



NLIHC's HoUSed Campaign for
Long-Term Housing Solutions

May 23, 2022

Agenda



Welcome & Updates

- Diane Yentel, NLIHC

Reconciliation & FY23 Updates

- Kim Johnson, NLIHC

Severe Racial Inequity and the Affordable Housing Shortage in Major Cities

- Rasheedah Phillips, Esq., PolicyLink

President Biden's Housing Supply Action Plan

- Erika Poethig, The White House

ERASE Project Updates

- Sarah Gallagher & Tori Bourret, NLIHC
- Alison McIntosh, Neighborhood Partnerships
- Abby Ng, Tenants & Neighbors, & Ellen Davidson, The Legal Aid Society

Field Updates

- Andrea Olson, Community Action Partnership of North Dakota
- Johanna Monge, Just Fix NYC

Next Steps

Welcome & Updates

Diane Yentel

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Reconciliation & FY23 Updates

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Severe Racial Inequity & the Affordable Housing Shortage in Major Cities

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National Equity Atlas

The Shrinking Geography of Opportunity in Metro America

Presented by Rasheedah Phillips | May 23, 2022

PolicyLink

USC Dornsife
Equity Research Institute



Our Research

- Examines this dynamic in the largest 100 metros
- Looks at shifts from 2013 to 2019 — roughly, the last “recovery” period
- Focuses on income and race:
 - 80% of area median income (AMI)
 - Black, Latinx, and white households at the median income for their racial/ethnic group in the region
- Affordable areas = Zip codes with median market rents less than 30% of the income (Zillow data)
- Neighborhood opportunity = Child Opportunity Index from Brandeis University

Guiding Research Questions

How does neighborhood affordability for low-income households differ across metros?

1

How does neighborhood affordability vary for Black, Latinx, and white households across metros?

2

Is the geography of opportunity for low-income households and households of color shrinking over time?

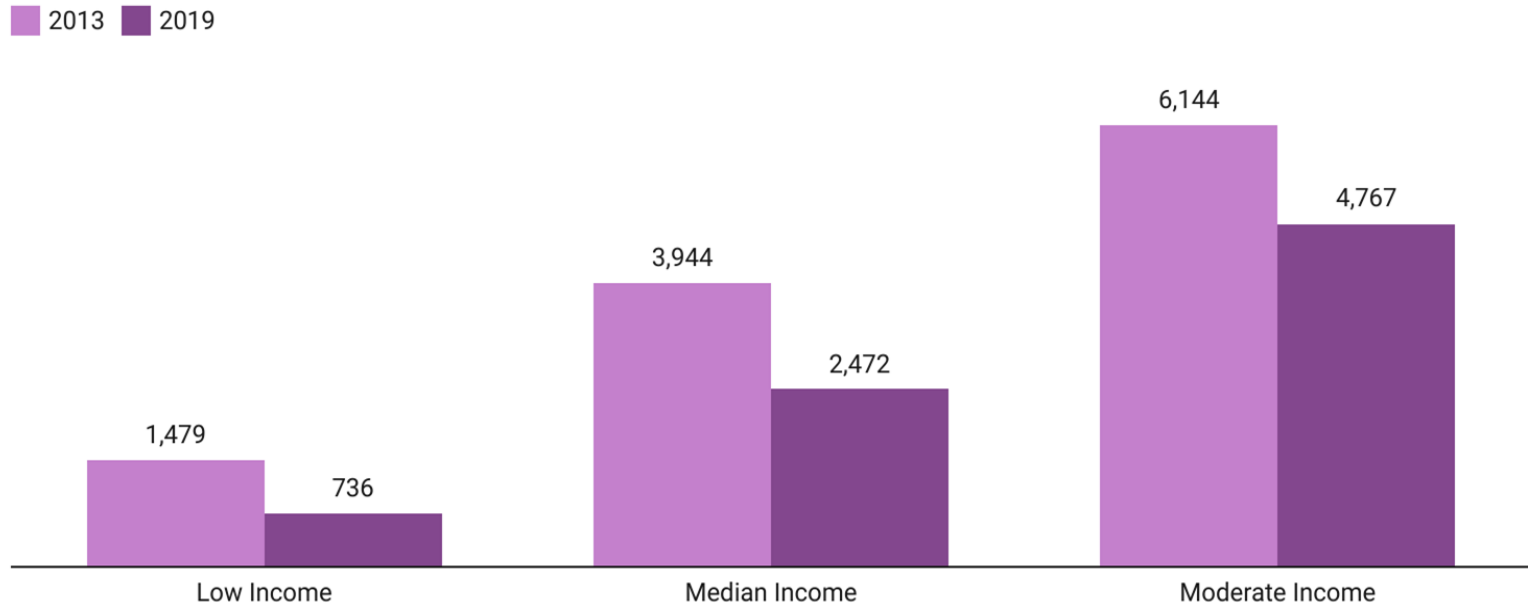
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Key Findings

- Working-class households face a **shrinking geography of opportunity in metro America**
- **Black and Latinx households have extremely limited choices** when it comes to affordable neighborhoods
- **Black households experienced the steepest declines in affordable neighborhoods** in the years preceding the pandemic
- The majority of neighborhoods affordable for Black, Latinx, and low-income renters are “**lower opportunity**” neighborhoods

A shrinking number of metro zip codes are affordable for low- and moderate-income households.

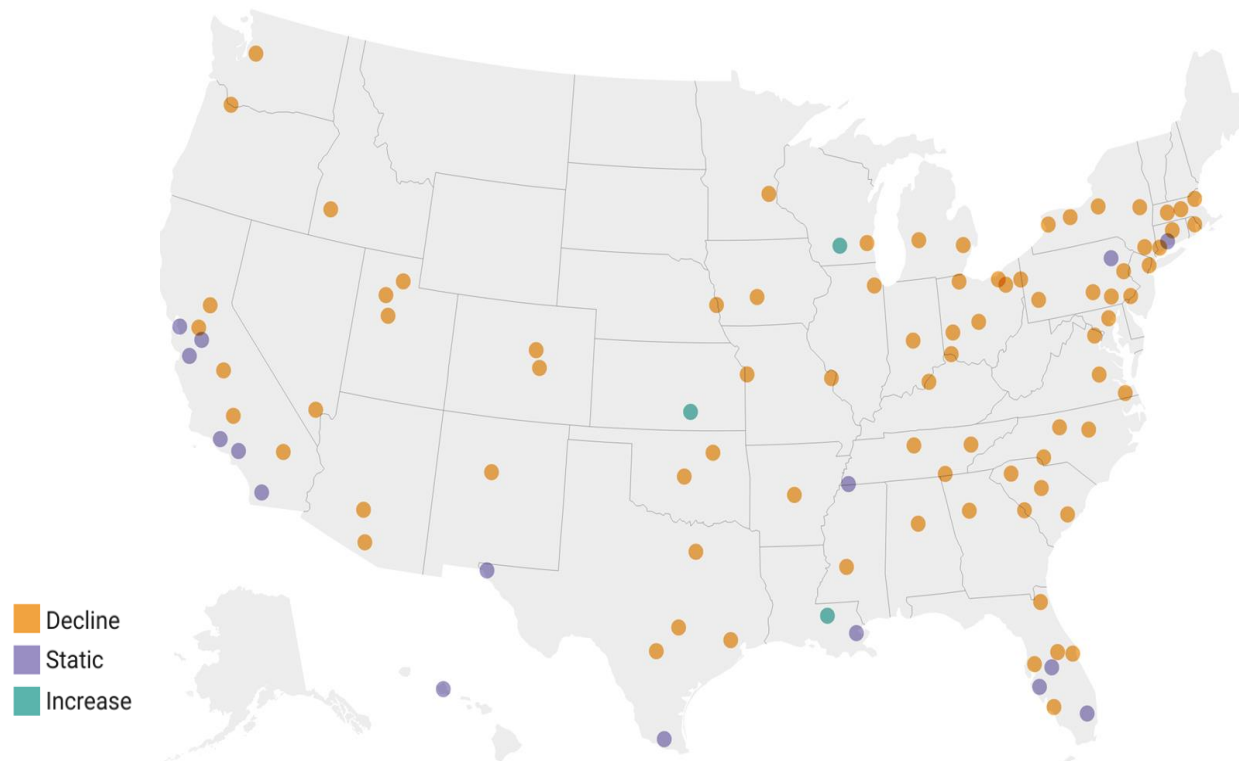
Number of affordable zip codes for renters by income status, 100 largest metro areas, 2013 and 2019



Source: National Equity Atlas analysis of 2013 and 2019 Zillow Rent Index and 5-year American Community Survey microdata from IPUMS USA.

Between 2013 and 2019, the number of affordable zip codes declined in 81 of the 100 largest metro areas.

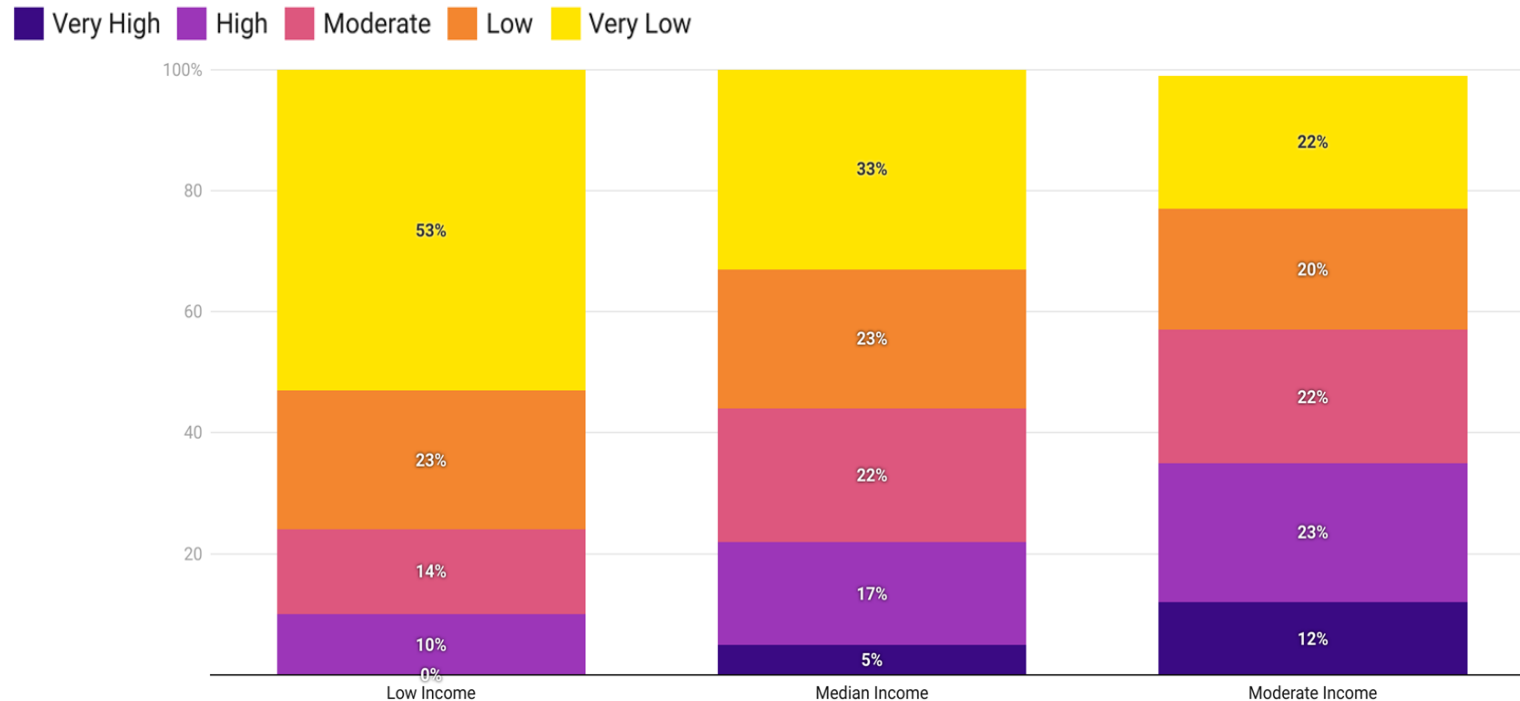
Change in affordable zip codes, 100 largest metro areas, 2013 to 2019.



Source: National Equity Atlas analysis of 2013 and 2019 Zillow Rent Index and 5-year American Community Survey microdata from IPUMS USA.

The majority of neighborhoods affordable to low-income households are low or very low opportunity.

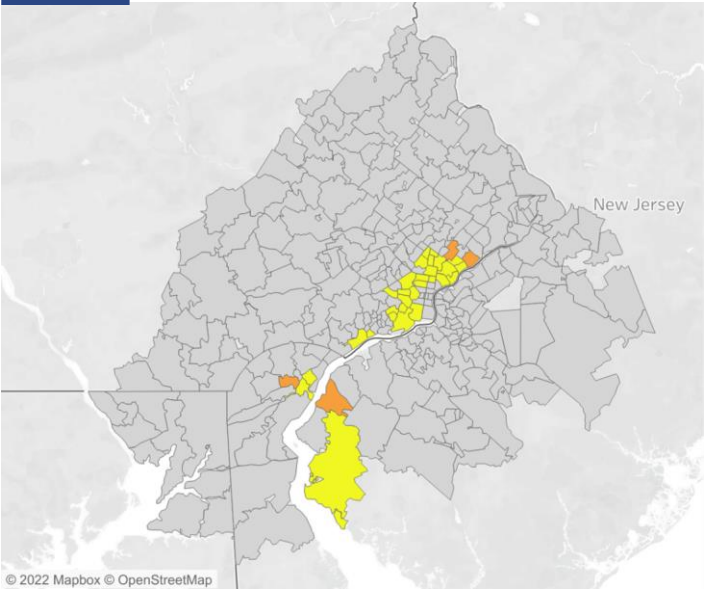
Distribution of affordable zip codes by household income level and neighborhood opportunity levels, 100 largest metro areas, 2019



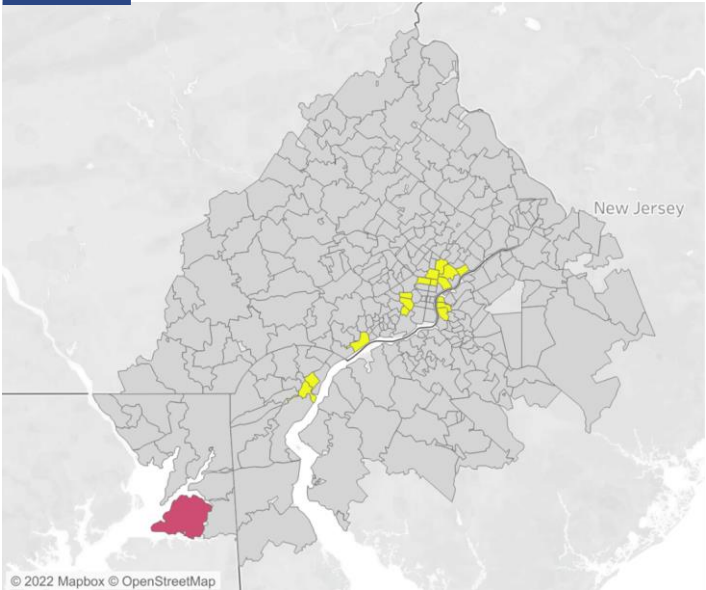
Source: National Equity Atlas analysis of 2013 and 2019 Zillow Rent Index and 5-year American Community Survey microdata from IPUMS USA. Child Opportunity Index 2.0 data was retrieved from [diversitydatakids.com](https://data.diversitydatakids.org/dataset/coi20-child-opportunity-index-2-0-database?external=True). For more information about the index visit <https://data.diversitydatakids.org/dataset/coi20-child-opportunity-index-2-0-database?external=True>.

Philadelphia Metro Area

2013 Households at 80% AMI



2019 Households at 80% AMI



Findings

80% AMI (All Races):
\$45,923

2013: 33
2016: 17

Map Key

- Very High
- High
- Moderate
- Low
- Very Low

In 2019, Black and Latinx households could afford 7 and 16 percent of zip codes, respectively.

Percent of zip codes affordable for renters by race/ethnicity, 100 largest metro areas, 2019



Data represents the percentage of zip codes for which the median market rent is less than or equal to 30 percent of the median household income by race.

Source: National Equity Atlas analysis of 2013 and 2019 Zillow Rent Index and 5-year American Community Survey microdata from IPUMS USA.

For median-income Black, Latinx, and white households, affordability decreased in more metros than it increased.

Change in neighborhood affordability by race/ethnicity, 100 largest metro areas, 2013 to 2019

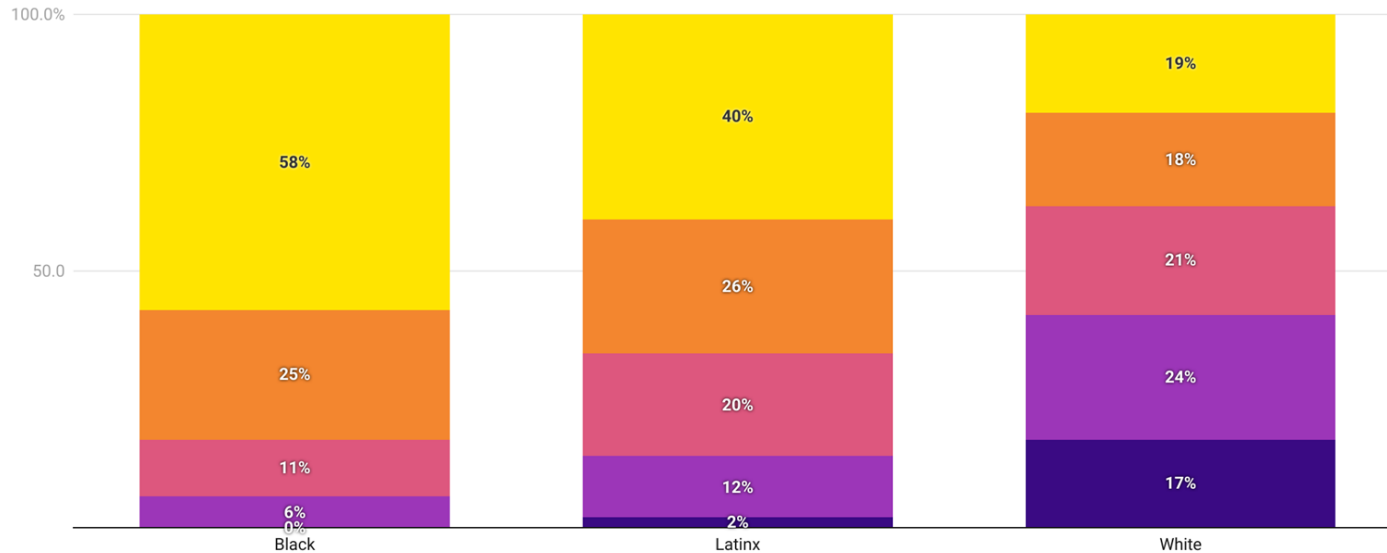
Race/Ethnicity	Affordability Decreased	Affordability Stayed the Same	Affordability Increased
Black	39	36	25
Latinx	39	23	38
White	52	13	35

Source: National Equity Atlas analysis of 2013 and 2019 Zillow Rent Index and 5-year American Community Survey microdata from IPUMS USA.

More than 80 percent of neighborhoods affordable for the median Black household are low or very low opportunity.

Distribution of affordable zip codes by neighborhood opportunity levels and race/ethnicity, 100 largest metro areas, 2019

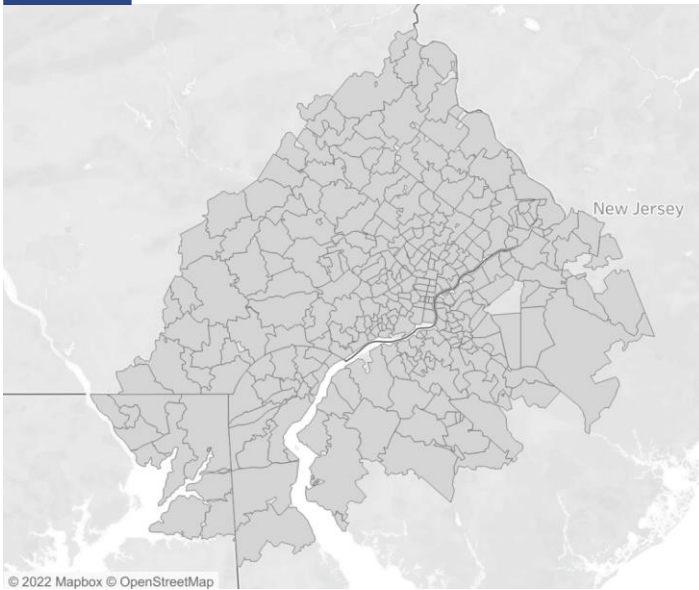
Very High High Moderate Low Very Low



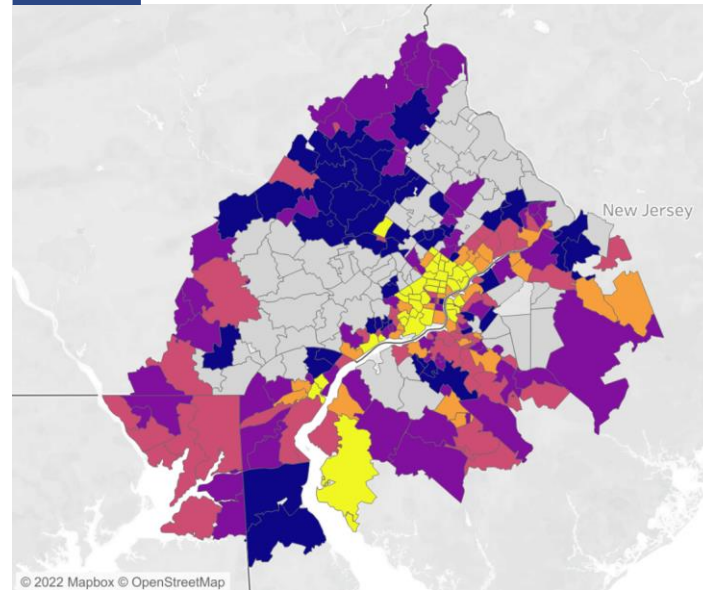
Source: National Equity Atlas analysis of 2013 and 2019 Zillow Rent Index and 5-year American Community Survey microdata from IPUMS USA. Child Opportunity Index 2.0 data was retrieved from diversitydatakids.com. For more information about the index visit https://data.diversitydatakids.org/dataset/coi20-child-opportunity-index-2-0-database?_external=True.

Philadelphia Metro Area

2019 Median-income Black Households



2019 Median-income White Households



Findings

Black: \$41,000
2013: 11
2019: 0

White: \$82,300
2013: 216
2019: 237

Map Key

- Very High
- High
- Moderate
- Low
- Very Low

Implications

- The growing gap in access to affordable housing and high-quality neighborhoods is **reinforcing longstanding patterns of racial segregation and creating new ones**
- While this analysis is pre-pandemic, all signs indicate that these trends are worsening:
 - Nearly 6 million households remain behind on rent
 - In 2021, rents increased by at least 10 percent in 149 metropolitan regions
- Altogether, this underscores the **need for new and refreshed approaches to housing justice that address the roots of systemic racial inequities**

Policy Recommendations

We recommend four priority arenas to usher in a more just housing future:

Keep renters in their homes by making eviction protections and rental assistance programs permanent, and stabilizing rents

1

Preserve and expand affordability in all neighborhoods, including high-opportunity and gentrifying areas

2

Open up access to high-opportunity neighborhoods while investing in the neighborhoods where working-class renters of color already live

3

Improve neighborhood quality where housing is affordable and invest in spatial reparations

4

Contact



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Learn More

Report

nationalequityatlas.org/shrinking-geography-of-opportunity

Interactive Map

nationalequityatlas.org/dashboard-neighborhood-affordability-for-renters

PolicyLink Housing Portfolio

policylink.org/our-work/community/housing

President Biden's Housing Supply Action Plan

Erika Poethig

*Special Assistant to the President for
Housing and Urban Policy*

The White House

End Rental Arrears to Stop Evictions (ERASE) Project Updates

Sarah Gallagher

ERASE Senior Project Director

National Low Income Housing Coalition

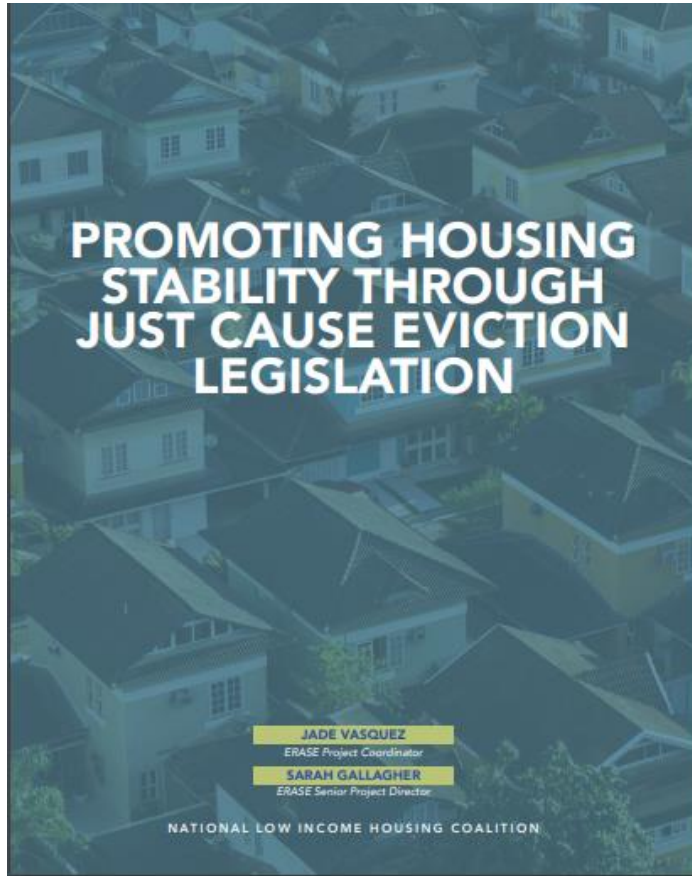
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New ERASE Brief:

Promoting Housing Stability Through Just Cause Eviction Legislation



Just cause, “good cause,” or “for cause” eviction laws

- ✓ Protect renters from evictions for no fault of their own.
- ✓ Deliver a sense of stability to tenants.
- ✓ Discourage renters from self-evicting when they receive eviction notices from landlords.
- ✓ Empower tenants to advocate for improvements with landlords or file complaints without fear of retaliation.
- ✓ Protecting tenants from unreasonable rent increases.



What is included in Just Cause Legislation?

- **Definition of the legal grounds for eviction**
 - Failure to pay rent , lease violations, disorderly conduct, damage/destruction to property, illegal activity, landlord intent to sell/move into the property,
- **Placing of limits on rent increases**
 - Oregon: 7% plus the rate of inflation as defined by the consumer price index (CPI)
 - California: 5% plus the applicable CPI rate, or 10%
- **Enhancement of written notice requirements**
 - Documentation requirements
 - Oregon - [SB 608](#) requires 90-day notice
 - Washington State
 - New Hampshire requires 30 days notice

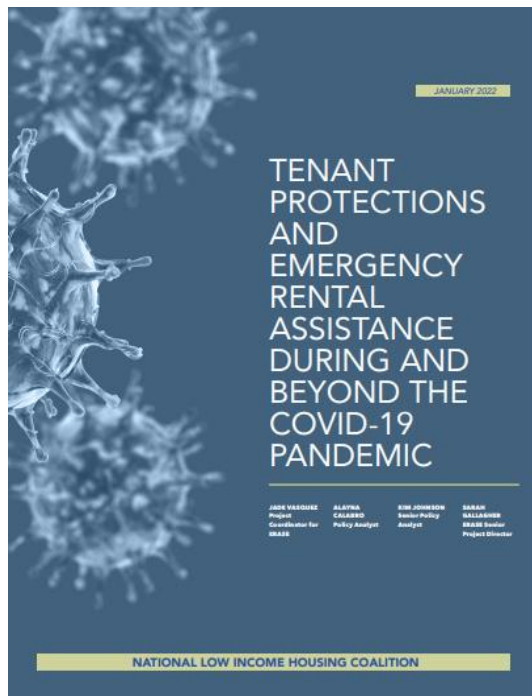


Recommendations

1. Advance legislation to (1) ensure tenants can renew their if they have not violated the legal terms; (2) provide limits on exorbitant rental increases to prevent rent-gouging; and (3) ensure adequate written notice.
2. Enact other tenant protections, as described in NLIHC's report [*Tenant Protections and Emergency Rental Assistance During and Beyond the COVID-19 Pandemic*](#).
3. Develop strategies to equitably communicate new protections to renter households so they are aware of their rights and can exercise those rights in interactions with their landlord or in court.
4. Local courts and lawmakers must establish stronger mechanisms to collect and analyze eviction filing and judgement data.
5. Enact federal legislation to establish vital protections for renters, such as (1) just cause eviction standards, (2) right to counsel, and (3) source-of-income discrimination bans.



State and Local ERA Tenant Protections Report and Database



30	States have passed tenant protections (including Washington DC and Puerto Rico)
62	Localities have passed tenant protections
139	
Total # of Protections Passed or Implemented	
Implementing Authority	
Executive Orders	7
Court Order	17
ERA Program Policy	33
Local Ordinance	43
State Legislation	39
ERA-related protections	67
Eviction Moratorium	11
Eviction Stay	16
Allows Payment to Stop Eviction	5
Requires Landlord to Apply for ERA Prior to Filing	7
Establishes Wait or Safe Harbor Period	10
Right to Counsel	10
Eviction Legal Defense Fund	4
Landlord and Tenant Mediation	12
Source of Income Discrimination	15
Participating Landlords Cannot Evict	29
Expunge/Seal Eviction Records	6
Limits Late Fees	9
Strengthens Written Notice or Summons Process	12

End Rental Arrears to Stop Evictions (ERASE) Project Updates

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Next Steps

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Resources

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