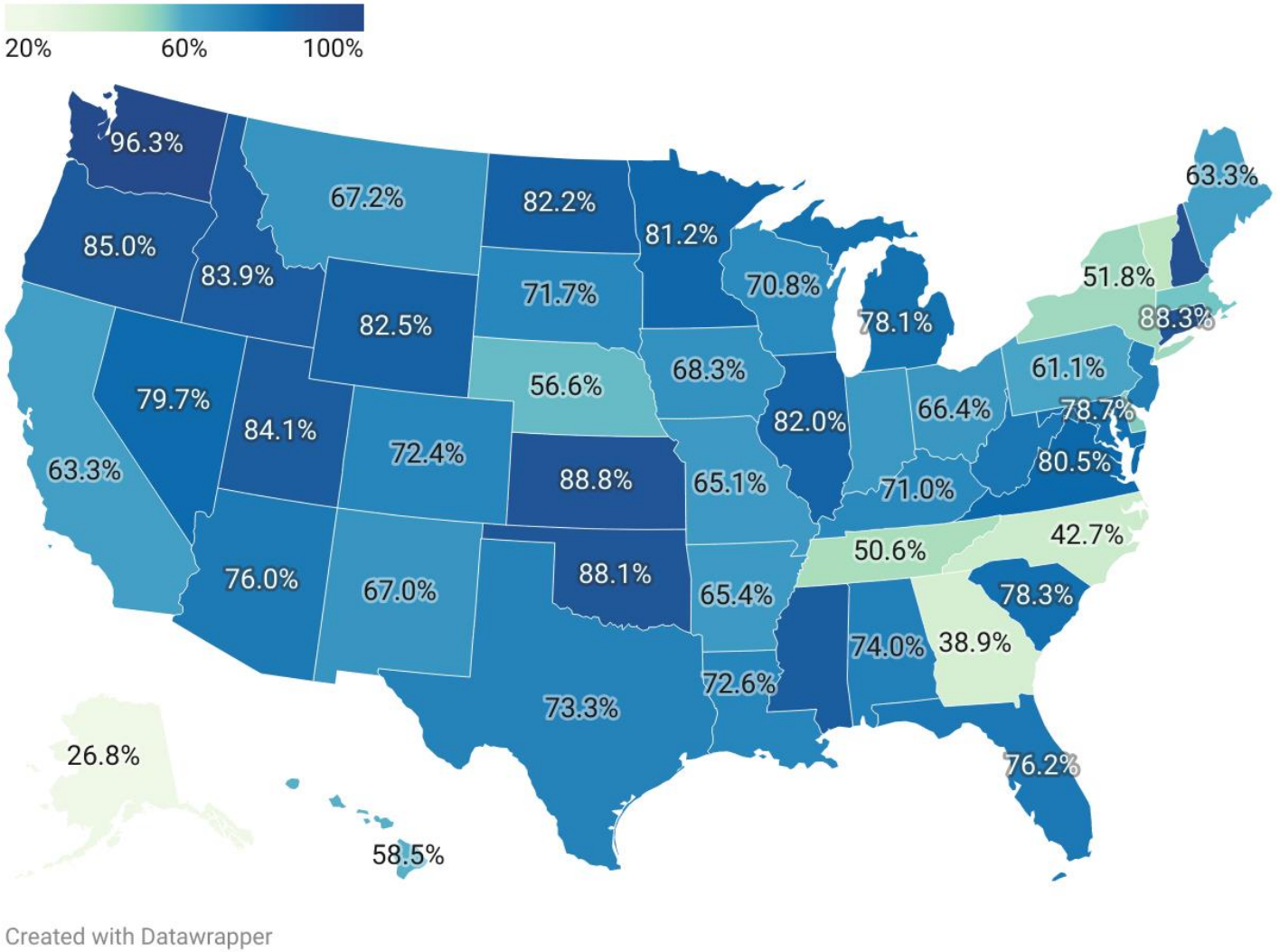
What are Emergency Housing Vouchers?

In response to Covid-19, **70,000 EHVs** were deployed to subsidize housing for people **experiencing or at imminent risk of homelessness.**



Participants receive a **housing subsidy** that they can use in the **private rental market**, which covers rent and utility expenses beyond 30 percent of their adjusted monthly incomes.

EHV Lease-Up Rates Vary



Challenges and Opportunities

Identifying recipients

Locating units

Recruiting landlords

Identifying Eligible Recipients

Identifying eligible recipients for EHVs requires considerable effort and system coordination

Our local homelessness system "didn't have the capacity" to prepare the necessary referral documentation, and this expectation was "an unfunded mandate".

Households experiencing homelessness can be "a harder population to house". For example, it can be difficult to locate unsheltered participants who enrolled but may have relocated over the course of administrative delays.

Locating Affordable Units

Housing navigation and other support can help EHV recipients successfully find housing in tight housing markets, but there are limits to what these strategies can accomplish.

"You can't issue vouchers when there's no apartments and expect magic to happen."

"We need new housing that is dedicated for homeless individuals. We live in a community, just like many other communities, that has a housing crisis.... There's no homes, there's no inventory."

Recruiting Landlords to Participate

PHAs used the EHV program's supplemental funding to increase landlords' willingness to participate in the program.

"Who's willing to rent to our population? We have all these rules that you can't discriminate based on source of income and criminal background, but they do and they will… We have got to stop pretending that our folks can just go shop for a unit and then pick one up."

"The other big challenge we have is our housing authority is just not customer-service oriented with our landlords. So it can take a month, a month and a half to get an inspection completed for a voucher."

Looking Forward

It is critical to expand the stock of housing available to voucher-holders

Lessons for Housing Choice Voucher program:

- Flexible services fees
- Higher eligible rents
- Local systems partnership and capacity building

Thanks!

See more details in our full commentary at ternercenter.berkeley.edu

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Overview of Recovery Efforts in Recent Disaster-Impacted Areas

Noah Patton

Senior Policy Analyst for Disaster Recovery

National Low Income Housing Coalition

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Incident and Impact: AL/MS/GA Tornado Outbreak: March 24

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- Significant Number of Tornados Impact the Southeast on the evening of March 24, killing 26
- Damage most significant in MS. Town of Rolling Fork essentially leveled by powerful EF-4
- Long Track and Nighttime arrival worsened impact
- Damage in MS:
  - 375 Homes Destroyed
  - 429 w/Major Damage
  - 889 w/Minor Damage
  - 692 Affected

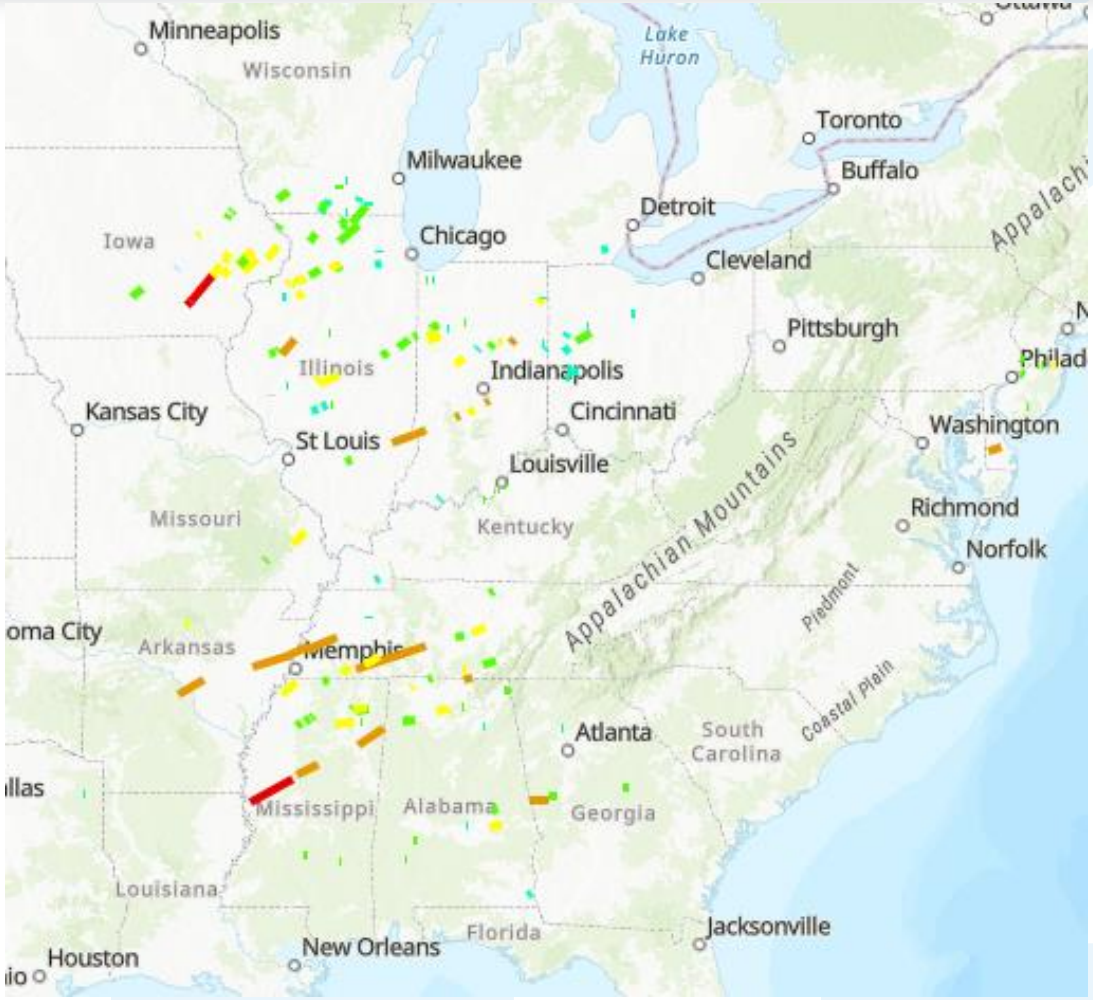
Incident and Impact: March 31st Tornado Outbreak

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- Large number of Tornados impacted Arkansas, Missouri, Iowa, Tennessee, Illinois on March 31, killing 32
- While fatalities reported across region, Arkansas saw heaviest impacts. Tornados impacted Little Rock and Town of Wynn. Tennessee also saw widespread impacts.
- Arkansas Damage:
  - 373 homes destroyed
  - 708 w/Major Damage
  - 1,247 w/Minor Damage
  - 1,403 Affected

Tornado Tracks From The 2 Recent Outbreaks

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Federal Response

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- FEMA
  - Major Disaster Declarations in:
    - Tennessee: Cannon, Hardeman, Hardin, Haywood, Lewis, Macon, McNairy, Rutherford, Tipton, Wayne Counties
    - Arkansas: Cross, Lonoke, Pulaski Counties
    - Mississippi: Carroll, Humphreys, Monroe, Montgomery, Panola, Sharkey
    - Critical Needs Assistance and Individual Assistance
- HUD
  - AR and MS: 90 mortgage moratorium on foreclosures, CDBG waivers, PHA waivers

Moving Forward

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- Watching out for:
  - Inaccessible Assistance
    - Title Documentation
    - Biased Inspections
    - Lengthy and Confusing Appeals
  - Inadequate Housing Solutions
    - FEMA likely relying on Transitional Shelter Assistance Program instead of DHAP
    - Lack of alternative housing heightens displacement risk
    - Long-term impact on region

Advocacy

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- Ongoing push to Permanently Authorize HUD Long-Term Recovery Program
  - Reforming Disaster Recovery Act of 2021
- Pushing FEMA for Greater Fix to Title Documentation Requirements
  - Housing Survivors of Major Disasters Act of 2021
- Removing Barriers to FEMA Assistance
  - Forthcoming Bills
- Preventing Post-Disaster Evictions
  - Federal Disaster Housing Stability Act of 2021

Get Involved With The DHRC

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- NLIHC-led Disaster Housing Recovery Coalition
  - Disaster Recovery Working Group
    - Wednesdays at 2:00pmEST
    - Detailed discussion on disaster policy and advocacy
    - Report outs by advocates from impacted areas
    - RSVP: **https://bit.ly/3Rm08rb**
  - Puerto Rico Working Group
    - Thursdays at 3:00pmEST
    - Detailed discussion on PR issues, Hurricane Maria/2020 Earthquakes/Hurricane Fiona recovery
    - Open to survivors and advocates in Puerto Rico/others by invite
    - Send email to npatton@nlihc.org to join

Findings from NLIHC's Report *The Gap: A Shortage of Affordable Rental Homes*

Andrew Aurand

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THE GAP

A SHORTAGE OF AFFORDABLE HOMES

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Most Important Point

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- *A shortage of 7.3 million rental homes affordable and available to renters with extremely low incomes*
  - The shortage worsened by 500,000 rental homes between 2019 and 2021.
    - 200,000 more extremely low-income renter households
    - 300,000 fewer affordable and available units

Most Important Point

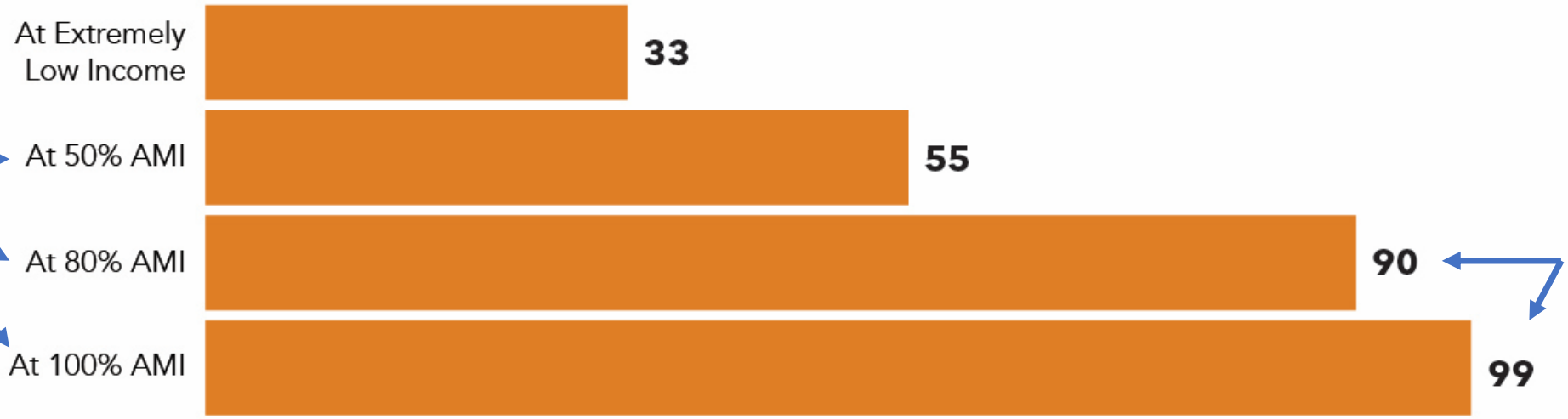
NATIONAL LOW INCOME HOUSING COALITION

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THE RELATIVE SUPPLY OF AFFORDABLE AND AVAILABLE RENTAL HOMES INCREASES WITH INCOME

AFFORDABLE AND AVAILABLE RENTER HOMES PER 100 RENTER HOUSEHOLDS, 2021



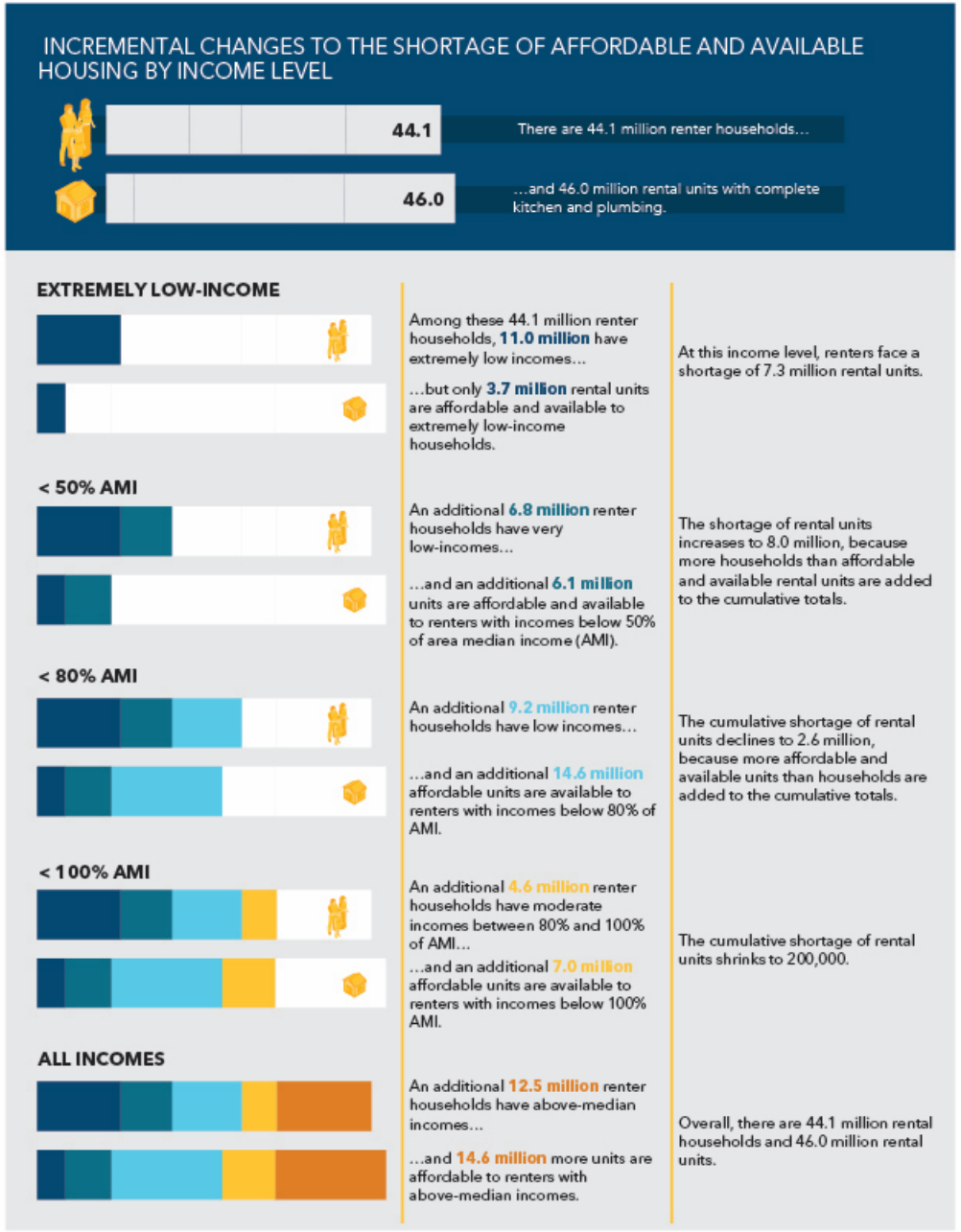
Cumulative Categories

Due to the extremely low-income shortage

Source: 2021 ACS PUMS
AMI = Area Median Income

https://nlihc.org/gap

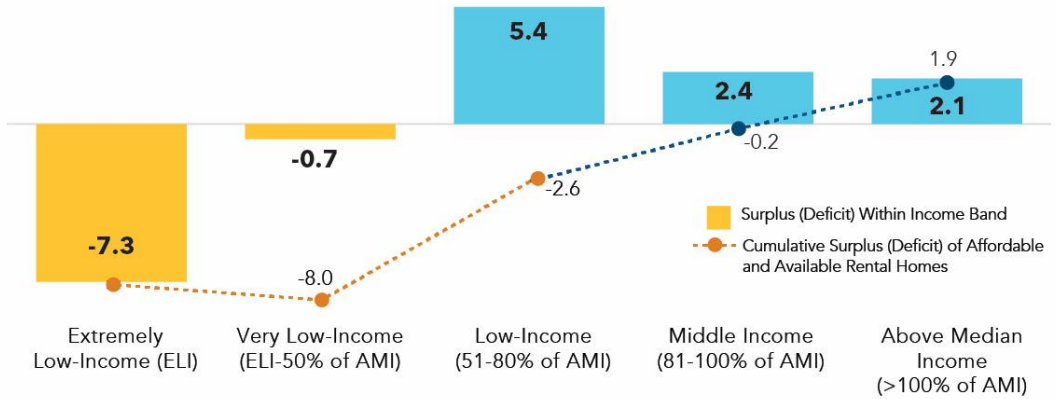
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THE MOST SEVERE SHORTAGE OF AFFORDABLE AND AVAILABLE HOUSING IS FOR EXTREMELY LOW-INCOME RENTERS

INCREMENTAL CHANGE TO SURPLUS (DEFICIT) OF AFFORDABLE AND AVAILABLE RENTAL HOMES. 2021 (IN MILLIONS)



Source: 2021 ACS PUMS

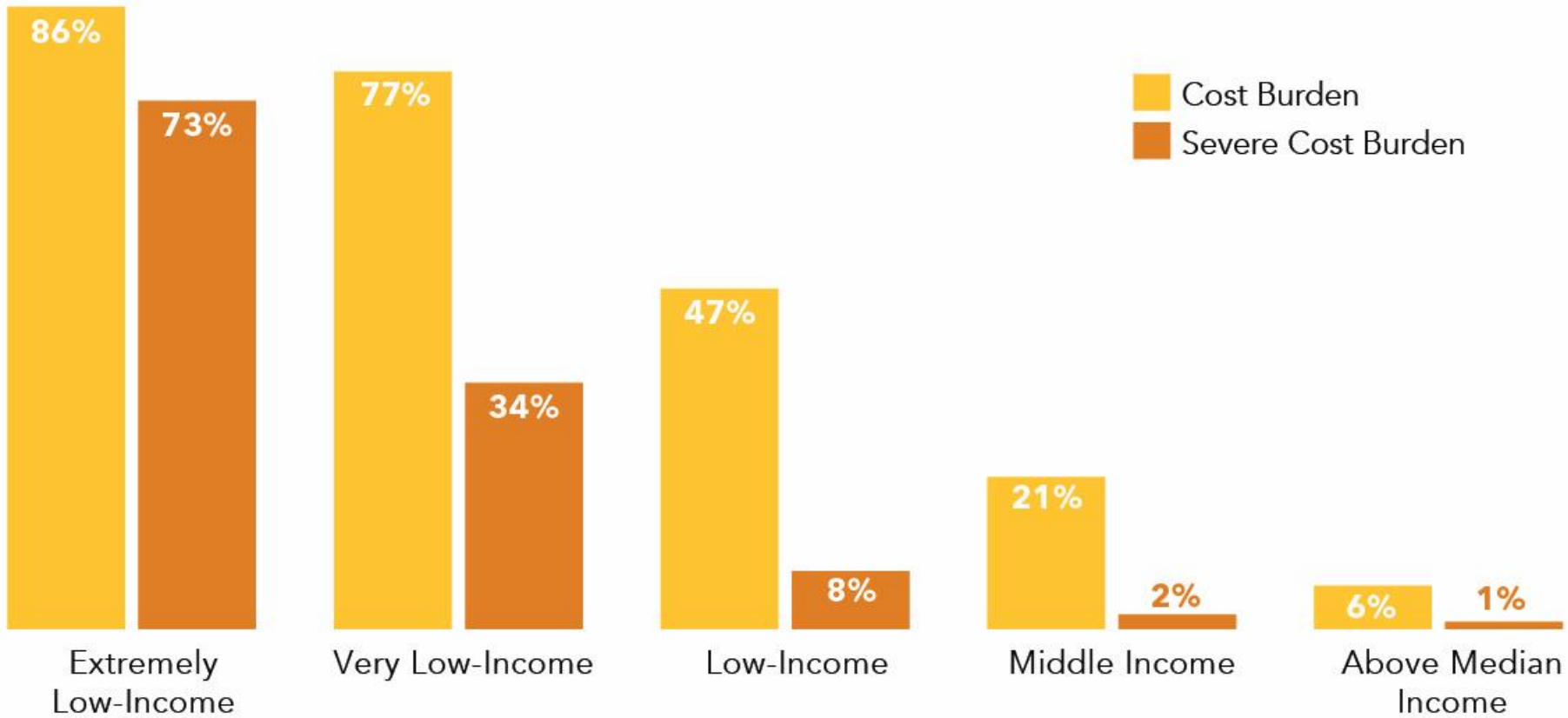
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EXTREMELY LOW-INCOME HOUSEHOLDS DISPROPORTIONATELY EXPERIENCE SEVERE HOUSING COST BURDENS

RENTER HOUSEHOLDS WITH HOUSING COST BURDENS BY INCOME GROUP, 2021



Source: 2021 ACS PUMS

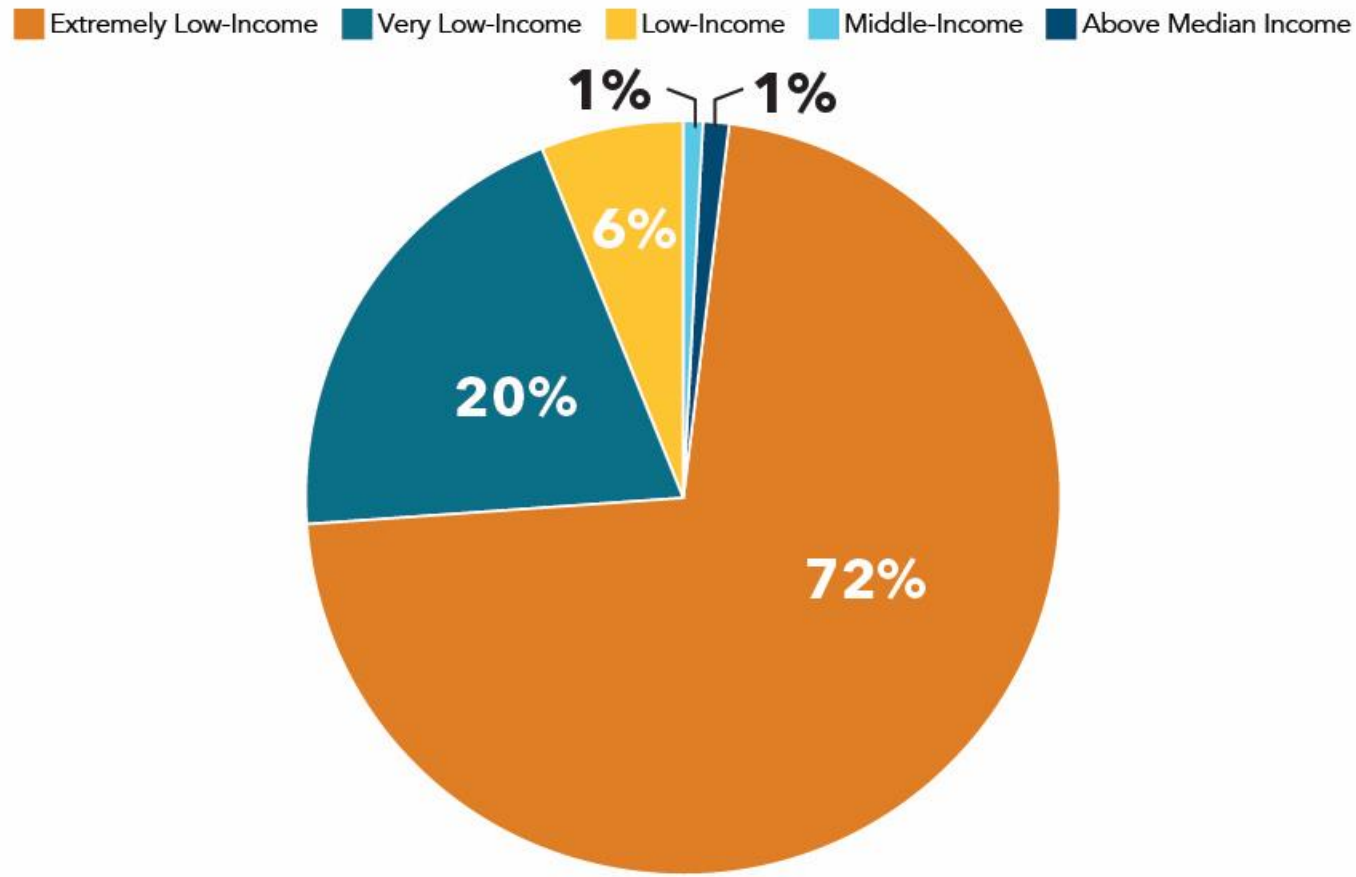
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EXTREMELY LOW-INCOME RENTERS MAKE UP MAJORITY OF SEVERELY COST-BURDENED RENTERS

SEVERELY COST-BURDENED RENTER HOUSEHOLDS BY INCOME GROUP, 2021



Source: NLIHC tabulations of 2021 ACS PUMS data.

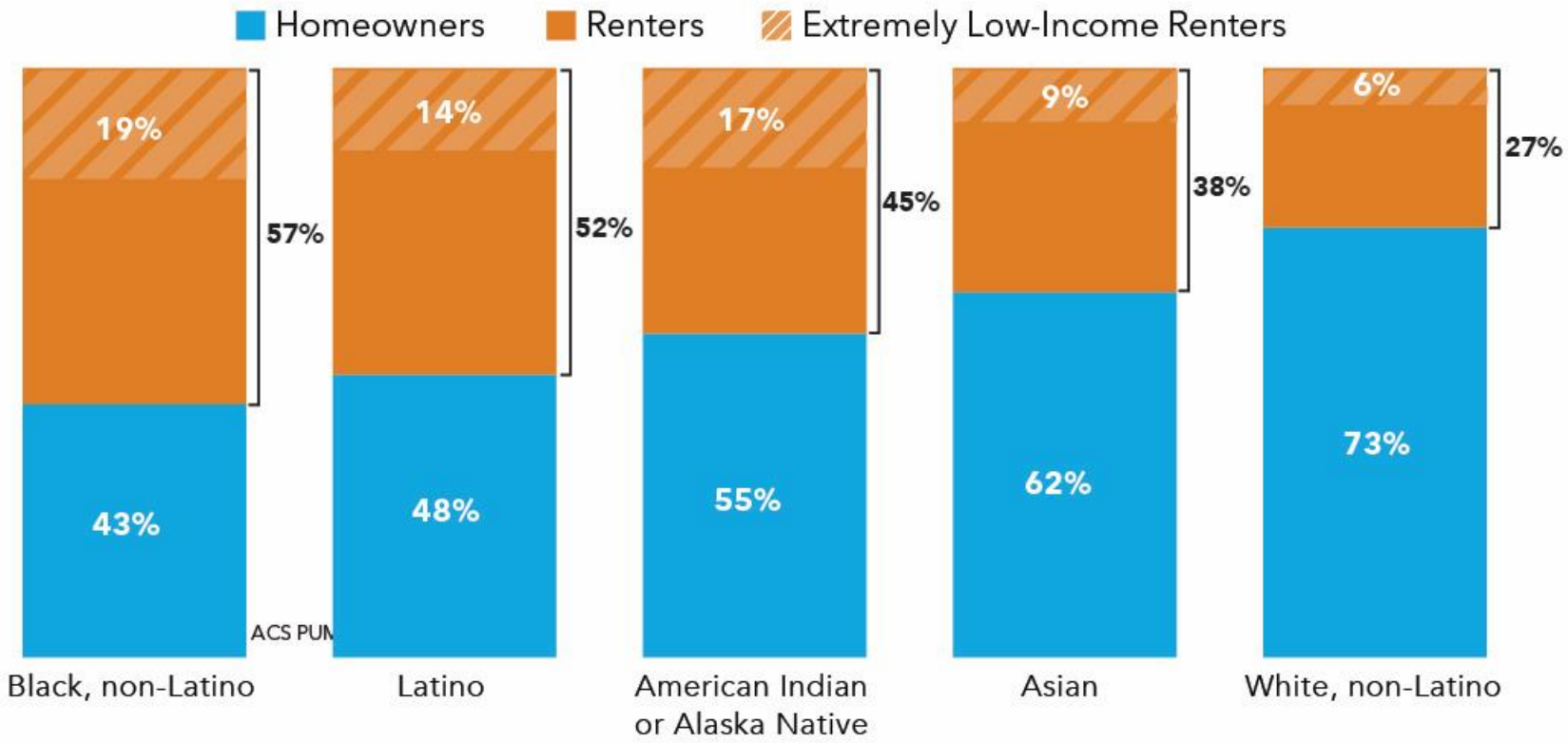
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HOUSEHOLDS OF COLOR MORE LIKELY THAN WHITE HOUSEHOLDS TO BE RENTERS AND HAVE EXTREMELY LOW INCOMES

SHARE OF HOUSEHOLDS BY TENURE AND RACE



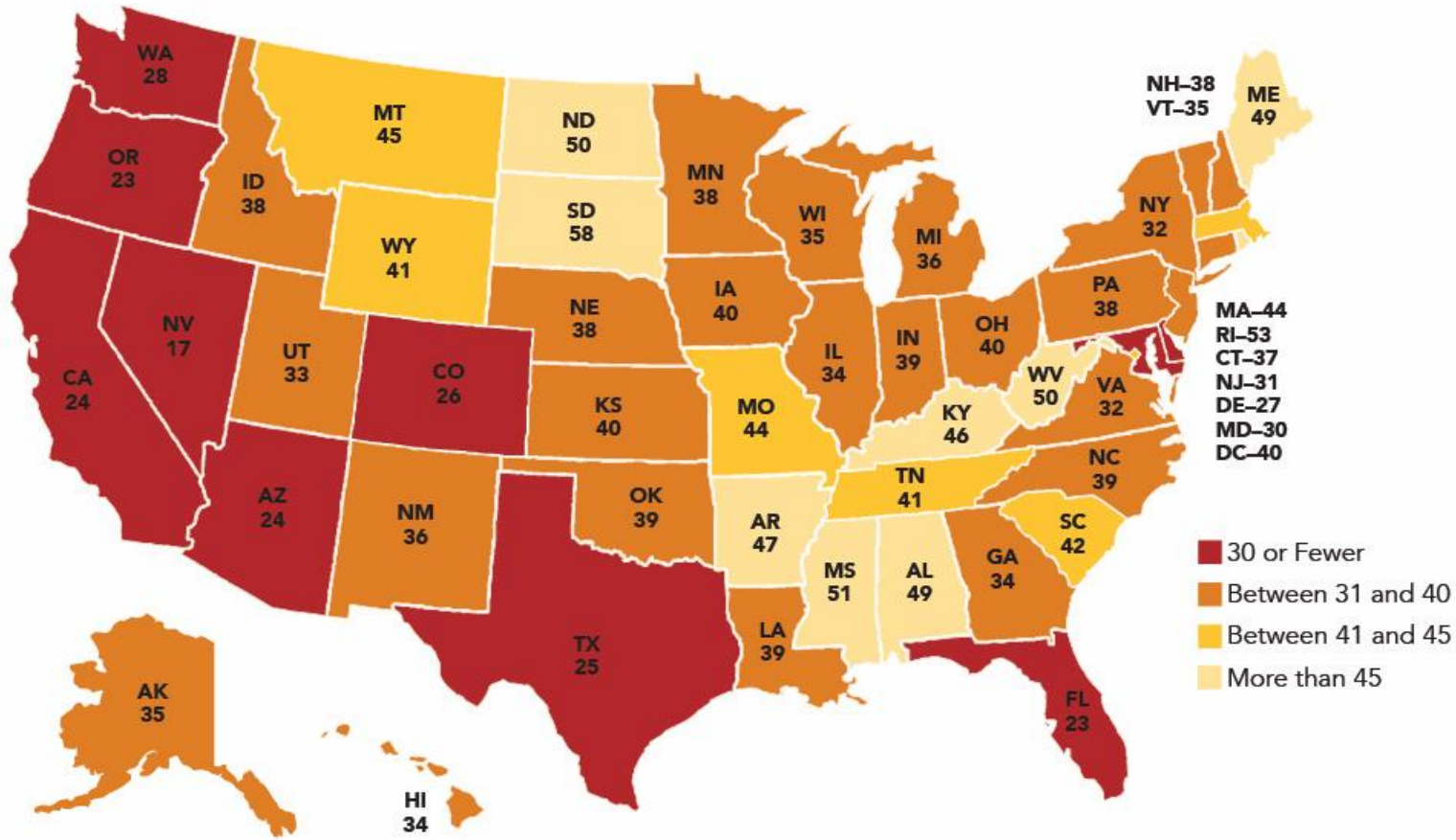
Source: 2021 ACS PUMS

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RENTAL HOMES AFFORDABLE AND AVAILABLE PER 100 EXTREMELY LOW INCOME RENTER HOUSEHOLDS BY STATE



Note: Extremely low-income (ELI) renter households have incomes at or below the poverty level or 30% of the area median income.
Source: NLIHC tabulations of 2021 1-Year ACS PUMS Data.

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GREATER HUD-ASSISTED SHARE OF RENTAL HOUSING ASSOCIATED WITH LOWER SHARE OF SEVERELY COST-BURDENED EXTREMELY LOW-INCOME RENTERS

HUD-ASSISTED SHARE OF RENTAL STOCK BY SEVERELY COST-BURDENED SHARE OF EXTREMELY LOW-INCOME RENTERS



Source: 2021 ACS PUMS and HUD Picture of Subsidized Households

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Solutions

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- Increase funding for both preserving the existing affordable housing stock and increasing the supply of deeply affordable units
- Increase resources for rental assistance (i.e., Housing Choice Vouchers)
- Housing Stabilization Fund to provide short-term emergency assistance
- Federal renter protections like source of income protections, just cause eviction standards, and limits on rent gouging

Additional Materials & Contact Info

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- State & Congressional District Housing Profiles: https://www.nlihc.org/housing-needs-by-state , select your state, go to “Resources” tab

- We also have Gap and Cost burden for every county and Place in the state, BUT it’s slightly older and different than our Gap data (out of necessity). To obtain, email aaurand@nlihc.org

- Questions about the data, please email me at aaurand@nlihc.org

Next Steps

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Resources

NLIHC's HoUSed Campaign (nlihc.org/housed): Campaign Updates