NLIHC’s HoUSed Campaign for Long-Term Housing Solutions

April 25, 2022
Agenda

Welcome & Updates
• Renee Willis, NLIHC
“Eviction Crisis Act” and Legislative Updates
• Kim Johnson, NLIHC
“The Gap: A Shortage of Affordable Housing” 2022
• Andrew Audrand, NLIHC

ERASE Project Updates
• Jade Vasquez, NLIHC
• Kody Glazer, Florida Housing Coalition

Field Updates
• Bob Palmer, Housing Action Illinois
• Jess Hyman, Champlain Valley Office of Economic Opportunity

Next Steps
Welcome & Updates

Renee Willis
Senior Vice President for Racial Equity, Diversity, and Inclusion
National Low Income Housing Coalition
rwillis@nlihc.org
"Eviction Crisis Act" and Legislative Updates

Kim Johnson
Senior Policy Analyst
National Low Income Housing Coalition

kjohnson@nlihc.org
“The Gap: A Shortage of Affordable Housing” 2022

Andrew Aurand
Vice President of Research
National Low Income Housing Coalition
aaurand@nlihc.org
The Gap 2022

National Low Income Housing Coalition
Key Points

• Eleven million renter households with extremely low incomes account for 25% of all renter households

• The U.S. has a shortage of seven million rental homes affordable and available to renters with extremely low-incomes

• 36 affordable and available rental homes for every 100 extremely low-income renter household
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 2020 5-Year ACS PUMS Data. ©2022 National Low Income Housing Coalition
Nearly three-quarters of severely cost-burdened renters in U.S. have extremely low incomes
Most renter households with extremely low incomes are seniors, people with disabilities, or they are in the labor force.
People of color are more likely to be renters with extremely low incomes.

<table>
<thead>
<tr>
<th>Ethnicity</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Black, Non-Latino</td>
<td>20%</td>
</tr>
<tr>
<td>American Indian or Alaska Native</td>
<td>18%</td>
</tr>
<tr>
<td>Latino</td>
<td>15%</td>
</tr>
<tr>
<td>Asian</td>
<td>10%</td>
</tr>
<tr>
<td>White, Non-Latino</td>
<td>6%</td>
</tr>
</tbody>
</table>
Regions with larger relative supply of HUD-assisted housing have relatively fewer severe cost burdens.
Policy Recommendations
Policy Recommendations

• Maximum funding for national Housing Trust Fund (HTF), Public Housing (PH), and Housing Choice Vouchers (HCVs)
  • BBB set a benchmark for funding levels:
    • $15 billion for HTF
    • $25 billion for HCVs
    • $65 billion for PH
Questions?
End Rental Arrears to Stop Evictions (ERASE) Project Updates

Jade Vasquez

*ERASE Project Coordinator*

National Low Income Housing Coalition

jvasquez@nlihc.org
End Rental Arrears to Stop Evictions (ERASE) Project Updates

Kody Glazer
Legal Director
Florida Housing Coalition
glazer@flhousing.org
American Rescue Plan
State & Local Fiscal Recovery Funds (SLFRF)

Florida Housing Coalition
Technical Assistance & Advocacy Efforts
About the Florida Housing Coalition & our ERASE efforts

• We are a proud member of NLIHC’s ERASE Cohort
• FHC is primarily a training & technical assistance provider to state & local governments, nonprofit housing developers, & policymakers on affordable housing programs
• Focus of our ERASE work: provide TA and share best practices among Florida’s 32 direct local government grantees of Treasury ERA funds. Work to date:
  • Facilitated eight monthly ERAP & tenants’ rights-related workshops featuring housing administrators, legal aid attorneys, and nonprofit housing providers
  • Provided free TA to Florida local governments on a variety of eviction prevention issues
• Now, we are heavily focused on ensuring that all local governments in Florida devote a portion of their ARPA SLFRF dollars towards affordable housing – build on the momentum of ERAP!
Our focus: SLFRF is a once-in-a-generation opportunity to address the affordable housing crisis

- 67 counties and 77 cities in Florida directly received SLFRF dollars from Treasury; 335 smaller cities eligible for funding through the state
- FHC’s gameplan: 1) education & advocacy on using SLFRF for affordable housing; 2) technical assistance to local governments on implementation
- Advocacy challenge: affordable housing is just one of many uses for these funds

- **Broward County** $379.3 million
- **Collier County** $74.7 million
- **Duval County** $186 million
- **Hialeah** $66.8 million
- **Leon County** $57.0 million
- **Ocala** $12.2 million
- **Kissimmee** $18.0 million
- **Flagler County** $22.4 million
- **Miami-Dade County** $527.7 million
- **Sarasota County** $84.2 million
Advocacy & Education on SLFRF

- We have met with city & county commissioners, city & county managers, local housing department staff, nonprofit housing developers, tenants’ rights groups, & more on how important this opportunity is for Florida

- **Message:** While these ARPA dollars can be used on a variety of different programs, there are few issues as urgent as the affordable housing crisis

- **Showing the opportunity:** comparing local SLFRF funds to what a local government would receive in state and federal housing funding each year

<table>
<thead>
<tr>
<th>Local Government</th>
<th>State housing funding for 22/23</th>
<th>ARPA SLFRF Allocation</th>
<th>Difference</th>
</tr>
</thead>
<tbody>
<tr>
<td>Broward County</td>
<td>$3.3 million</td>
<td>$379.3 million</td>
<td>114x</td>
</tr>
<tr>
<td>Miami-Dade County</td>
<td>$10.9 million</td>
<td>$527.7 million</td>
<td>48x</td>
</tr>
<tr>
<td>Panama City</td>
<td>$332,788</td>
<td>$10.0 million</td>
<td>30x</td>
</tr>
<tr>
<td>Gainesville</td>
<td>$1.3 million</td>
<td>$32.4 million</td>
<td>25x</td>
</tr>
<tr>
<td>Orlando</td>
<td>$3.0 million</td>
<td>$58.0 million</td>
<td>19x</td>
</tr>
</tbody>
</table>
Making it clear: “Hey Commissioner _____, these are the possibilities with SLFRF and so you can fund _____."

<table>
<thead>
<tr>
<th>Construction costs (new construction, rehab, renovation)</th>
<th>Land acquisition</th>
<th>Down payment assistance</th>
<th>Environmental remediation</th>
</tr>
</thead>
<tbody>
<tr>
<td>Rent and mortgage assistance</td>
<td>Housing vouchers and relocation assistance</td>
<td>Supportive housing services to improve access to housing for individuals who are homeless</td>
<td>Housing counseling and legal aid</td>
</tr>
<tr>
<td>Demolition or deconstruction of vacant or abandoned buildings as part of neighborhood revitalization strategy</td>
<td>Conversion of vacant or abandoned properties into affordable housing</td>
<td>Inspection fees</td>
<td>Title clearing</td>
</tr>
<tr>
<td>Preservation</td>
<td>Gap financing</td>
<td>Operating support to a nonprofit or other impacted business</td>
<td></td>
</tr>
</tbody>
</table>
Providing Ideas for Funding

• Shovel-ready affordable housing projects that were delayed due to increased costs, labor, or material shortages
• Land acquisition for affordable housing – help nonprofits compete with institutional investors
• Development costs to produce permanently affordable units
• Ongoing rental assistance & housing vouchers
• Down payment & closing cost assistance
• Site prep & pre-development activities
• Operating support grant for organizations that suffered a COVID economic hardship
Technical Assistance on SLFRF

- A number of local governments have requested TA on implementing SLFRF-funded affordable housing efforts including:
  - How to continue emergency rent assistance efforts with SLFRF
  - Using SLFRF funds with LIHTC projects as a long-term loan vs. a grant
  - How to do a revolving loan fund
  - Part 200 Real Property standards (Uniform Guidance)
  - Income targeting & affordability periods
  - Using SLFRF to close the racial wealth gap
SLFRF Affordable Housing Highlights in Florida

- **St. Petersburg** - $34 million (76%) for “housing affordability/support”
- **Sarasota County** – $25 million (30%) for “affordable housing projects”
- **Tampa** - $16 million (20%) for owner-occupied rehabilitation, homeless outreach, first time home buyers, and project-based assistance
- **Manatee County** - $15 million (19%) for transitional housing & service center for homeless veterans
- **Broward County** – Up to $49 million (13%) for affordable housing development
- **Collier County** - $7.5 million (10%) for rent and mortgage assistance
SLFRF Affordable Housing Highlights in Florida

- **Hillsborough County** - $25-92 million for affordable housing
- **Jacksonville** - $4 million (2.5%) in operating support for two local affordable housing organizations
- **Miami-Dade County** - $15 million (2.8%) to increase supply of affordable housing in Qualified Census Tracts
- **Orange County** - $2 million (.7%) total for homeless prevention
- **Alachua County** - $6 million (11%) for affordable housing development & energy efficient upgrades
- **Leon County** - $3.4 million (6%) to enhance homelessness support infrastructure
Contact Info

Kody Glazer,
Legal Director
Glazer@flhousing.org
Field Updates

Bob Palmer

Policy Director

Housing Action Illinois

bob@housingactionil.org
FIELD UPDATE FOR HOUSED CAMPAIGN CALL

2022 General Assembly Session Wrap-Up for the National Low Income Housing Coalition
April 25, 2022

Bob Palmer, Policy Director, Housing Action Illinois
312-939-6075
bob@housingactionil.org
https://housingactionil.org/
SOURCE OF INCOME LEGISLATION PASSES

• After multiple campaigns over the course of almost 20 years, state legislation creating source of income (SOI) fair housing protections finally passed. House Bill 2775 adds these protections to the Illinois Human Right Act.
• SOI protections make housing more accessible to families with nonwage income. Over half of Illinois households have been susceptible to source of income discrimination because they earn non-wage income, such as social security, retirement income and public assistance. In addition, about 99,000 households who use Housing Choice Vouchers to pay their rent often experience source of income discrimination.
• Once the bill become law, Illinois will be the 20th state, plus the District of Columbia, with source of income protections.
SOURCE OF INCOME LEGISLATION PASSES

- Housing Action Illinois is a proud member of the Illinois Coalition for Fair Housing, which came together to work on this issue. With more than 130 organizational endorsers, other key members of the coalition are Access Living, Chicago Area Fair Housing Alliance, Chicago Coalition for the Homeless, Chicago Lawyers’ Committee for Civil Rights Under Law, HOPE Fair Housing Center, Housing Choice Partners, Illinois Religious Action Center of Reform Judaism (RAC-IL), Northside Community Resources, Shriver Center on Poverty Law and Working Family Solidarity.
- Our chief sponsors, State Representative LaShawn Ford and State Senator Ram Villivalam.
$150 MILLION IN NEW ARPA INVESTMENTS

• Illinois’ FY23 state budget includes $150 million in American Rescue Plan Act (ARPA) funding for affordable housing.
• In combination with the $114 million in APRA funds appropriated last year, this brings the total State of Illinois investment in affordable housing to $264 million.
• The legislative language focuses on spending the $150 million on affordable rental housing that is eligible for or receiving federal Low Income Housing Tax Credits, including projects that need gap financing to be completed. However, a legislative intent statement provides that funding can also be used for additional purposes, including supportive and transitional housing, resources for returning residents, loan assistance for existing homeowners, outreach for homelessness prevention and funding programs that preserve community integrity.
KEY MESSAGES TO SUPPORT ARPA INVESTMENT

• Creating jobs in the building trades and other employment sectors (e.g., retail and services) and expanding the property tax base when homes are built or rehabbed.
• Promoting racial justice by, for example, funding reentry housing.
• Reducing the shortage of affordable housing for extremely low-income renters, who have few options in the private market and are usually severely cost burdened.
• Supporting Illinois’ new plan to prevent and end homelessness by, for example, strengthening the ability of state-funded service providers to assist people more quickly move from homelessness into their own housing.
• Leveraging private investment when building and rehabbing housing, as well as other public resources, such as those to develop Low Income Housing Tax Credit.
The fiscal year 2023 state budget includes $15 million in new General Revenue Fund (GRF) funding for Homelessness Prevention and to support the State of Illinois new plan to prevent and end homelessness.

These $15 million in GRF funds were essentially reallocated from funding committed in the current fiscal year to support eviction prevention work through nonprofit service providers. These efforts include distributing federal emergency rent assistance and funding eviction-related legal representation through [https://evictionhelpillinois.org](https://evictionhelpillinois.org).

These services will continue in the next fiscal year at a lower funding amount, $10 million next year compared to $25 million this year, as most federal ERA funds have been spent.
Field Updates

Jess Hyman
Associate Director, Housing Advocacy Programs
Champlain Valley Office of Economic Opportunity
jhyman@cvoeo.org
Next Steps

Renee Willis
Senior Vice President for Racial Equity, Diversity, and Inclusion
National Low Income Housing Coalition
rwillis@nlihc.org
Resources

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