

NLIHC's HoUSed Campaign for Long-Term Housing Solutions

April 24, 2023

Agenda

Welcome & Updates

- Sarah Saadian, NLIHC

New Report: State HFA Screening Policies for People with Conviction Histories

- John Bae, Vera Institute of Justice

Grassroots Housing Justice Tour, Sign-On, & Toolkit

- Kayla Gilchrist & Jennifer Cossyleon, Community Change

Field Updates

- Cathy Alderman, Colorado Coalition for the Homeless
- Joanna Carr, Arizona Housing Coalition

Policy & Advocacy Update

- Sarah Saadian, NLIHC
- Brooke Schipporeit, NLIHC

Next Steps

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Universal · Stable · Affordable

Welcome

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New Report: State HFA Screening Policies for People with Conviction Histories

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Vera

Increasing Affordable Housing Access for People with Conviction Histories

John Bae, Opening Doors Initiative

April 24, 2023

Vera's vision, mission, and focus

Vision

Safe, healthy, empowered communities and a fair, accountable justice system.

Mission

To end the overcriminalization and mass incarceration of people of color, immigrants, and people experiencing poverty.

STRATEGIC AREAS OF FOCUS

1. End criminalization of people of color and immigrant communities
2. Minimize the footprint of jails, prisons, and detention centers
3. Center dignity and minimize the harms of justice and immigration systems
4. Blueprint accountable Institutions that move resources to communities

Housing is a Human Right

A person's conviction history should never be a barrier to housing.



Housing for People with Conviction Histories

10x

Formerly incarcerated people are 10 times more likely to be unhoused.

203

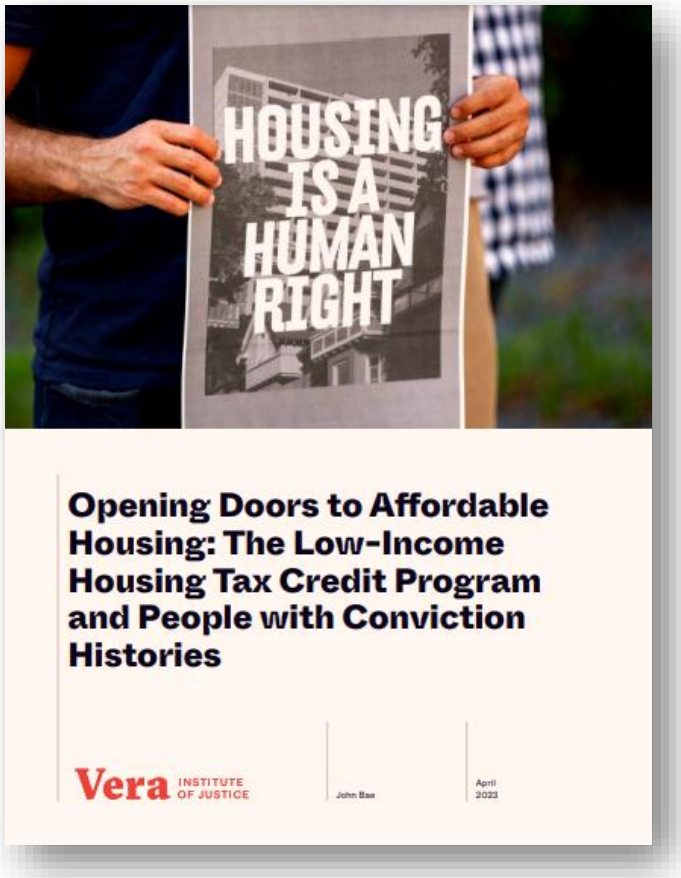
per 10,000 people

The relationship between homelessness and incarceration is cyclical.

Opening Doors to Affordable Housing

Opening Doors to Affordable Housing: The Low-Income Housing Tax Credit Program and People with Conviction Histories (2023)

Opening Doors webpage: https://www.vera.org/investing-in-communities/opening-doors-to-housing-initiative



Key Findings

- 11 states' housing finance agencies have some guidance on the use of criminal backgrounds
- Seven states, agency guidelines and policies permit the use of conviction histories to deny people admission to housing
- 34 states and the District of Columbia have no guidance
- Six states have enacted legislation that sets parameters on housing access for people with conviction histories

Louisiana Housing Corporation (LHC) Policies for Criminal Background Screening

Tenant screening policies must achieve, "substantial, legitimate, nondiscriminatory interests." The policy also stipulates that housing providers:

- may not consider arrests, charges that did not result in a conviction, and records from the juvenile legal system
- apply specified lookback periods for certain types of convictions (3 to 5 years)
- consider reasonable accommodations if conviction was related to a person's disability
- must allow applicants to submit mitigating evidence for an individualized assessment

Ohio Housing Finance Agency (OHFA) Policies for Criminal Background Screening

OHFA requires all housing providers to submit tenant screening procedures for approval. OHFA policy:

- prohibits denials based on arrest records alone
- limits lookback periods to a "reasonable" period
- mandates individual assessments
- requires opportunities for applicants to provide mitigating evidence

OHFA also provides a **model criminal background screening policy** in its QAP, which considers only felony property offenses, major drug offenses, major violent offenses, and sex offenses from the last five years.

If the applicant has a covered conviction, an individual assessment must be conducted.

Grassroots Housing Justice Tour, Sign-On, & Toolkit

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Field Updates

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COLORADO'S AFFORDABLE HOUSING CRISIS:

IT'S TIME FOR STRATEGIC INVESTMENTS

COLORADO COALITION FOR THE Homeless Creating Lasting Solutions

Presentation by Cathy Alderman

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REPORT OVERVIEW

- State of Homelessness in Colorado
- How is Housing Affordability Defined
- The Colorado Housing Crisis Landscape
- Federal Government Disinvestment
- Alarming Trend in Targeting Housing Resources
- Consideration of Special Populations
- Call to Action for Elected Officials

HOMELESSNESS IN COLORADO

Though approximations vary, we estimate the true number of people experiencing homelessness in Colorado is between 10,000-53,000.

10,397



Total number of Coloradans experiencing homelessness according to the 2022 PIT count

15,374



Students experiencing homelessness, doubled-up, or unstably housed in the 2020-2021 school year

32,233



People who accessed homelessness services according to HMIS data

53,000



Individuals without stable housing covered by Medicaid in 2019

COLORADO COALITION FOR THE Homeless

HOW IS HOUSING AFFORDABILITY DEFINED?

Extremely low income (ELI)	*Below 30% AMI*
Very low income (VLI)	*30 -50% AMI*
Low income	*51 - 80% AMI*
Middle-to-high income	*81 - 120% AMI*

WHAT IS THE AMI ACROSS COLORADO?

AREA MEDIAN INCOMES IN COLORADO

FOR A HOUSEHOLD OF ONE (INDIVIDUAL)

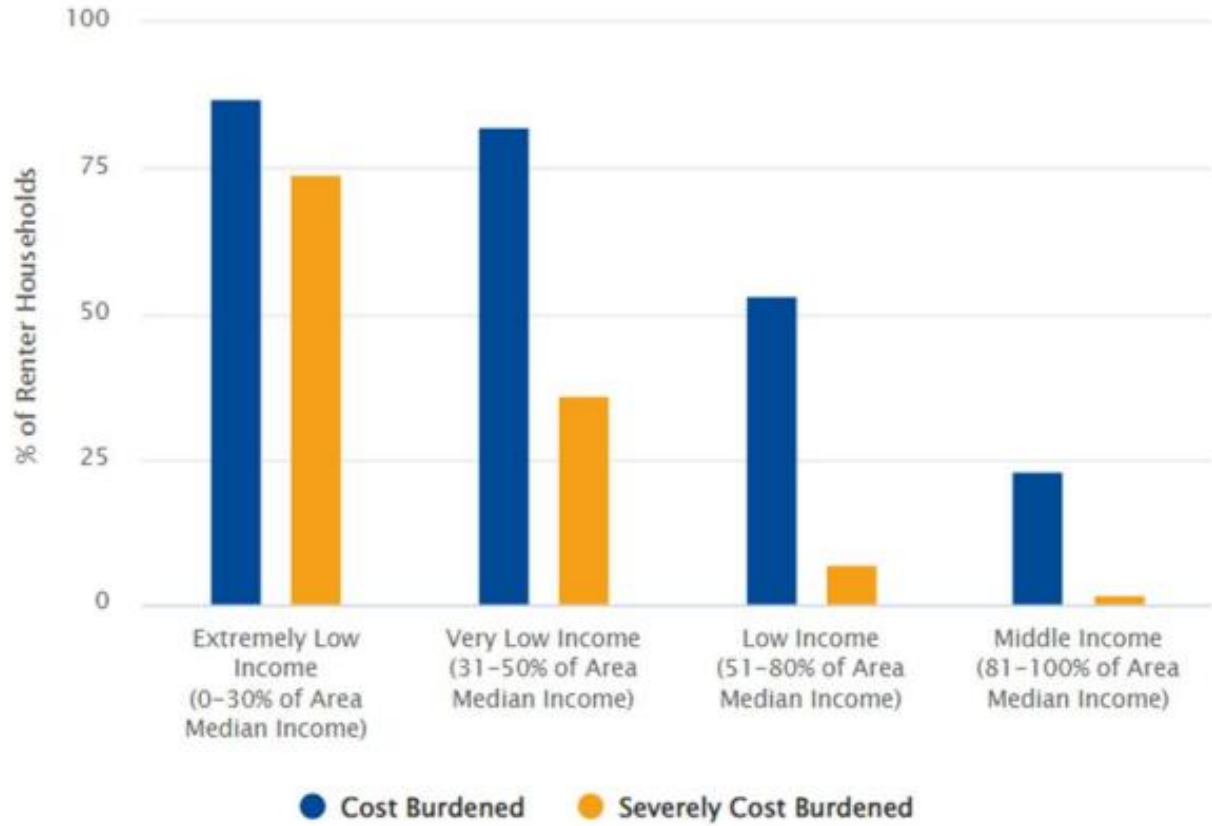
BENT COUNTY	DENVER COUNTY	SUMMIT COUNTY
30% AMI: $17,300	30% AMI: $24,650	30% AMI: $22,000
50% AMI: $28,800	50% AMI: $41,050	50% AMI: $36,650
80% AMI: $46,050	80% AMI: $62,600	80% AMI: $58,650

FOR A HOUSEHOLD OF FOUR

BENT COUNTY	DENVER COUNTY	SUMMIT COUNTY
30% AMI: $27,750	30% AMI: $35,150	30% AMI: $31,400
50% AMI: $41,100	50% AMI: $58,600	50% AMI: $52,360
80% AMI: $65,750	80% AMI: $89,400	80% AMI: $83,750

HOUSING COST BURDEN BY INCOME GROUP

Renter households spending more than 30% of their income on housing and utilities are considered cost burdened; those spending more than half of their income are severely cost burdened.



AFFORDABLE AND AVAILABLE HOUSING (CO)

LIVING AT OR BELOW 100% AMI



100 HOUSEHOLDS
102 UNITS

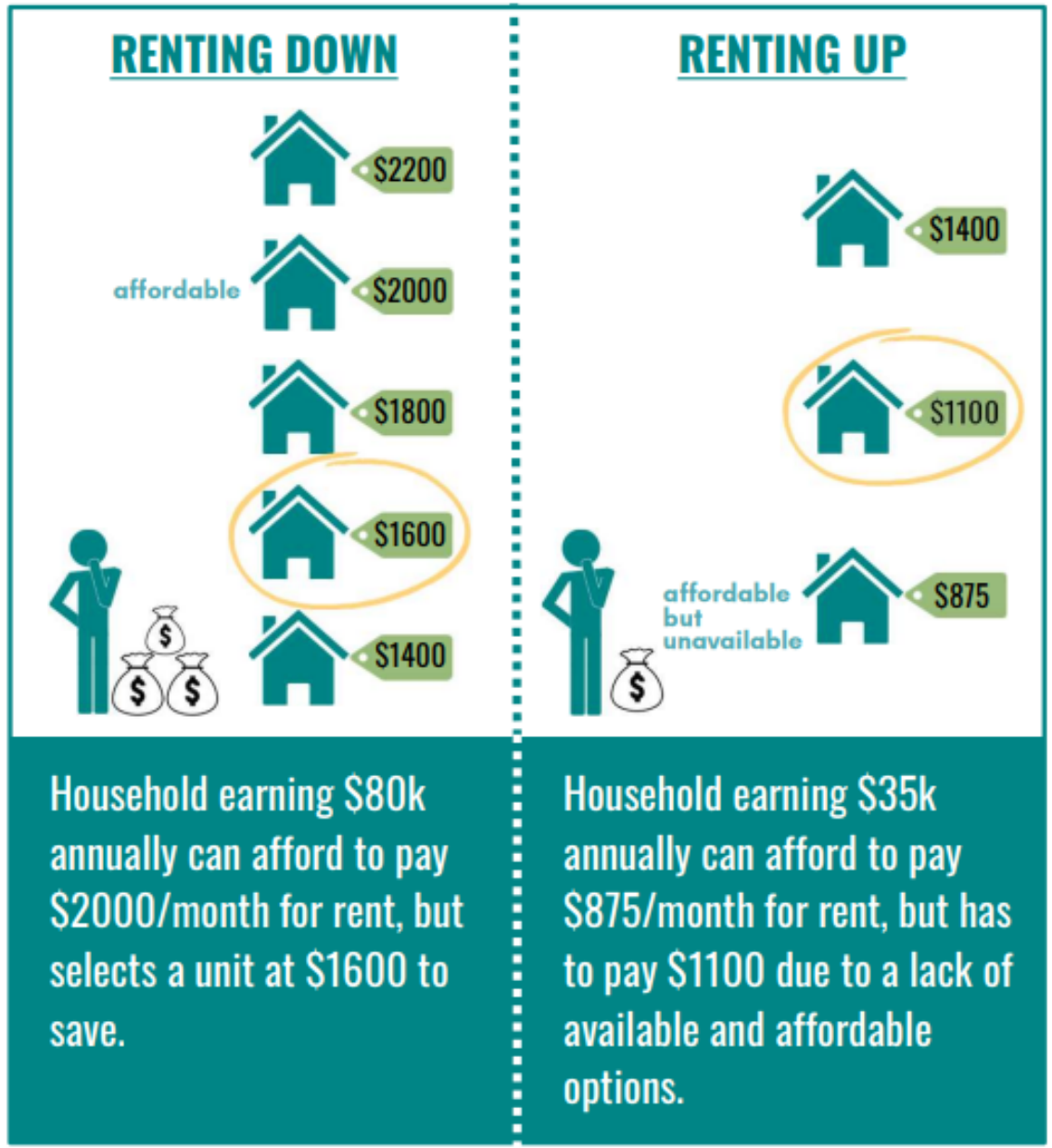
LIVING UP TO 30% AMI



100 HOUSEHOLDS
26 UNITS

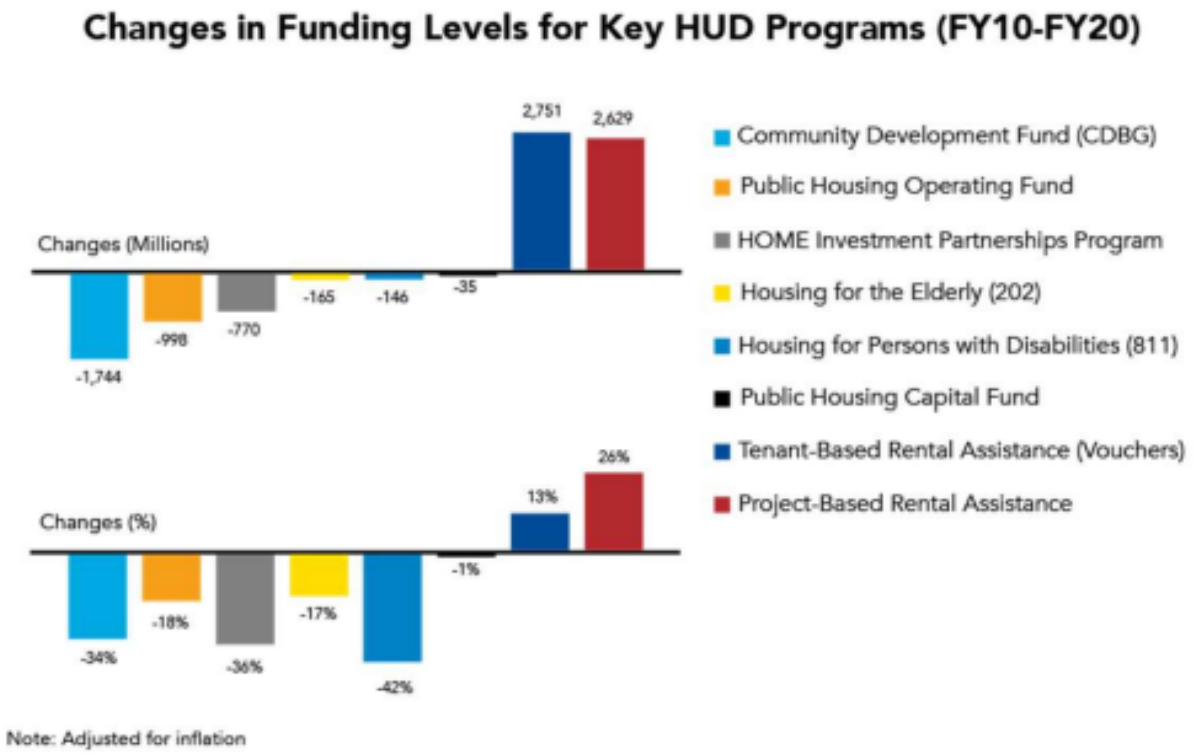
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RENTING UP AND RENTING DOWN IN COLORADO:



FEDERAL LEVEL DISINVESTMENT

- Prior to 1980, almost all affordable housing development was partially or completely federally funded.
- Today, only one in four eligible households receive vouchers or assistance.



RECENT COLORADO INVESTMENTS

Though Colorado has recently made major investments in housing, funding for affordable housing has historically been quite limited. Some recent appropriations include:

- **2017:** Legislature appropriated $15.3M per year from the Marijuana Tax Cash Fund to develop permanent supportive housing.
- **2018:** Affordable Housing Grants within the Division of Housing, DOLA increased from $8.25M to $9.25M.
- **2019:** Two bills passed to fund affordable housing at a larger scale, nearing $100M per year (HB19-1245) and (HB19-1322).
- **2022:** ARPA funding from the General Assembly and Governor's Office is approved. This funding will provide $650M, but most of these are one-time funds that must be spent by 2026.
- **2022:** CO voters approved Proposition 123 which is expected to generate $300M per year for housing affordability and homelessness prevention and resolution.

CONSIDERATION OF SPECIAL POPULATIONS

- Black, Indigenous, and people of color are drastically overrepresented in the unhoused population. In Metro Denver, Black individuals are 3.6x overrepresented in homelessness. This number is 4x for Native American or Indigenous people, 4.5x for Native Hawaiian or Pacific Islander, and 2.6x for multiracial people
- In Colorado, 62,000 low-income renters with disabilities are in severely cost burdened households.
- The older adult population in Colorado has more than doubled over the last two decades and is expected to swell to 1.3 million by 2035.
- One in ten people experiencing homelessness in Colorado are veterans.
- Roughly half of people experiencing homelessness are working, almost all for very low wages

Without ensuring affordability, increased density will only lead to more unaffordable housing and displacement.



A family purchases this house in 1980 for $100,000.



City upzones the area so that 4 units can now be built on what used to be a single-family lot.



Today, a developer offers the household $500,000 for the home. The family accepts and moves out. The original house is demolished.



The developer rebuilds four units of housing, each which sells for $750,000. Subtracting the purchase price of $500,000, the developer nets $2.5 million (minus development costs).

FILTERING & TRICKLE DOWN HOUSING?

Why new high-end developments don't "free up" housing for lower income households:

1. Housing does not operate like other commodities. Non-monetary factors like location, community amenities, proximity to food sources, and healthcare influence valuation.
2. The trickle-down housing framework relies on demand being constant and supply outpacing demand. This does not account for a shortage of units or the use of real estate for investment.
3. Owners of market-rate multi-family rental housing may hold vacant units that they are unable to fill because of high rents and claim losses as tax write offs or business expenses.
4. Trickle-down housing assumes that people are only moving, or filtering, within a community.
5. High- and low-end housing options are often offered in different markets and neighborhoods.
6. Wealthier renters tend to rent down, which forces lower-income households to rent up, or pay more than they can afford, because there is a dearth of housing options available to them.

ATTENTION TO THIS REPORT TO DATE:

MEDIA

April 4, 2023: CCH Press Release – **An Affordable Housing Crisis: Colorado Coalition for the Homeless Releases Comprehensive Report on State of Crisis and Call for Strategic Solutions**

April 7, 2023: Colorado Newsline – **Most Cost-Burdened Residents Should Be Colorado Housing-Policy Priority, Report Says**

April 8, 2023: Newsbreak – **Homeless Coalition – Trickle-Down Housing Doesn't Work**

April 7, 2023: 9News – **Report: Colorado Has 29 Affordable Homes Available For Every 100 Extremely Low-income Households**

April 18, 2023: Axios – **New Report Offers Solutions to Colorado's Housing Woes**

April 19, 2023: Denver7 – **Report on Colorado Homelessness Finds Lower Life Expectancy Following Encampment Sweeps** (references CCH Death Review, JAMA Article, and Strategic Investment Report)

CALLING ON OUR ELECTED OFFICIALS:

- The use of public funds or resources should be directly tied to increasing the stock of affordable housing for those who have historically suffered the most significant barriers to housing access.

- Mixed-income development should be a priority for any development benefiting from density and/or up-zoning allowances.

- The development of any publicly funded or supported housing should be proportional to demonstrated housing needs of a community and must include deeply targeted affordable housing.

- Permissions, allowances, and incentives for local communities and developers related to increased density must be directly tied to **affordability** requirements, **anti-displacement** measures, and **accessibility**.

COLORADO'S AFFORDABLE HOUSING CRISIS:

IT'S TIME FOR STRATEGIC INVESTMENTS



READ THE FULL REPORT AT:
https://bit.ly/3nOuytm

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COLORADO COALITION FOR THE Homeless Creating Lasting Solutions

Field Updates

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Policy & Advocacy Updates

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Debt Ceiling & FY24 Budget

Speaker McCarthy debt ceiling proposal:

- Cap FY24 discretionary spending at FY22 levels → a $131 billion cut
- Defense, VA Medical would likely be exempt → Deeper funding cuts across other vital domestic programs
- Limit budget increases to just 1% annually for 10 years
- Rescind unspent COVID-19 relief funds
- Repeal unobligated IRS enforcement funding
- Repeal clean energy tax credits from the recent climate bill
- Expand work requirements for SNAP and TANF, new rules for Medicaid recipients

… all to raise the debt ceiling until March 31, 2024, or until the country accrues another $1.5 trillion in debt – whichever comes first

Debt Ceiling & FY24 Budget

Impact on HUD's affordable housing and homelessness programs:

- Capping FY24 spending at FY22 levels would result – at minimum – in a 23% reduction in funding for key housing and homelessness programs, depending on how cuts are made
- Nearly 1 million households currently receiving HUD rental assistance would lose the assistance they rely on to stay stably housed
- Nearly 120,000 fewer people experiencing homelessness would be served by HUD programs
- HUD Secretary Marcia Fudge: "It would be impossible to stave off mass evictions"

Take Action TODAY

Your members of Congress need to hear from you about the impact these draconian cuts would have on your families and communities!

- **Email your members of Congress** and urge them to increase – not cut – resources for affordable housing and homelessness in FY24
- **Check out NLIHC's advocacy toolkit**, "Oppose Dramatic Cuts to Federal Investments in Affordable Housing," for talking points, sample social media messages, and more!
- **Sign your organization on to the Campaign for Housing and Community Development Funding's (CHCDF) annual budget letter**, calling on Congress to reject spending cuts and instead provide the highest possible allocation for HUD's and USDA's affordable housing, homelessness, and community development programs in FY24.

Policy & Advocacy Updates

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Next Steps

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Resources

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